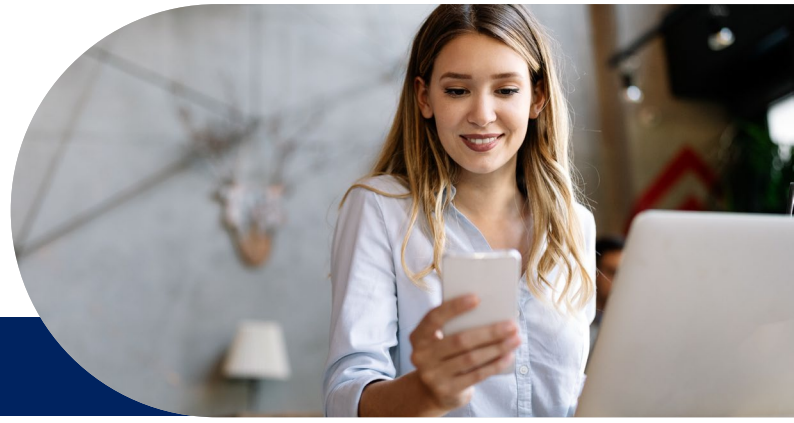


BC Prime Full Doc Investor Promo



Local Investors and Residents of Australia

Key Features

Borrower rate from

6.99% p.a.

Comparison rate from

7.46% p.a.^[1]

- New purchase, refinance or cash out
- Salaried Investor applicants only
- Up to 80% LVR^[2]
- 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 (Investor – PAYG Only) | | Maximum Loan Amount |
|--------------------------|-----------------------------------|--|---------------------|
| | | | |
| Metro | LVR ≤70% | | AUD \$2,000,000 |
| | LVR >70% to ≤80% | | AUD \$1,500,000 |
| Non-metro | LVR ≤70% | | AUD \$1,000,000 |
| | LVR >70% to ≤80% | | AUD \$ 750,000 |
| Single Borrower Exposure | | | AUD \$3,000,000 |

| Variable Interest Rate ^[4] | Client LVR (Investor – PAYG Only and Loan Size of < AUD \$1,500,000) | | Variable Interest Rate (Applies to Interest Only and Principal & Interest Loans) |
|---------------------------------------|--|------------|--|
| | | | |
| | LVR ≤ 70% | | |
| LVR > 70% to ≤ 80% | | 6.99% p.a. | |

Interest Only Premium ~~0.40% p.a. loading to the applicable rate~~ **Waived**

Large Loan Premium ~~0.50% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,250,000 and ≤ AUD \$1,500,000~~ **Waived**

Fixed Rate Premium^[5] Fixed Rates – Price on Application
Maximum 5 years Fixed Rate

Loan Term Up to 30 years (Maximum 5 years Interest Only)

Maximum LVR Up to 80%

Borrower Type Salaried Investor Applicants Only

Repayment Type Monthly Repayments

Security Residential security only



BC Capital Australia Pty Ltd (BCCA)

ACN 614 198 480 | Australian Credit Licence Number 505452

BCCA is a member of the BC Investment Group Holdings Limited Group of Companies

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Fees and Charges^[6]

| | | |
|-----------------------------------|---------------------------|----------------------|
| Conditional Offer | Application Fee | \$990 ^[7] |
| Settlement | Documentation Fee | \$395 |
| | Search Fee | At Cost |
| | Registration Fee | At Cost |
| | Settlement Fee | \$250 |
| Annual | Annual Package Fee | \$395 ^[8] |
| On Final Repayment of Loan | Discharge Third Party Fee | At Cost |
| | Product Discharge Fee | \$895 |

^[1] The Comparison Rate is based on an investment secured loan amount of AUD \$150,000 at 60% 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] Lenders Mortgage Insurance (LMI) is a non-refundable, non-transferrable premium that is added to your loan. LMI protects the lender against any loss that may be incurred if you are unable to repay your loan. The lender requires LMI when you borrow greater than 80% of the property's value.

^[3] This special promotion will commence on 15 May 2023 at 00:00 hrs AEST and will end on 30 June 2024 at 23:59 hrs AEST.

^[4] The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.

^[5] Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.

^[6] Other fees and charges are payable.

^[7] Includes one valuation up to \$440. Where valuation exceeds the cost, the difference is payable by the client at settlement.

^[8] The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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