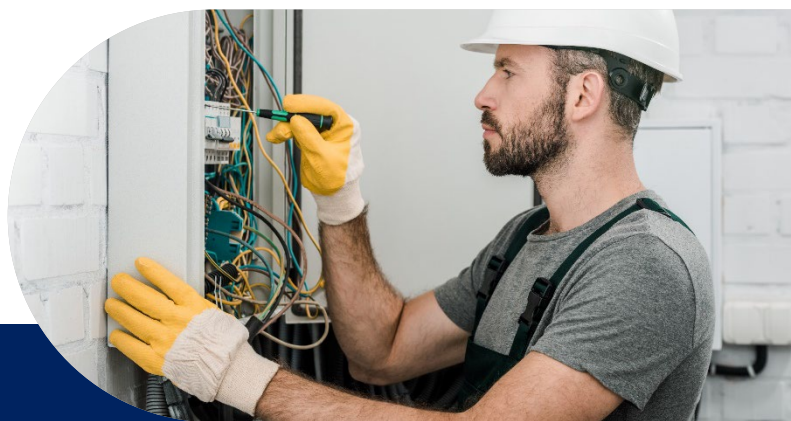


BC Alt Doc

Local Investors and Residents of Australia



Key Features

Borrower rate from

7.19% p.a.

Comparison rate from

7.65% p.a.^[1]

- 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^[2]

| Client LVR (Metro) | Variable Interest Rate (Risk Fee Waived) | Dual Form Income Discount |
|-----------------------|--|---------------------------|
| LVR ≤65% | 7.29% p.a. | -0.10% |
| LVR >65% to ≤70% | 7.29% p.a. | -0.10% |
| LVR >70% to ≤75% | 7.44% p.a. | -0.05% |
| LVR >75% to ≤80% | 7.44% p.a. | -0.05% |
| Client LVR (Regional) | Variable Interest Rate (Risk Fee Waived) | Dual Form Income Discount |
| LVR ≤60% | 7.44% 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^[3]

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 ^[4]

| Client LVR | Fees Chargeable |
|-------------------------------|-----------------|
| ≤70% | Waived |
| >70% to ≤80% | Waived |
| ≤60% Regional or Unclassified | Waived |

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 ^[5]

| | | |
|-----------------------------------|---------------------------|----------------------|
| Conditional Offer | Application Fee | \$990 ^[6] |
| Settlement | Documentation Fee | \$395 |
| | Search Fee | At Cost |
| | Registration Fee | At Cost |
| | Settlement Fee | \$250 |
| Annual | Annual Package Fee | \$395 ^[7] |
| On Final Repayment of Loan | Discharge Third Party Fee | At Cost |
| | Product Discharge Fee | \$895 |

^[1] 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.

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

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

^[4] 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.

^[5] Other fees and charges are payable.

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

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

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