



**DIRECT
CREDIT**
HOMELOANS AUSTRALIA

DCLW Rate Sheet

Rate and Commission Summary Effective 6th October 2026

Residential Variable Delivery Rates (p.a.)

LOAN TYPE	Loan Amount	LVR	Owner Occupied		Investment	
			P&I	IO	P&I	IO
FullDoc	\$101k to \$1m	≤ 80%	7.14	7.54	7.39	7.64
FullDoc	> \$1m to \$1.25m	≤ 80%	7.24	7.64	7.49	7.74
FullDoc	> \$1.25m to \$2m	≤ 80%	7.39	7.79	7.64	7.89
FullDoc	\$101k to \$1m	≤95%	7.64	N/A	7.89	8.14 * up to 85% LVR only
Alt Doc	\$101k to \$1m	≤ 80%	7.44	7.84	7.69	7.94
SMSF	\$101k to \$1m	≤ 80%	N/A	N/A	7.64	7.89

RESIDENTIAL FEES and COMMISSIONS

Application Fee	1.1% of Loan Amount payable at settlement
Annual Fee	\$180.00 payable at drawdown and annually thereafter
Settlement Fee	\$275.00 payable at settlement
Escalation Fee	\$350.00 payable at settlement
AVM Valuation Fee	\$49.00 payable at settlement
Full Valuation Fee	At Cost payable upon conditional approval
Lender Legal Fee	\$385 Standard Loan (Company / Trust Borrower at Cost)
Upfront / Trail	0.60% Upfront commission and 0.15% Trail + Gst
Clawback	No Clawback applies