

21-Aug-26

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Rates & Fees are subject to change without Notice.

Rate Summary

Product	#	Name	Type	OO INV	Eff Date	ABN	60%	65%	70%	75%	80%	85%	90%	95% IO add	Clawback	App Fee	ERF Non-Code	Promo Expires
IN ISOLATION LOANS																		
DC ORIGIN	OG1c	SMSF Purchase Special Comm	Full Doc	OO	14-Jul-26	24	7.59%	7.59%	7.59%	7.59%	7.59%			0.40%	100% - Yr 1, 75% - Yr 2	\$880	-	31-Aug-26
add 0.30% for INV							Risk Fee Max Loan	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Credit Scoring & CCR					
DC ORIGIN	OG1	Prime Easy Refi - Std Resi	Full Doc	OO	11-May-26	24	6.23%	6.23%	6.23%	6.33%	6.33%			0.40%	100% - Yr 1, 75% - Yr 2	\$880	-	31-Aug-26
add 0.30% for INV							Risk Fee Max Loan	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Credit Scoring & CCR					
DC ORIGIN	OG4	Prime Easy Refi - Std Resi	Full Doc	INV	11-May-26	24	6.53%	6.53%	6.53%	6.63%	6.63%			0.40%	100% - Yr 1, 75% - Yr 2	\$880	-	31-Aug-26
add 0.30% for INV							Risk Fee Max Loan	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Credit Scoring & CCR					
DC ORIGIN	OG11	Resi Easy Refi	SMSF	INV	11-May-26	24	6.94%		6.94%		7.04%			0.40%	100% - Yr 1, 75% - Yr 2	\$880	-	31-Aug-26
add 0.30% for INV							Risk Fee Max Loan	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Credit Scoring & CCR					
DC ORIGIN	OG13	Comm Easy Refi SMSF	SMSF	OO INV	08-Jul-26	24	7.54%		7.54%	7.64%	7.64%			0.40%	100% - Yr 1, 75% - Yr 2	\$880	1.0% - 3 Yrs	31-Aug-26
add 0.30% for INV							Risk Fee Max Loan	0.50% \$2.0m	0.50% \$2.0m	0.50% \$1.75m	0.75% \$1.75m	1.25% \$1.75m	Credit Scoring & CCR					
DC ORIGIN	OG14	Commercial Easy Refi P&I	EASY Comm	OO INV	08-Jul-26	24	7.84%		8.04%	8.44%	8.84%			0.40%	100% - Yr 1, 75% - Yr 2	\$880	1.0% - 3 Yrs	31-Aug-26
add 0.30% for INV							Risk Fee Max Loan	0.50% \$3.50m	0.50% \$3.50m	0.50% \$3.50m	0.75% \$3.50m	1.25% \$3.50m	Credit Scoring & CCR					
DC BCI	B17	ResiEasy Refi	SMSF - Resi	INV	11-May-26	24	6.93%	6.98%	6.98%	-				0.30%	Nil	\$880	3mths- 5yrs	30-Sep-26
add 0.30% for INV							Risk Fee Max Loan	0.50% \$1.5m	0.50% \$1.5m	0.50% \$1.5m			Credit Scoring & CCR					
DC RZ	R8	Super Resi	SMSF	INV	21-Aug-26		7.19%	7.19%	7.19%	7.45%	7.45%			Waived	Nil	\$ 1,279	2.0% - 3yrs	-
add 0.30% for INV							Risk Fee Max Loan	Nil \$2.0m	Nil \$2.0m	Nil \$2.0m	Nil \$2.0m	Nil \$2.0m	Credit Scoring & CCR					
DC BCI	B21	Commercial	LeaseDoc	OO	12-Aug-26	24	7.59%	7.59%	7.99%	-	-			Waived	Nil	\$880	3mths- 3yrs	30-Sep-26
add 0.30% for INV							Risk Fee Max Loan	0.50% \$3.0m	0.50% \$3.0m	0.50% \$3.0m			Credit Scoring & CCR					
DC ORDE	OD16	Commercial MaX	Leasedoc	OO INV	02-Jul-26	7.64%	7.64%	7.64%	8.14%	8.14%	8.64%			0.00%	Nil	1.40% -75%; 1.55% -80%	1.5% - 3yrs	31-Aug-26
add 0.30% for INV							Risk Fee Max Loan	<50% \$3.0m	Nil \$3.0m	Nil \$3.0m	Nil \$3.0m	Nil \$3.0m	Credit Scoring & CCR					

