

# BC Alt Doc Flex



Local Investors and Residents of Australia

## Key Features

Borrower rate from

**7.09%** p.a.

Comparison rate from

**7.61%** p.a.<sup>[1]</sup>

- New purchase, refinance or cash out
- Self-employed applicants
- Up to 80% LVR
- Confirmation of Loan Acceptance within 48 hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal
- Offset Facility Available

## Product Overview

**Minimum Loan Amount** AUD \$50,000

**Maximum Loan Amount**

Client LVR	Maximum Loan Amount	
Metro	LVR ≤65%	AUD \$1,750,000
	LVR >65% to ≤70%	AUD \$1,500,000
	LVR >70% to ≤75%	AUD \$1,250,000
	LVR >75% to ≤80%	AUD \$1,000,000
	Single Borrower Exposure	AUD \$2,500,000
Non-metro	LVR ≤70%	AUD \$1,000,000
	LVR >70% to ≤80%	AUD \$750,000
	Single Borrower Exposure	AUD \$2,500,000
Regional	LVR ≤60%	AUD \$750,000
	Single Borrower Exposure	AUD \$2,000,000

**Variable Interest Rate<sup>[2]</sup>**

Client LVR (Metro)	Variable Interest Rate (Risk Fee Applies)	Dual Form Income Discount
LVR ≤65%	7.19% p.a.	-0.10%
LVR >65% to ≤70%	7.19% p.a.	-0.10%
LVR >70% to ≤75%	7.34% p.a.	-0.05%
LVR >75% to ≤80%	7.34% p.a.	-0.05%
Client LVR (Regional)	Variable Interest Rate (Risk Fee Applies)	Dual Form Income Discount
LVR ≤60%	7.34% p.a.	-0.05%

**Investor Premium**

~~0.50% p.a. loading to the applicable rate~~ **Waived**

**Interest Only Premium**

0.30% p.a. loading to the applicable rate

**Large Loan Premium**

~~0.50% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,000,000 and ≤ AUD \$1,500,000~~ **Waived**  
0.50% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,500,000

**Fixed Rate Premium<sup>[3]</sup>**

Fixed Rates – Price on Application  
Maximum 5 years Fixed Rate

**Loan Term**

Up to 30 years (Maximum 5 years Interest Only)

**Offset Loading**

0.10% p.a. loading to the applicable rate

**Borrower Type**

Self-employed applicants

**Repayment Type**

Monthly Repayments

**Security**

Residential security only

## Risk Fees <sup>[4]</sup>

Client LVR	Fees Chargeable
≤70%	0.50% of the loan amount
>70% to ≤80%	1.00% of the loan amount
≤60% Regional or Unclassified	1.00% of the loan amount

## Income Verification

- Signed Self-Declaration of income by Borrower/Guarantor; plus  
**One** of the options below:
- Accountant's Letter confirming income
- 12 months BAS statements from ATO Portal
- 12 months business bank statements serviceability assessment.

## Fees and Charges <sup>[5]</sup>

<b>Conditional Offer</b>	Application Fee	\$990 <sup>[6]</sup>
<b>Settlement</b>	Documentation Fee	\$395
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$250
<b>Annual</b>	Annual Package Fee	\$395 <sup>[7]</sup>
<b>On Final Repayment of Loan</b>	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895

<sup>[1]</sup> The Comparison Rate is based on an owner-occupied secured loan amount of AUD \$150,000 at 50% LVR, over a term of 25 years. Warning: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. This advertisement does not take into account your personal and financial situation. Terms, conditions, fees, charges and lending criteria apply and are available on application.

<sup>[2]</sup> The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.

<sup>[3]</sup> Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.

<sup>[4]</sup> The Risk Fee is a one-off, non-refundable fee paid at settlement used to offset the risk associated with loans of a higher LVR. It may be capitalised into the loan amount up to the maximum LVR.

<sup>[5]</sup> Other fees and charges are payable.

<sup>[6]</sup> Includes one valuation up to \$440. Where valuation exceeds the cost, the difference is payable by the client at settlement.

<sup>[7]</sup> The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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