

# BC SME - Residential Security



Local Investors and Residents of Australia

## Key Features

Borrower rate from

**7.75%** p.a.

- Business purpose loan
- New purchase, refinance or cash out
- Self-employed, company or trust applicants
- Up to 80% LVR
- Confirmation of Loan Acceptance within 48 hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal

## Product Overview

**Minimum Loan Amount** AUD \$100,000

**Maximum Loan Amount**

Client LVR	Maximum Loan Amount
LVR ≤65%	AUD \$2,500,000
LVR >65% to ≤70%	AUD \$2,000,000
LVR >70% to ≤80%	AUD \$1,500,000
Single Borrower Exposure	AUD \$5,000,000

**Variable Interest Rate<sup>[1]</sup>**

Client LVR	Variable Interest Rate
LVR ≤ 60%	7.75% p.a.
LVR > 60% to ≤ 65%	7.85% p.a.
LVR > 65% to ≤ 70%	8.05% p.a.
LVR > 70% to ≤ 80%	8.35% p.a.

**Interest Only Premium** 0.30% p.a. loading to the applicable rate

**Large Loan Premium** 1.00% p.a. loading to the applicable rate for clients with loan amount >AUD \$1,000,000

**Alt Doc Premium** 0.30% p.a. loading to the applicable rate

**Fixed Rate Premium** Fixed Rates - Price on Application  
Maximum 5 years Fixed Rate

**Loan Term** Minimum 3 years

**Borrower Type** Self-employed, company or trust applicants

**Repayment Type** Monthly Repayments

**Security** Residential security only

**Security Location** Metro & Non-Metro

## Risk Fees<sup>[2]</sup>

Client LVR	Fees Chargeable
LVR ≤ 60%	NIL
LVR > 60% to ≤ 65%	0.50% of the loan amount
LVR > 65% to ≤ 70%	1.00% of the loan amount
LVR > 70% to ≤ 80%	1.25% of the loan amount

Exit Fee within minimum 3 years of Loan Term is 3 months interest (inclusive of any applicable loadings)<sup>[3]</sup>

## Fees and Charges<sup>[4]</sup>

<b>Conditional Offer</b>	Application Fee	\$990 <sup>[5]</sup>
<b>Settlement</b>	Documentation Fee	\$1,500
	Optional Early Repayment Waiver	1.50% <sup>[6]</sup>
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$395
<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 interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.

<sup>[2]</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>[3]</sup> Exit Fee payable if the loan is discharged within 2 years from the settlement date.

<sup>[4]</sup> Other fees and charges are payable.

<sup>[5]</sup> Includes one valuation up to \$440. Where valuation exceeds the cost, the difference is payable by the client at settlement.

<sup>[6]</sup> Optional one-off, non-refundable fee paid at settlement which waives the requirement to pay the Exit Fee if the loan is discharged within 2 years from the settlement date.

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

**Disclaimer:** This brochure is not an offer of finance to any person and the delivery of this brochure to any person does not constitute an offer of finance that can be relied on. Any financing that may be provided by us to you will only be considered after we have received the required information from you and have conducted our own checks and assessments. We reserve the right to refuse to provide any financing to any person for whatever reason in our absolute discretion. Should there be any inconsistency between the English and the Chinese versions, the English version shall prevail.

**Privacy:** Any personal information that was collected from you will be dealt with in accordance with our Privacy Policy which can be found at <https://www.bcinvest.co/privacy-policy>.