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Product	#	Name	Type	OO INV	Eff Date	ABN	60%	65%	70%	75%	80%	85%	90%	95% IO add	Clawback	App Fee	ERF Non-Code	Promo Expires	
ALTDLOC RESIDENTIAL - PRIME Based on Account Declaration or 12 mths BAS (covers seasonal industries e.g. pool businesses) - may only need 6 mths BAS ATO OK FF & RZ.																			
DC BCI	B1	Prime - \$1m	Altdoc	OO	11-May-26	24m	6.74%	6.89%	6.89%	-		Free Offset			100% 1 Yr, 50% 13-18mths	\$880	-	-	
add 0.20% for INV				Risk Fee	Nil			Nil	Nil										
				Max Loan	\$1.0m			\$1.0m	\$1.0m										
DC BCI	B2	Prime	Altdoc	OO	12-Aug-26	24m	6.84%	6.99%	6.99%	7.18%	7.18%	Free Offset			100% 1 Yr, 50% 13-18mths	\$880	3mths- 3yrs	30-Sep-26	
add 0.20% for INV				Risk Fee	Nil			Nil	Nil	Nil	Nil								
				Max Loan	\$3.0m			\$2.0m	\$2.0m	\$2.0m	\$1.75m								
DC FF		First Choice Alt	Altdoc	OO	12-Jun-26	24m	6.89%	6.99%	6.99%	7.19%	7.19%	8.09%	-	0.30%	Nil	\$550	\$880		
add 0.30% for INV				Risk Fee	Nil			Nil	Nil	Nil	Nil	1.0%	No Offset						
AVM to 70% - Max \$2m				Max Loan	\$3.0m			\$3.0m	\$3.0m	\$2.0m	\$2.0m	\$1.5m							
DC ORDE	OD1	Prime	Altdoc	OO	02-Jul-26	24m		6.94%	7.04%	7.04%	7.14%	7.84%	-	0.30%	Nil	0.50% - 80%; 1.0% - 85%	Non Code 1.5%-3 Yrs	-	
add 0.15% for INV				Risk Fee	Nil			Nil	Nil	Nil	Nil	85% LVR in Cat 1 Only Max Cash Out \$300k @ 85% LVR							
				Max Loan	\$3.0m			\$3.0m	\$3.0m	\$3.0m	\$1.75m								
DC ORDE	OD3a	Prestige - [BNE SYD MEL]	Altdoc FD	OO INV	02-Jul-26	24m		7.74%	8.29%	8.39%	Syd & Mel - Max 70% LVR in Brisbane		0.00%	Nil	0.95% Special Promo	Non Code 1.5%-3 Yrs	31-Aug-26		
				Risk Fee	Nil			Nil	Nil										
				Max Loan	\$5.0m			\$5.0m	\$5.0m										
DC ORDE	OD3b	Prestige HOB,ADL,PER	Altdoc FD	OO INV	02-Jul-26	24m	7.74%	-		Brisbane, Hobart, Adelaide, Perth			0.00%	Nil	0.95% Special Promo	Non Code 1.5%-3 Yrs	31-Aug-26		
				Risk Fee	Nil														
				Max Loan	\$5.0m														
DC ORDE	OD3c	Prestige - Other Cat 1 & 2	Altdoc FD	OO INV	02-Jul-26	24m	7.74%	-		Other Cat 1 & 2 Locations			0.00%	Nil	0.95% Special Promo	Non Code 1.5%-3 Yrs	31-Aug-26		
				Risk Fee	Nil														
				Max Loan	\$3.5m														
DC RZ	R1	SE Prime	Altdoc	OO	21-Aug-26	24m	7.12%	7.12%	7.12%	7.12%	7.12%	-	-	0.00%	Nil	\$1,279	2.0% - 3yrs	-	
add 0.20% for INV				Risk Fee	0.50%			0.50%	0.50%	0.50%	0.50%	Max 70% OO IO							
				Max Loan	\$2.5m			\$2.5m	\$2.5m	\$2.5m	\$2.5m								
DC LW	L1	Prime	Altdoc	OO	07-May-26	24m		7.19%	7.19%	7.19%	7.19%			0.40%	Nil	1.10%	-	31-Aug-26	
add 0.25% for INV				Risk Fee	Nil			Nil	Nil	Nil	Good for Regional Max \$750k - No CS								
				Max Loan	\$1.0m			\$1.0m	\$1.0m	\$1.0m									

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ALTDLOC RESIDENTIAL - PRIME Based on Account Declaration or 12 mths BAS (covers seasonal industries e.g. pool businesses) - may only need 6 mths BAS ATO OK FF & RZ.																		
DC BCI	B3	Prime - \$1m	Altdoc	INV	12-Aug-26	24m	6.94%	7.09%	7.09%	-		Free Offset	0.20%	100% 1 Yr, 50% 13-18mths	\$880	3mths- 3yrs	30-Sep-26	
Risk Fee							Nil	Nil	Nil									
Max Loan							\$1.0m	\$1.0m	\$1.0m									
DC BCI	B4	Prime	Altdoc	INV	12-Aug-26	24m	7.04%	7.19%	7.19%	7.38%	7.38%	Free Offset	0.20%	100% 1 Yr, 50% 13-18mths	\$880	3mths- 3yrs	30-Sep-26	
Risk Fee							Nil	Nil	Nil	Nil	Nil							
Max Loan							\$3.0m	\$2.0m	\$2.0m	\$2.0m	\$1.75m							
DC FF		First Choice Alt	Altdoc	INV	12-Jun-26	24	7.19%	7.29%	7.29%	7.49%	7.49%	8.39%	-	0.30%	Nil	\$550	\$880	
Risk Fee							Nil	Nil	Nil	Nil	Nil	1.0%	No Offset					
Max Loan							\$3.0m	\$3.0m	\$3.0m	\$2.0m	\$2.0m	\$1.5m						
DC LW	L2	SE Prime	Altdoc	INV	31-Jul-26	24m		7.44%	7.44%	7.44%	7.44%	Good for Regional - No CS	0.25%	Nil	1.10%	-	31-Aug-26	
Risk Fee							Nil	Nil	Nil	Nil								
Max Loan							\$1.0m	\$1.0m	\$1.0m	\$1.0m								
DC ORDE	OD2	Prime	Altdoc	INV	02-Jul-26	24m		7.09%	7.19%	7.19%	7.29%	7.99%	-	0.30%	Nil	0.50% - 80%; 1.0% - 85%	Non Code 1.5%-3 Yrs	-
Risk Fee							Nil	Nil	Nil	Nil	Nil	85% LVR in Cat 1 Only Max Cash Out \$300k @ 85% LVR						
Max Loan							\$3.0m	\$3.0m	\$3.0m	\$3.0m	\$1.75m							
DC ORDE	OD3a	Prestige - [BNE SYD MEL]	Altdoc FD	OO INV	02-Jul-26	24m		7.74%	8.29%	8.39%	Syd & Mel - Max 70% LVR in Brisbane		0.00%	Nil	0.95% Special Promo	Non Code 1.5%-3 Yrs	31-Aug-26	
Risk Fee							Nil	Nil	Nil									
Max Loan							\$5.0m	\$5.0m	\$5.0m									
DC ORDE	OD3b	Prestige HOB,ADL,PER	Altdoc FD	OO INV	02-Jul-26	24m	7.74%	-		Brisbane, Hobart, Adelaide, Perth			0.00%	Nil	0.95% Special Promo	Non Code 1.5%-3 Yrs	31-Aug-26	
Risk Fee							Nil											
Max Loan							\$5.0m											
DC ORDE	OD3c	Prestige - Other Cat 1 & 2	Altdoc FD	OO INV	02-Jul-26	24m	7.74%	-		Other Cat 1 & 2 Locations			0.00%	Nil	0.95% Special Promo	Non Code 1.5%-3 Yrs	31-Aug-26	
Risk Fee							Nil											
Max Loan							\$3.5m											
DC RZ	R2	SE Prime	Altdoc FD	INV	21-Aug-26	24m		7.32%	7.32%	7.32%	7.32%	ATO OK	Waived	Nil	\$1,279	2.0% - 3yrs	-	
Cat 1 & 2 Only							Risk Fee		0.50%	0.50%	0.50%	0.50%						
							Max Loan		\$2.5m	\$2.5m	\$2.5m	\$2.5m						
DC RZ	R3	SE Prime XL	Altdoc FD	OO INV	21-Aug-26	24	7.90%	7.90%	8.29%	8.39%	-	No ATO	Waived	Nil	\$1,279	2.0% - 3yrs	-	
Cat 1 & 2 Only							Risk Fee		1.25%	1.25%	1.25%	1.25%						
							Max Loan		Metro Cat 1	\$5.0m	\$5.0m	\$5.0m	\$5.0m	Max 10ha Max 70% High Density >30 units				
							Max Loan		Metro Cat 2	\$3.5m	\$3.5m	\$3.5m	\$3.5m					

