

DCBC Alt Doc

Local Investors and Residents of Australia



Key Features

Borrower rate from

7.29% p.a.

Comparison rate from

7.64% p.a.^[1]

- New purchase, refinance or cash out
- Self-employed applicants
- Up to 80% LVR
- Confirmation of Loan Acceptance within 48 hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal
- Offset Available



Product Overview

Minimum Loan Amount

AUD \$50,000

Maximum Loan Amount

Client LVR		Maximum Loan Amount
Metro	LVR ≤65%	AUD \$1,750,000
	LVR >65% to ≤70%	AUD \$1,500,000
	LVR >70% to ≤75%	AUD \$1,250,000
	LVR >75% to ≤80%	AUD \$1,000,000
	Single Borrower Exposure	AUD \$2,500,000
Non-metro	LVR ≤70%	AUD \$1,000,000
	LVR >70% to ≤80%	AUD \$750,000
	Single Borrower Exposure	AUD \$2,500,000
Regional	LVR ≤60%	AUD \$750,000
	Single Borrower Exposure	AUD \$2,000,000

Variable Interest Rate^[2]

Client LVR (Metro)	Variable Interest Rate
LVR ≤65%	7.29% p.a.
LVR >65% to ≤70%	7.29% p.a.
LVR >70% to ≤75%	7.44% p.a.
LVR >75% to ≤80%	7.44% p.a.
Client LVR (Regional)	Variable Interest Rate
LVR ≤60%	7.44% p.a.

Investor Premium

0.20% p.a. loading to the applicable rate

Interest Only Premium

0.30% p.a. loading to the applicable rate

Large Loan Premium

0.50% p.a loading on loans above \$1,500,000

Fixed Rate Premium^[3]

Fixed Rates – Price on Application
Maximum 5 years Fixed Rate

Loan Term

Up to 30 years (Maximum 5 years Interest Only)

Offset Loading

0.10% p.a. loading to the applicable rate

Borrower Type

Self-employed applicants

Repayment Type

Monthly Repayments

Security

Residential security only

Risk Fees^[4] – Investor Loans Only

Client LVR	Fees Chargeable
>70% to ≤80%	Waived
>60% to ≤70%	Waived
≤60%	NIL
≤60% Regional or Unclassified	NIL

Income Verification

- Signed Self-Declaration of income by Borrower/Guarantor; plus **Two** of the options below:
- Accountant's Letter confirming income
- 12 months BAS statements from ATO Portal
- 12 months business bank statements serviceability assessment.
- Dual Income verification discount (Ie: Accountants letter & Bas with Self Declaration)**
Deduct -0.10% to interest rate to 70% LVR and -0.05% to 80% Lvr from displayed rate

Fees and Charges^[5]

Conditional Offer	Application Fee	\$990 ^[6]
Settlement	Documentation Fee	\$395
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$250
Annual	Annual Package Fee	\$395 ^[7]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895



^[1] The Comparison Rate is based on an owner-occupied secured loan amount of AUD \$150,000 at 50% LVR, over a term of 25 years. Warning: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. This advertisement does not take into account your personal and financial situation. Terms, conditions, fees, charges and lending criteria apply and are available on application.

^[2] The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.

^[3] Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.

^[4] The Risk Fee is a one-off, non-refundable fee paid at settlement used to offset the risk associated with loans of a higher LVR. It may be capitalised into the loan amount up to the maximum LVR.

^[5] Other fees and charges are payable.

^[6] Includes one valuation up to \$440. Where valuation exceeds the cost, the difference is payable by the client at settlement.

^[7] The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

Disclaimer: This brochure is not an offer of finance to any person and the delivery of this brochure to any person does not constitute an offer of finance that can be relied on. Any financing that may be provided by us to you will only be considered after we have received the required information from you and have conducted our own checks and assessments. We reserve the right to refuse to provide any financing to any person for whatever reason in our absolute discretion. Should there be any inconsistency between the English and the Chinese versions, the English version shall prevail.