



DCOrigin Standard Prime Loan Rates

Purchase , Refinance, Easy Refinance & Construction

All Residential Properties	LVR	Variable Rate	Fixed Rate				
			1 years	2 years	3 years	4 years	5 years
Home Loans ≤ \$3.5m	≤ 60%	6.55%	7.85%	7.85%	7.85%	7.85%	7.85%
	≤ 70%	6.55%	7.85%	7.85%	7.85%	7.85%	7.85%
	≤ 80%	6.65%	7.95%	7.95%	7.95%	7.95%	7.95%
	≤ 85%	6.75%	8.05%	8.05%	8.05%	8.05%	8.05%
	≤ 90%	6.75%	8.05%	8.05%	8.05%	8.05%	8.05%
	≤ 95%	6.85%	8.15%	8.15%	8.15%	8.15%	8.15%
<i>Interest Only Loading</i>	+	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
<i>Investment Loading</i>	+	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
<i>Non-standard residential securities loading</i>	+	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
<i>Company / Trust loading</i>	+	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%

Standard break costs apply for all fixed rate applications

Fees & charges

- **Annual Fee** – \$379 Annual Fee (Accept O/Occ under 80% Lvr)
- **Fixed Rate Lock Fee** – \$495 (Form required on application, valid for 90 days, non-refundable)
- **Construction Admin Fee** – \$750 + progress valuation fee
- **Application Fee** - \$880
- **Interest only loading will apply to all construction loans**
- **Discharge Fee** – \$795
- **Account variation fee** – \$250
- **Facility variation fee** – \$450
- **Lenders Legal fee's** - Quoted

Lenders Protection Fee	Construction Risk fee - Add 0.25% to the below applicable LPF above 80% Lvr	
Std Owner Occupied	Std Investment	

- LVR 0% - 80% - 0.00%
- LVR 80% - 81% - 1.25%
- LVR 81% - 82% - 1.50%
- LVR 82% - 83% - 1.75%
- LVR 83% - 84% - 2.20%
- LVR 84% - 85% - 2.25%
- LVR 85% - 86% - 2.50%
- LVR 86% - 87% - 2.75%

- LVR 87% - 88% - 3.00%
- LVR 88% - 89% - 3.25%
- LVR 89% - 90% - 3.50%
- LVR 90% - 91% - 4.00%
- LVR 91% - 92% - 4.50%
- LVR 92% - 93% - 4.75%
- LVR 93% - 94% - 5.00%
- LVR 94% - 95% - 5.25%

- LVR 0% - 80% - 0.00%
- LVR 80% - 81% - 1.75%
- LVR 81% - 82% - 2.00%
- LVR 82% - 83% - 2.25%
- LVR 83% - 84% - 2.50%
- LVR 84% - 85% - 2.75%
- LVR 85% - 86% - 3.00%
- LVR 86% - 87% - 3.25%

- LVR 87% - 88% - 3.50%
- LVR 88% - 89% - 3.75%
- LVR 89% - 90% - 4.00%
- LVR 90% - 91% - 4.50%
- LVR 91% - 92% - 5.00%
- LVR 92% - 93% - 5.25%
- LVR 93% - 94% - 5.50%
- LVR 94% - 95% - 5.75%

Easy Refinance Available

- Cash out available - Up to 3% of the property value capped at \$50,000
- Difference in the refinance rate can not exceed 2%
- Rapid Refinance available

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 ACL 392727

KEY FACT SHEET – PRIME LOANS

Product Features

Feature	Details
Loan Purpose	Purchase, Refinance, or Construction
Acceptable Securities	As per lending policy
Loan Reason	Owner Occupied or Investment
Maximum Loan Amount	\$3,500,000
Minimum Loan Amount	\$50,000
Maximum LVR	95%
Loan Terms	360 months Owner Occ & Investment
Max Interest Only (I/O) Terms	60 months for non-construction loans 12 months for construction loans
Offset	100% offset account available
Split Loans	Available
Redraw	Available (for construction after final drawdown)
Repayment Options	Principal & Interest (P&I), Interest Only
Cash Out / Equity Release	Available (LVR restrictions apply)
Max Borrower Exposure	\$10,000,000
Extra Repayments	Up to \$20,000 p.a. (fixed rate) Unlimited (variable rate)
Borrower Types	PAYG and Self-Employed Individuals, Companies & Trusts
Maximum Number of loans	8

All residential properties values are GST inclusive for the purposes of calculating the LVR ratio.

Maximum Loan-To-Value Ratio (LVRs)

- Existing Dwelling¹²³⁴⁵⁶

LVR Range	Inner-city	Metro / Non-metro	Regional
0% – 70.00%	\$3,500,000	\$3,500,000	\$3,000,000
70.01% – 80.00%	\$3,500,000	\$3,500,000	\$2,500,000
80.01% – 90.00%	\$3,000,000	\$3,000,000	\$1,750,000
90.01% – 95.00%	n/a	\$2,000,000	n/a

- Construction¹²³⁴⁵⁶

LVR Range	Inner-city	Metro / Non-metro	Regional
0% – 70.00%	\$3,500,000	\$3,500,000	\$3,000,000
70.01% – 80.00%	\$3,500,000	\$3,500,000	\$2,500,000
80.01% – 90.00%	\$3,000,000	\$3,000,000	\$1,750,000
90.01% – 95.00%	n/a	\$2,000,000	n/a

¹ Maximum LVR greater than 80% is subject to LMI approval.

² Maximum LVR for Inner-City, High-Risk and High-Density postcodes is 90% subject to LMI approval.

³ Maximum LVR for Regional and Unclassified postcodes is 70%.

⁴ Maximum LVR for Regional and Unclassified postcodes is 80% where the security property is in a town where the population is >10,000 or within 25 km of a major regional town where the population >50,000.

⁵ Maximum LVR for Regional and Unclassified postcodes is 90% subject to LMI approval where the security property is in a town where the population is >10,000 or within 25 km of a major regional town where the population is greater than 50,000.

⁶ Maximum LVR for Co-Living, Boarding and Student accommodation properties in Regional and Unclassified postcodes is 65%.