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FULL DOC RESIDENTIAL - PRIME																		
1 Year Tax Returns & last 2 BAS . Same Rate for RZ Altdoc or Full Doc. RZ will allow Tax Debt refinance on Prime rates.																		
DC BCI	B5	Prime - \$1m	Full Doc	OO	11-May-26	24	6.20%	6.20%	6.20%		Free Offset		INT Only: 0% PAYG 0.20% SE		100% 1 Yr, 50% 13-18mths	\$880	3mths- 3yrs	30-Sep-26
Risk Fee Max Loan							Nil \$1.0m	Nil \$1.0m	Nil \$1.0m									
DC BCI	B6	Prime ->\$1m	Full Doc	OO	11-May-26	24	6.40%	6.40%	6.60%	6.70%	6.70%	7.10%	7.10%	7.70%	100% 1 Yr, 50% 13-18mths	\$880	3mths- 3yrs	30-Sep-26
Refer Inv pricing				Risk Fee Max Loan			Nil \$3.0m	Nil \$2.0m	Nil \$2.0m	Nil \$2.0m	Nil \$1.75m	No LMI \$1.25m	LMI \$1.5m	LMI \$1.0m	Free Offset Int Only: 0.20% to 70%, then 0.40% 85 No LMI is OO Only!			
DC FF		First Choice	Full Doc	OO	12-Jun-26	24	6.59%	6.69%	6.69%	6.99%	6.99%	7.84%	8.14%	0.30%	Nil	\$550	\$880	
add 0.30% for INV AVM to 70% - Max \$2m				Risk Fee Max Loan			Nil \$3.0m	Nil \$3.0m	Nil \$3.0m	Nil \$2.0m	Nil \$2.0m	1.0% \$1.5m	2.0% \$1.0m	No Offset				
DC LW	L3	PAYG Primary Promo OO	Full Doc	OO	31-Jul-26	24		6.64%	6.69%	6.69%	6.69%	Max Loan \$1.0m		0.40%	Nil	1.10%	-	31-Aug-26
DC LW	L4	Prime SE	Full Doc	OO	31-Jul-26	24		6.89%	6.89%	6.89%	6.89%	Max Loan \$1.0m		0.40%	Nil	1.10%	-	31-Aug-26
DC LW	L5	Prime SE	Full Doc	OO	31-Jul-26	24		6.99%	6.99%	6.99%	6.99%	Max Loan \$1.25m		0.40%	Nil	1.10%	-	31-Aug-26
DC LW	L6	Prime	Full Doc	OO	31-Jul-26	24		7.14%	7.14%	7.14%	7.14%	Max Loan \$2.0m		0.40%	Nil	1.10%	-	31-Aug-26
add 0.25% for INV				Risk Fee			Nil		Nil	Nil	Nil	No Credit Scoring		No Offset				
DC ORDE	OD4	Prime	Full Doc	OO	02-Jul-26	24		6.84%	6.99%	6.99%	7.09%	7.84%	-	0.30%	Nil	0.35% - 80%; 1.0% - 85%	Non Code 1.5%-3 Yrs	-
add 0.15% for INV				Risk Fee Max Loan			Nil \$3.0m		Nil \$3.0m	Nil \$3.0m	Nil \$3.0m	Nil \$1.75m	85% LVR in Cat 1 Only Max Cash Out \$300k @ 85% LVR					
DC ORIGIN	OG1	Prime Easy Refi	Full Doc	OO	11-May-26	24	6.23%	6.23%	6.23%	6.33%	6.33%	1 Year Payment History & CS>600		0.40%	100% - Yr 1, 75% - Yr 2	\$880	-	31-Aug-26
add 0.30% for INV				Risk Fee			Nil		Nil	Nil	Nil	0.00%		.5m for Rapid Refi				
DC ORIGIN	OG2	Prime	Full Doc	OO	11-May-26	24	6.40%	6.40%	6.40%	6.50%	6.50%	6.75%	7.00%	7.40%	100% - Yr 1, 75% - Yr 2	\$880	-	-
add 0.30% for INV add 0.40% for Int Only				Risk Fee Max Loan			Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	1.75% \$3.0m	3.00% \$3.0m	3.50% \$2.0m	Credit Scoring & CCR			
DC ORIGIN	OG3	5 Year Fixed	Full Doc	OO	11-May-26	24	7.40%	7.40%	7.50%	7.50%	7.50%	Assessed @ 5 Yr Fixed Rate		0.40%	100% - Yr 1, 75% - Yr 2	\$880	-	-
add 0.30% for INV add 0.40% for Int Only				Risk Fee Max Loan			Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Nil \$3.5m	Credit Scoring & CCR						
DC RZ	R4	SE Prime	Full Doc	OO	21-Aug-26	24		7.17%	7.17%	7.17%	7.17%	ATO OK		Waived	Nil	\$1,279	2.0% - 3yrs	-
add 0.20% for INV Cat 1 & 2 Only				Risk Fee Max Loan				0.50% \$2.5m	0.50% \$2.5m	0.50% \$2.5m	0.50% \$2.5m	No CS or CCR		Max 70% OO IO \$500k less for High Density units in Cat 1 & 2				

