

## Origin Rates

### Purchase , Refinance & Construction Prime Loans

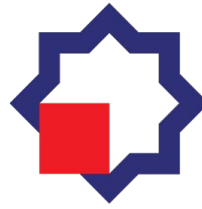
All Residential Properties	LVR	Variable Rate	Fixed Rate				
			1 years	2 years	3 years	4 years	5 years
Home Loans ≤ \$2m	≤ 60%	6.90%	7.50%	7.50%	7.50%	7.50%	7.50%
	≤ 70%	6.90%	7.50%	7.50%	7.50%	7.50%	7.50%
	≤ 80%	7.00%	7.60%	7.60%	7.60%	7.60%	7.60%
	≤ 85%	7.30%	7.90%	7.90%	7.90%	7.90%	7.90%
	≤ 90%	7.80%	8.40%	8.40%	8.40%	8.40%	8.40%
	≤ 95%	7.80%	8.40%	8.40%	8.40%	8.40%	8.40%
Home Loans > \$2m & ≤ \$2.5m	≤ 60%	7.40%	8.00%	8.00%	8.00%	8.00%	8.00%
	≤ 70%	7.40%	8.00%	8.00%	8.00%	8.00%	8.00%
	≤ 80%	7.50%	8.10%	8.10%	8.10%	8.10%	8.10%
	≤ 85%	n/a	n/a	n/a	n/a	n/a	n/a
<i>Interest Only Loading</i>	+	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
<i>Investment Loading</i>	+	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
<i>Construction loading</i>	+	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%

#### Product features

- Loan reason- Purchase, Refinance & Construction
- Loan Purpose- Owner Occupied & Investment
- Loan terms-360 Months
- Max I/O Terms- 60 months, 12 months (construction only)
- Repayment Options- P&I and Interest Only
- Max Borrower exposure-\$4,000,000
- Acceptable securities- as per lending policy
- 100% offset account available
- Split Loans- Available Split your loan into more than one portion
- Redraw available
- Cash out- Ok under Prime Standard loan (Not fixed rate specials)
- Extra Repayments-Unlimited allowed
- Visa debit card- available for Australian residents only

Terms, conditions and eligibility criteria apply. Information provided is accurate as at the issue date and is subject to change without notice. Direct Credit Home Loans Australia Pty Ltd ABN 62 089 595 488 252 Australian Credit License 392727.

20/11/2023



### Maximum Loan-To-Value Ratio (LVR's)

- All Loans ≤ \$1.5m max LVR 95%
- All Loans ≤ \$2.0m max LVR 90%
- All Loans ≤ \$2.5m max LVR 80%
- All investment loans max loan size \$2.0m and max LVR 90%
- IC, HR, HD, Regional postcodes max LVR 80%
- Unclassified postcodes max LVR 75%
- No Interest only above 90% LVR (except during Construction period )
- Owner occupied above 80% LVR, no Interest only allowed

### Loadings applicable

- Investment loading - 0.30%
- Interest Only Loading – 0.40%
- Construction Loading – 0.80%

### Fees and Charges

- Annual Fee – \$495 Annual Fee  
No Annual Fee is applicable to Owner Occupied variable rate loans ≤ 80% LVR
- Fixed Rate Lock Fee – \$495
- Construction Admin Fee – \$750
- Discharge Fee – \$795
- Account variation fee – \$250
- Facility variation fee – \$450

### Lenders Protection Fee

- **Owner Occupied** - (LVR ≤ 80% - 0.0%, LVR ≤ 85% - 1.50%, LVR ≤ 90% - 2.50%, LVR ≤ 95% - 4.00%)
- **Investment / NDIS** - (LVR ≤ 80% - 0.0%, LVR ≤ 85% - 2.00%, LVR ≤ 90% - 3.00%)

### Construction Risk Fee

- **Owner Occupied** - ( LVR ≤ 75% - 0.50%, LVR ≤ 80% - 1.00%, LVR ≤ 85% - 2.00%, LVR ≤ 90% - 3.00%, LVR ≤ 95% -4.50%)
- **Investment / NDIS** - (LVR ≤ 75% - 1.00%, LVR ≤ 80% - 1.50%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.50%)
- **Multi Dwelling (excludes duplex) /Co-living-** (LVR ≤ 75% - 2.50%, LVR ≤ 80% - 3.00%, LVR ≤ 85% - 3.50%, LVR ≤ 90% - 4.50%)

### NDIS Properties

- No Interest only (Construction Interest Only term 12 months followed by Principal and Interest repayments)
- Maximum Loan Term 25 years (300 months)