

DCBC SME - Commercial Security

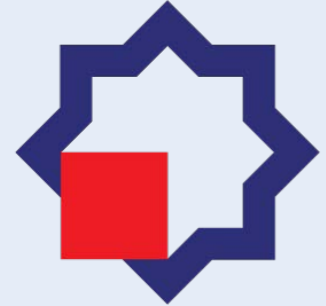


Local Investors and Residents of Australia

Key Features

Borrower rate from
8.09% p.a.

- Business purpose loan
- New purchase, refinance or cash out
- Self-employed, company or trust applicants
- Up to 75% LVR
- Confirmation of Loan Acceptance within 48 hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal



Product Overview

Minimum Loan Amount AUD \$50,000

Maximum Loan Amount	Client LVR	Maximum Loan Amount
	LVR ≤65%	AUD \$3,000,000
LVR >65% to ≤70%	AUD \$2,000,000	
LVR >70% to ≤75%	AUD \$1,500,000	
Single Borrower Exposure	AUD \$5,000,000	

Variable Interest Rate ^[1]	Client LVR	Variable Interest Rate
	LVR ≤ 60%	8.09% p.a.
LVR > 60% to ≤ 65%	8.19% p.a.	
LVR > 65% to ≤ 70%	8.29% p.a.	
LVR ≤ 75%	8.64% p.a.	

Interest Only Premium 0.30% p.a. loading to the applicable rate

Large Loan Premium 0.00% p.a. loading to the applicable rate for clients with loan amount > AUD \$2,000,000 - Waived

Lease Doc Loading^[2] 0.20% p.a. loading to the applicable rate up to 65% LVR

Alt Doc Premium 0.50% p.a. loading to the applicable rate

Loan Term
Minimum 2 years
Maximum 30 years
Maximum 5 years interest only

Security Location Metro

Borrower Type Self-employed, company or trust applicants

Repayment Type Monthly Repayments

Security Commercial security only

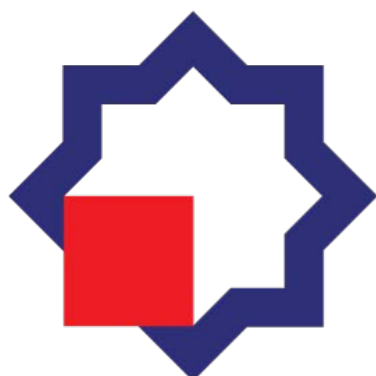
Lender Protection Fees^[3]

Client LVR	Fees Chargeable
LVR ≤ 60%	0.50% of the loan amount
LVR > 60% to ≤ 65%	1.00% of the loan amount
LVR > 65% to ≤ 70%	1.00% of the loan amount
LVR > 70% to ≤ 75%	1.25% of the loan amount

Exit Fee before Minimum Term 3 months interest (inclusive of any applicable loadings)^[4]

Fees and Charges^[5]

Conditional Offer	Application Fee	\$990 ^[6]
Settlement	Documentation Fee	\$1,500
	Optional Early Repayment Waiver	0.50% ^[7]
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$395
Annual	Annual Package Fee	\$395 ^[8]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895



**DIRECT
CREDIT**
HOMELOANS AUSTRALIA

^[1] The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.

^[2] Lease Doc applications are only available for LVR ≤65%.

^[3] The Lender Protection 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.

^[4] Exit Fee payable if the loan is discharged before the minimum loan term of 3 years.

^[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] Optional one-off, non-refundable fee paid at settlement which waives the requirement to pay the Exit Fee if the loan is discharged before the minimum loan term of 3 years.

^[8] 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.