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FULL DOC RESIDENTIAL - PRIME																			
1 Year Tax Returns & last 2 BAS . Same Rate for RZ Altdoc or Full Doc. RZ will allow Tax Debt refinance on Prime rates.																			
DC BCI	B7	Prime Inv - \$1m	Full Doc	INV	11-May-26	24	6.50%	6.50%	6.50%		Free Offset		0% PAYG 0.20% SE to 70%		100% 1 Yr, 50% 13-18mths	\$880	3mths- 3yrs	30-Sep-26	
Risk Fee							Nil	Nil	Nil										
Max Loan							\$1.0m	\$1.0m	\$1.0m										
DC BCI	B8	Prime	Full Doc	INV	11-May-26	24	6.60%	6.60%	6.70%	6.80%	6.80%	7.30%	7.30%	8.10%	100% 1 Yr, 50% 13-18mths	\$880	3mths- 3yrs	30-Sep-26	
Free Offset							Risk Fee		Nil	Nil	Nil	Nil	Nil	LMI	LMI	LMI	Int Only: PAYG Nil to 80%, 0.4% to 90%		
Max Loan							\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$1.75m	\$1.25m	\$1.5m	\$1.0m	SE: 0.20% to 70%, then 0.40% to 90%				
DC FF		Prime	Full Doc	INV	12-Jun-26	24	6.90%	6.90%	7.00%	7.10%	7.10%	7.60%	7.60%	0.30%	Nil	\$880	\$880		
Risk Fee							Nil	Nil	Nil	Nil	Nil	LMI	LMI	Int Only: PAYG					
Max Loan							\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$1.75m	\$1.25m	\$1.5m						
DC LW	L7	Prime Inv \$1m	Full Doc	INV	31-Jul-26	24		7.14%	7.14%	7.14%	7.14%	Max Loan \$1.0m		0.25%	Nil	1.10%	-	31-Aug-26	
DC LW	L8	Prime Inv	Full Doc	INV	31-Jul-26	24		7.24%	7.24%	7.24%	7.24%	Max Loan \$1.25m		0.25%	Nil	1.10%	-	31-Aug-26	
DC LW	L9	Prime Inv \$2m	Full Doc	INV	31-Jul-26	24		7.39%	7.39%	7.39%	7.39%	Max Loan \$2.0m		0.25%	Nil	1.10%	-	31-Aug-26	
Risk Fee							Nil	Nil	Nil	Nil	No Credit Scoring				No Offset				
DC ORDE	OD5	Prime	Full Doc	INV	02-Jul-26	24		6.99%	7.14%	7.14%	7.24%	7.99%	No Offset	0.30%	Nil	0.35% - 80%; 1.0% - 85%	Non Code 1.5%-3 Yrs	-	
Risk Fee							Nil	Nil	Nil	Nil	Nil	Max Cash Out \$300k @ 85% LVR							
Max Loan							\$3.0m	\$3.0m	\$3.0m	\$3.0m	\$3.0m	\$1.75m							
DC ORIGIN	OG4	Prime Easy Refi	Full Doc	INV	11-May-26	24	6.53%	6.53%	6.53%	6.63%	6.63%	1 Year Payment History & CS>600		0.40%	100% - Yr 1, 75% - Yr 2	\$880	-	31-Aug-26	
add 0.40% for Int Only							Risk Fee		Nil	Nil	Nil	Nil	Nil	Cash Out: Max 3.0% of Security Value, New Repayments MUST be lower.					
Max Loan							\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$3.5m	Max \$1.5m for Rapid Refi							
DC ORIGIN	OG5	Prime	Full Doc	INV	11-May-26	24	6.70%	6.70%	6.70%	6.80%	6.80%	7.05%	7.30%	7.70%	100% - Yr 1, 75% - Yr 2	\$880	-	-	
add 0.40% for Int Only							Risk Fee		Nil	Nil	Nil	Nil	Nil	1.75%	3.00%	3.50%	Credit Scoring & CCR		
Max Loan							\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$3.0m	\$3.0m	\$2.0m					
DC RZ	R5	SE Prime	Full Doc	INV	21-Aug-26	24		7.32%	7.42%	7.47%	7.57%	ATO OK		Waived	Nil	From \$880	2.0% - 3yrs	-	
Risk Fee							0.50%	0.50%	0.50%	0.50%	Cat 1 & 2 Only								
Max Loan							\$2.5m	\$2.5m	\$2.5m	\$2.5m	\$500k less for High Density units in Cat 1 & 2								
DC RZ	R3	SE Prime XL	Altdoc FD	OO INV		24	7.90%	7.90%	8.29%	8.39%	-	No ATO		Waived	Nil	\$1,279	2.0% - 3yrs	-	
Risk Fee							1.25%	1.25%	1.25%	1.25%	Cat 1 & 2 Only								
Max Loan							Metro Cat 1	\$5.0m	\$5.0m	\$5.0m	\$5.0m	Max 10ha	Max 70% High Density >30 units						
Max Loan							Metro Cat 2	\$3.5m	\$3.5m	\$3.5m	\$3.5m								

