



Origin SMSF Residential Investment Loans - Interest Rates

Resi & Commercial Properties	LVR	Variable Rate	Fixed Rates				
			1 years	2 years	3 years	4 years	5 years
SMSF ≤ \$3.5m	≤ 60%	7.20%	8.10%	8.10%	8.10%	8.20%	8.20%
	≤ 70%	7.30%	8.20%	8.20%	8.20%	8.30%	8.30%
	≤ 75%	7.40%	8.30%	8.30%	8.30%	8.40%	8.40%
	≤ 80%	7.40%	8.30%	8.30%	8.30%	8.40%	8.40%
	≤ 85%	N/A	N/A	N/A	N/A	N/A	N/A
	≤ 90%	N/A	N/A	N/A	N/A	N/A	N/A
Interest Only Loading	+	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
Investment Loading	+	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Offset Account Loading	+	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Large Loan loading 3.5M - 5M	+	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%

Standard Break costs apply for all fixed rate applications

Fees and Charges

- Annual Fee – \$395 Annual Fee
- Fixed Rate Lock Fee – \$495 (Form required on application submission, valid for 90 days, non-refundable)
- Discharge Fee – \$2200
- Account variation fee – \$250
- Facility variation fee – \$450
- Lenders Legal Fee's - Quoted
- Application Fee - \$880

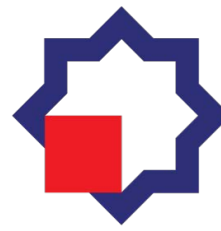
lenders Risk Fee's

- LVR ≤ 80% - 0.00%
- Non-standard residential securities loading : +1.50% loading

Easy Refinance Policy applies

- Cash out not available accept for reasonable refinance costs.
- 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



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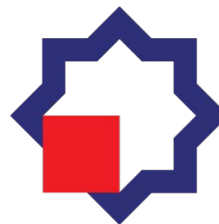
KEY FACT SHEET – SMSF LOANS

Origin Product Features

Feature	Details
Loan Purpose	Purchase & Refinance
Acceptable Securities	As per lending policy
Loan Reason	Investment
Maximum Loan amount	\$5,000,000
Maximum LVR	80% (Residential Refinance only) 80% (Commercial P&I or 75% I/O)
Loan Terms	359 months
Max Interest Only (I/O) Terms	60 months
Offset	100% offset account available
Split Loans	Available
Redraw	Not Available
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)
Visa Debit Card	Not Available
Borrower Types	Trustee of a Self-Managed Super Fund

September 2026

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Maximum Loan-To-Value Ratio (LVRs)

- Existing Dwelling- Residential & Commercial¹²³⁴⁵

LVR Range	Inner-city	Metro / Non-metro	Regional
0% – 70.00%	\$5,000,000	\$3,500,000	\$3,500,000 ³
70.01% – 80.00%	\$5,000,000	\$3,500,000	\$3,500,000
80.01% – 90.00%	n/a	N/A ²	N/A

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

² Maximum LVR for residential properties in Metro and Non-Metro postcodes is 90% subject to LMI approval.

³ Maximum LVR for commercial properties in Metro and Non-Metro postcodes is 80%.

⁴ Maximum LVR for Regional and Unclassified postcodes is 70%.

⁵ Maximum LVR for Commercial properties in Regional and Unclassified postcodes is 65%.

Maximum LVR & Acceptable Loan Purpose Matrix

Loan Purpose	P&I	I/O
Refinance – Residential Investment	90%	80%