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Product	#	Name	Type	OO INV	Eff Date	ABN	60%	65%	70%	75%	80%	85%	90%	95% IO add	Clawback	App Fee	ERF Non-Code	Promo Expires	
CONSTRUCTION - PRIME ResidentialInterest Only repayments for first 12 mths, reverts to standard rate on completion. Incomplete construction considered if gyprocked.																			
DC ORDE	OD7	Construct \$2m	Altdoc FD	OO INV	02-Jul-26	24m		8.39%	8.59%	8.59%	8.79%	No Offset	Incl IO	Nil	1.25%	Non Code 1.5%-3 Yrs	-		
Risk Fee								Nil	Nil	Nil	Nil								
Max Loan								\$5.0m	\$5.0m	\$5.0m	\$5.0m								
DC ORDE	OD8	Construct \$2.5m	Altdoc FD	OO INV	02-Jul-26	24m		8.39%	8.59%	8.59%	8.79%	No Offset	Incl IO	Nil	1.25%	Non Code 1.5%-3 Yrs	-		
Risk Fee								Nil	Nil	Nil	Nil								
Max Loan								\$2.5m	\$2.5m	\$2.5m	\$2.5m								
DC ORIGIN	OG6	Construction	Full Doc	OO	11-May-26	24m	6.80%	6.80%	6.80%	6.90%	6.90%	7.15%	7.40%	7.80%	100% - Yr 1, 75% - Yr 2	\$880	-	-	
add 0.30% for INV								Nil	Nil	Nil	Nil	2.25%	3.50%	6.00%					
Risk Fee								\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$3.0m	\$3.0m	\$2.0m					
Max Loan								\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$3.0m	\$3.0m	\$2.0m					
DC ORIGIN	OG7	Construction	Full Doc	INV	11-May-26	24m	7.10%	7.10%	7.10%	7.20%	7.20%	7.45%	7.70%	8.10%	100% - Yr 1, 75% - Yr 2	\$880	-	-	
Risk Fee								Nil	Nil	Nil	Nil	0.50%	2.75%	4.00%	6.50%				
Max Loan								\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$3.0m	\$3.0m	\$2.0m					
DC ORIGIN	OG8	Construction 5 Yr Fixed	Full Doc	OO	11-May-26	24m	7.80%	7.80%	7.80%	7.90%	7.90%	Assessed @ 5 Yr Fixed Rate			100% - Yr 1, 75% - Yr 2	\$880	-	-	
add 0.30% for INV								Nil	Nil	Nil	Nil	0.50%							
Risk Fee								\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$3.5m							
Max Loan								\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$3.5m							
BRIDGING LOANSEnd Debt [Ed] and Nil End Debt [Ned]. Bridging Terms to 18 monthths. No Bridging Construction.																			
DC BCI	B9	Bridging \$3m	Altdoc FD	OO	14-May-26			8.29%	8.39%	8.64%	Max 18 Mths, IO or ICAP			Incl IO	Nil	TBA	n/a	-	
Risk Fee								1.25%	1.25%	1.25%	Free Offset. No Redraw								
Max Loan								\$3.0m	\$3.0m	\$3.0m	Can convert to FD or Altdoc								
DC BCI	B10	Bridging \$5m	Altdoc FD	OO	14-May-26			8.49%	8.59%	8.84%	Max 18 Mths, IO or ICAP			Incl IO	Nil	\$880	n/a	-	
Risk Fee								1.25%	1.25%	1.25%	Free Offset. No Redraw								
Max Loan								\$5.0m	\$5.0m	\$5.0m	Can convert to FD or Altdoc								
DC ORDE	OD6	Bridging	Full Doc	OO INV	02-Jul-26	24		8.24%	8.49%	8.49%	8.64%	No Offset	Incl IO	Nil	1.25%	n/a	-		
Risk Fee								Nil	Nil	Nil	Nil	Contracted Sale: 80%							
Max Loan								\$5.0m	\$4.0m	\$4.0m	\$4.0m	Un-Contracted Sale: 80% on Purchase & 75% on existing security							

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Rate Summary

Product	#	Name	Type	OO INV	Eff Date	ABN	60%	65%	70%	75%	80%	85%	90%	95% IO add	Clawback	App Fee	ERF Non-Code	Promo Expires		
RESIDENTIAL - NEAR PRIME <i>Covers missed or late payments, arrears, defaults, ATO debts, Discharged bankrupts, low credit scores.</i>																				
DC BCI	B12	Near Prime	Altdoc	OO	11-May-26	12	7.44%	7.44%	7.44%	7.74%	7.74%	Optional Offset - add 0.10%		0.30%	Nil	\$880	3mths- 3yrs	-		
add 0.25% for INV				Risk Fee			1.25%	1.25%	1.25%	1.25%	1.25%									
				Max Loan			\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$1.75m									
DC BCI	B13	Near Prime	Altdoc	INV	11-May-26	12	7.69%	7.69%	7.69%	7.99%	7.99%	Optional Offset - add 0.10%		0.30%	Nil	\$880	3mths- 3yrs	-		
				Risk Fee			1.25%	1.25%	1.25%	1.25%										
				Max Loan			\$2.0m	\$2.0m	\$2.0m	\$1.75m										
DC ORDE	OD9	Near Prime	Altdoc	OO	02-Jul-26	12		7.64%	7.74%	7.74%	7.94%	No Offset, No CS.		0.30%	Nil	0.50% - 70%; 0.75% @ 80%	Non Code 1.5%-3 Yrs	-		
add 0.15% for INV				Risk Fee			Nil	Nil	Nil	Nil										
				Max Loan			\$3.0m	\$3.0m	\$3.0m	\$2.0m										
DC ORDE	OD10	Near Prime	Altdoc	INV	02-Jul-26	12		7.79%	7.89%	7.89%	8.09%	No Offset, No CS.		0.30%	Nil	0.50% - 70%; 0.75% @ 80%	Non Code 1.5%-3 Yrs	-		
				Risk Fee			Nil	Nil	Nil	Nil										
				Max Loan			\$3.0m	\$3.0m	\$3.0m	\$2.0m										
DC BCI	B14	Near Prime	Full Doc	OO	11-May-26	12	7.19%	7.19%	7.19%	7.49%	7.49%	Optional Offset - add 0.10%		0.30%	Nil	\$880	3mths- 3yrs	-		
add 0.25% for INV				Risk Fee			1.00%	1.00%	1.00%	1.00%	1.00%									
				Max Loan			\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$1.75m									
DC BCI	B15	Near Prime	Full Doc	INV	11-May-26	12	7.44%	7.44%	7.44%	7.74%	7.74%	Optional Offset - add 0.10%		0.30%	Nil	\$880	3mths- 3yrs	-		
				Risk Fee			1.00%	1.00%	1.00%	1.00%	1.00%									
				Max Loan			\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$1.75m									
DC FF		First Choice Plus	Full Doc	OO	12-Jun-26	24	7.24%	7.34%	7.34%	7.79%	7.79%	-	-	0.30%	Nil	\$950	\$880			
add 0.30% for INV				Risk Fee			0.65%	0.65%	0.65%	1.00%	1.00%	No Offset								
AVM to 70% - Max \$2m				Max Loan			\$2.5m	\$2.5m	\$2.5m	\$ 0	\$ 0									
DC FF		Near Prime	Full Doc	INV	11-May-26	24	7.99%	7.99%	7.99%	8.29%	8.29%	-		0.30%	Nil	\$950	\$880			
				Risk Fee			0.00%	1.25%	1.25%	1.25%	1.25%	0								
				Max Loan			\$ -	\$2.0m	\$2.0m	\$2.0m	\$1.75m									
DC ORDE	OD11	Near Prime	Full Doc	OO	02-Jul-26	12		7.49%	7.59%	7.59%	7.74%	No Offset, No CS.		0.30%	Nil	0.35% to 80%	Non Code 1.5%-3 Yrs	-		
add 0.15% for INV				Risk Fee			Nil	Nil	Nil	Nil										
				Max Loan			\$3.0m	\$3.0m	\$3.0m	\$2.0m										
DC ORDE	OD12	Near Prime	Full Doc	INV	02-Jul-26	12		7.64%	7.74%	7.74%	7.89%	No Offset, No CS.		0.30%	Nil	0.35% to 80%	Non Code 1.5%-3 Yrs	-		
				Risk Fee			Nil	Nil	Nil	Nil										
				Max Loan			\$3.0m	\$3.0m	\$3.0m	\$2.0m										
DC RZ	R6	Reward [NP]	Altdoc FD	OO	21-Aug-26	12	7.70%	7.70%	7.70%	7.70%	7.95%	Free Offset		Waived	Nil	\$1,279	2.0% - 3yrs	-		
add 0.20% for INV				Risk Fee			0.50%	0.50%	0.50%	1.00%	1.00%			Max 70% OO IO Max 70% LVR - Max \$750k Refer locations (std security) >30 units in the complex						
Refer Suburbs				Max Loan			\$3.0m	\$3.0m	\$3.0m	\$3.0m	\$3.0m									
				High Density Units Cat 1 & 2			\$2.0m	\$2.0m	\$1.5m	\$1.0m										
DC RZ	R7	Reward [NP]	Altdoc FD	INV	21-Aug-26	12	7.90%	7.90%	7.90%	7.90%	8.15%	Free Offset		Waived	Nil	\$1,279	2.0% - 3yrs	-		

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Product	#	Name	Type	OO INV	Eff Date	ABN	60%	65%	70%	75%	80%	85%	90%	95% IO add	Clawback	App Fee	ERF Non-Code	Promo Expires	
RESIDENTIAL SMSF - PRIME - REFINANCES ONLY from 10th August 2026																			
DC BCI	B16	Resi - Variable	SMSF	INV	11-May-26		6.93%	6.98%	6.98%	7.28%	7.28%	7.83%	8.13%	0.30%	Nil	\$880	3mths- 5yrs	30-Sep-26	
Risk Fee							0.50%	0.50%	0.50%	1.00%	1.00%	2.0%	2.5%	Free Offset					
Max Loan							\$1.5m	\$1.5m	\$1.5m	\$1.5m	\$1.25m	\$1.0m	\$1.0m						
DC BCI	B17	ResiEasy Refi	SMSF	INV	11-May-26		6.93%	6.98%	6.98%	-				0.30%	Nil	\$880	3mths- 5yrs	30-Sep-26	
Risk Fee							0.50%	0.50%	0.50%					Free Offset					
Max Loan							\$1.5m	\$1.5m	\$1.5m										
DC LW	L10	Resi - Variable	SMSF	INV	31-Jul-26		7.44%	7.44%	7.44%	7.44%	7.44%	No LMI to 70%	0.25%	Nil	1.10%	-	-		
Risk Fee							Nil	Nil	Nil	Nil	Nil	No Credit Scoring	No Offset						
Max Loan							\$1.0m	\$1.0m	\$1.0m	\$1.0m	\$1.0m								
DC ORDE	OD13	Resi - Variable	SMSF	INV	11-May-26			7.09%	7.34%	7.34%	7.34%	No Offset, No CS.	0.30%	Nil	Waived	1.5% - 3yrs	31-Aug-26		
Risk Fee							Nil		Nil	Nil	Nil	Max 70% LVR - High Density							
Max Loan							\$1.75m		\$1.75m	\$1.75m	\$1.75m	Confirmation of Investment Strategy by qualified individual.							
DC ORIGIN	OG9	Resi - Variable	SMSF	INV	08-Jul-26		7.05%	7.05%	7.05%	7.05%	7.05%	0.00%	0.00%	0.40%	100% - Yr 1, 75% - Yr 2	\$880	-	31-Aug-26	
Risk Fee							Nil	Nil	Nil	Nil	Nil	2.5%	3.5%	Proposed Contribution Loading: WAIVED till 30Sep26					
Max Loan							\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$2.0m	\$1.50m	Free Offset - very limited transactions.					
DC ORIGIN	OG10	Resi Easy Refi	SMSF	INV	30-Jun-26		6.94%		6.94%		7.04%	1 Yr Rental & Payment History + CS>600		0.40%	100% - Yr 1, 75% - Yr 2	\$880	-	31-Aug-26	
Risk Fee							Nil	Nil	Nil	Nil	Nil								
Max Loan							\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$3.5m								
DC ORIGIN	OG11	5 Yr Fixed SMSF	SMSF	INV	08-Jul-26		8.15%	8.25%	8.25%	8.35%	8.35%	8.60%	8.75%	0.40%	100% - Yr 1, 75% - Yr 2	\$880	-	-	
Assessed @ 5 Yr Fixed Rate							Risk Fee		Nil	Nil	Nil	Nil	Nil	2.5%	3.5%	Proposed Contribution Loading: WAIVED till 30Sep26			
							Max Loan		\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$2.0m	\$1.50m	Free Offset - very limited transactions.			
DC RZ	R8	Super Resi	SMSF	INV	21-Aug-26		7.19%	7.19%	7.19%	7.45%	7.45%	Rate Loading Lump Sum or Additional Contributions		Waived	Nil	\$1,279	2.0% - 3yrs	-	
Risk Fee							Nil	Nil	Nil	Nil	Nil			\$1500 Legal & Admin Fee Waived for Easy Refi					
Max Loan							\$2.0m	\$2.0m	\$2.0m	\$1.75m	\$1.5m								

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Product	#	Name	Type	OO INV	Eff Date	ABN	60%	65%	70%	75%	80%	85%	90%	95% IO add	Clawback	App Fee	ERF Non-Code	Promo Expires
COMMERCIAL SMSF - PRIME																		
DC BCI	B18	Comm	SMSF	OO INV	12-Aug-26		7.43%	7.43%	7.53%	7.73%	7.73%		0.30%	Nil		\$880	3mths-5yrs	30-Sep-26
Risk Fee							Nil	Nil	Nil	Nil	Nil							
Max Loan							\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$2.0m							
DC ORDE	OD14	Comm	SMSF	OO INV	02-Jul-26	No Risk Fee	7.64%	7.94%	7.94%	8.44%	80% in Bris, Syd & Melb only		0.00%	Nil	Refer below rates	1.5% - 3yrs	-	
App Fee							Waived	0.85%	0.85%	1.00%								
Max Loan							\$3.0m	\$3.0m	\$3.0m	\$3.0m								
DC ORDE	OD15	Comm SMSF Max	SMSF	OO INV	24-Apr-26		7.64%	7.94%	8.19%				0.00%	Nil	1.25%	1.5% - 3yrs	-	
Risk Fee							<50%	Nil	Nil									
Max Loan							\$5.0m	\$5.0m	\$4.0m									
DC ORIGIN	OG12	Commercial	SMSF	OO INV	08-Jul-26		7.65%	7.65%	7.65%	7.65%	7.65%	-	0.40%	100% - Yr 1, 75% - Yr 2	\$880	1.0% - 3 Yrs	-	
Risk Fee							Nil	Nil	Nil	Nil	Nil							
Max Loan							\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$3.5m							
DC ORIGIN	OG13	Comm Easy Refi SMSF	SMSF	OO INV			7.54%		7.54%	7.64%	7.64%	1 Yr Rental & Payment History + Credit Score>600	0.40%	100% - Yr 1, 75% - Yr 2	\$880	1.0% - 3 Yrs	-	
Risk Fee							Nil	Nil	Nil	Nil	Nil							
Max Loan							\$3.5m	\$3.5m	\$3.5m	\$3.5m	\$3.5m							
DC RZ	R9	Super Comm	SMSF	OO INV	21-Aug-26		7.90%	7.90%	7.90%	8.20%	-	Rate Loading Lump Sum or Additional Contributions	Waived	Nil	\$0	2.0% - 3yrs	-	
Risk Fee							1.00%	1.00%	1.00%	1.00%								
Max Loan							\$3.0m	\$3.0m	\$3.0m	\$2.5m								
															Cat 1 & 2 Only			
\$1500 Legal & Admin Fee Waived for Easy Refi																		
COMMERCIAL SECURITY - LeaseDoc																		
Set & Forget - No Reviews, No revaluations, No PPSR (Fixed & Floating charges over business assets).																		
DC BCI	B21	Commercial	LeaseDoc	INV	12-Aug-26		7.59%	7.59%	7.99%	-	-	No Offset, Redraw OK	Waived	Nil		\$880	3mths- 3yrs	30-Sep-26
Loading Waived							Risk Fee		0.50%	0.50%	0.50%	Serviced "In Isolation"						
Max Loan							\$3.0m	\$3.0m	\$3.0m									
DC ORDE	OD16	Commercial	Leasedoc	OO INV	02-Jul-26	7.64%	7.64%	7.64%	8.14%	8.14%	8.64%	No Offset, Redraw OK	0.00%	Nil	1.40% - 75%; 1.55% - 80%	1.5% - 3yrs	31-Aug-26	
Risk Fee						<50%	0	0	0	Nil	Nil	Serviced "In Isolation"						
Max Loan						\$3.0m	\$3.0m	\$3.0m	\$3.0m	\$3.0m	\$3.0m							
DC ORDE	OD17	Commercial MaX	Leasedoc	OO INV	02-Jul-26	7.94%	7.94%	8.14%	8.59%			No Offset, Redraw OK	0.00%	Nil	1.80% - 80%	1.5% - 3yrs	31-Aug-26	
Risk Fee						<50%	Nil	Nil	Nil	Serviced "In Isolation"								
Max Loan						\$5.0m	\$5.0m	\$5.0m	\$4.0m									

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COMMERCIAL SECURITY - PRIME [excl SMSF] Set & Forget - No Reviews, No revaluations, No PPSR (Fixed & Floating charges over business assets).																			
DC BCI	B19	Commercial	Full Doc	OO INV	12-Aug-26		7.59%	7.59%	7.99%	8.39%	-	No Offset, Redraw OK	Waived	Nil		\$880	3mths- 3yrs	30-Sep-26	
add 0.50% for Altdoc							Risk Fee	0.50%	0.50%	0.50%	0.50%								
							Max Loan	\$3.0m	\$3.0m	\$3.0m	\$3.0m								
DC ORDE	OD16	Commercial	Full Doc	OO INV	02-Jul-26	7.64%	7.64%	7.64%	8.14%	8.14%	8.64%	No Offset, Redraw OK	0.00%	Nil		1.40% -75%; 1.55% -80%	1.5% - 3yrs	31-Aug-26	
							Risk Fee	<50%	Nil	Nil	Nil	Nil							
							Max Loan	\$3.0m	\$3.0m	\$3.0m	\$3.0m	\$3.0m							
DC ORDE	OD17	Commercial MaX	Full Doc	OO INV	02-Jul-26	7.94%	7.94%	8.14%	8.59%			No Offset, Redraw OK	0.00%	Nil		1.80% -80%	1.5% - 3yrs	31-Aug-26	
							Risk Fee	<50%	Nil	Nil	Nil								
							Max Loan	\$5.0m	\$5.0m	\$5.0m	\$4.0m								
DC ORIGIN	OG14	Commercial Easy Refi P&I	Easy Comm Refi	OO INV	08-Jul-26		7.84%	8.04%	8.04%	8.44%	8.84%	1 Yr Rental & Payment History + Credit Score>600	0.40%	100% - Yr 1, 75% - Yr 2		\$880	1.0% - 3 Yrs	31-Aug-26	
							Risk Fee	0.50%	0.50%	0.50%	0.75%		1.25%	Original Loan amount					
							Max Loan	\$3.50m	\$3.50m	\$3.50m	\$3.50m	\$3.50m							
DC ORIGIN	OG15	Commercial	Full Doc	OO	08-Jul-26		7.95%	8.05%	8.15%	8.55%	8.95%		0.40%	100% - Yr 1, 75% - Yr 2		\$880	1.0% - 3 Yrs	-	
							Risk Fee	0.50%	0.50%	0.50%	0.75%	1.25%	Original Loan amount						
							Max Loan	\$3.0m	\$3.0m	\$3.0m	\$3.0m	\$3.0m							
DC ORIGIN	OG16	Commercial	Full Doc	INV	08-Jul-26		8.25%	8.35%	8.45%	8.85%	9.25%		0.40%	100% - Yr 1, 75% - Yr 2		\$880	1.0% - 3 Yrs	-	
							Risk Fee	0.50%	0.50%	0.50%	0.75%	1.25%	Original Loan amount						
							Max Loan	\$3.0m	\$3.0m	\$3.0m	\$3.0m	\$3.0m							
DC RZ	R10	Commercial	Full Doc	OO	21-Aug-26		8.80%	8.99%	9.14%	9.39%	9.99%	ATO OK	0.00%	Nil		From \$880	2.0% - 3yrs	-	
							Risk Fee	1.00%	1.00%	1.00%	1.00%	1.50%							
							Max Loan	\$4.0m	\$4.0m	\$4.0m	\$3.0m	\$2.0m	0						

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Product	#	Name	Type	OO INV	Eff Date	ABN	60%	65%	70%	75%	80%	85%	90%	95% IO add	Clawback	App Fee	ERF Non-Code	Promo Expires
DC BCI	B20	Commercial	Altdoc	OO INV	12-Aug-26		8.09%	8.09%	8.49%	8.89%	-	No Offset, Redraw OK	Waived		Nil	\$880	3mths- 3yrs	30-Sep-26
Risk Fee							0.50%	0.50%	0.50%	0.50%								
Max Loan							\$3.0m	\$3.0m	\$3.0m	\$3.0m								
DC FF		First Business 30 Altdoc	AltDoc	OO INV	12-Jun-26	7.59	7.59%	7.89%	7.89%	8.39%	8.39%	Units 70% max; House t/house 75%	0.30%		Nil	0.2% or \$1950 min.	\$880	
add 0.30% for INV							1.10%	1.10%	1.10%	1.10%	1.10%	Ongoing Fee: 0.10%pm						
Min Loan \$ 250,000							\$3m	\$3m	\$3m	\$3m	\$3m	Etab Fee: 0.95%						
DC FF		First Business 3 Altdoc - Resi	AltDoc	OO INV	12-Jun-26	8.39%	8.59%	9.19%	9.19%	9.19%	-	Min Term - 1 Yr Max Term - 3 Yrs	0.00%		Nil	0.2% or \$1950 min.	\$880	
Risk Fee							1.20%	1.20%	1.20%	1.20%	1.20%	Ongoing Fee: 0.10%pm						
Min Loan \$ 250,000							\$5m	\$5m	\$5m	\$5m	\$5m	Etab Fee: 0.95%						
DC FF		First Business 3 Altdoc - Comm	AltDoc	OO INV		8.59%	8.99%	8.99%	-				0.00%		Nil	0.2% or \$1950 min.	\$880	
Risk Fee							1.20%	1.20%	1.20%					Ongoing Fee: 0.10%pm				
Max Loan							\$5m	\$5m	\$5m					Etab Fee: 0.95%				
DC ORDE	OD18	Commercial	Altdoc	OO INV	02-Jul-26	8.19%	8.39%	8.39%	8.69%	8.69%	9.39%	No Offset, Redraw OK	0.00%		Nil	1.80% -80%	1.5% - 3yrs	31-Aug-26
Risk Fee							<50%	Nil	Nil	Nil	Nil							
Max Loan							\$3.0m	\$3.0m	\$3.0m	\$3.0m	\$3.0m							
DC RZ	R11	Commercial	Altdoc	OO INV	21-Aug-26		8.80%	8.99%	9.14%	9.39%	9.99%	No ATO	0.00%		Nil	From \$880	2.0% - 3yrs	-
Risk Fee							1.00%	1.00%	1.00%	1.00%	1.50%							
Max Loan							\$4.0m	\$4.0m	\$4.0m	\$3.0m	\$2.0m							