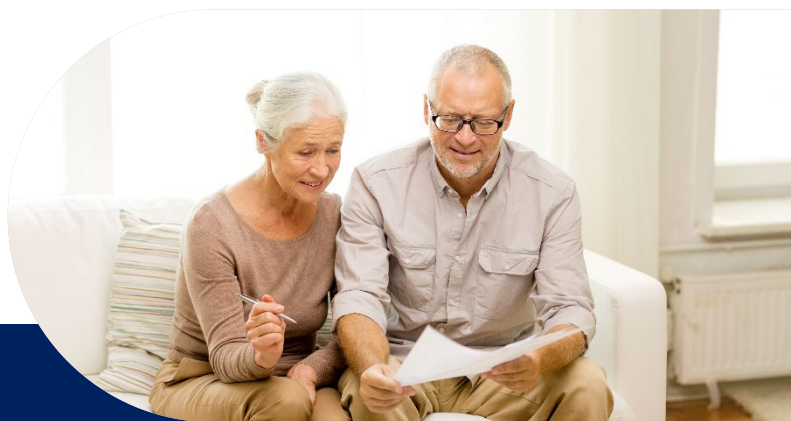


BC SMSF Residential



Local Investors and Residents of Australia

Key Features

Borrower rate from

7.19% p.a.

- New purchase or refinance
- Corporate Trustee Only
- Up to 90% 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 | Security Location | Client LVR | Maximum Loan Amount |
|---------------------|--------------------------|------------------|---------------------|
| | Metro & Non-Metro | LVR ≤75% | AUD \$1,500,000 |
| | Metro & Non-Metro | LVR >75% to ≤80% | AUD \$1,250,000 |
| | Metro & Non-Metro | LVR >80% to ≤90% | AUD \$1,000,000 |
| | Regional | LVR ≤60% | AUD \$1,250,000 |
| | Single Borrower Exposure | | AUD \$3,000,000 |

| Variable Interest Rate ^[1] | Client LVR (Metro & Non-Metro) | Variable Interest Rate |
|---------------------------------------|--------------------------------|------------------------|
| | LVR ≤ 70% | 7.19% p.a. |
| | LVR > 70% to ≤ 80% | 7.49% p.a. |
| | LVR > 80% to ≤ 85% | 7.89% p.a. |
| | LVR > 85% to ≤ 90% | 8.19% p.a. |
| | Client LVR (Regional) | Variable Interest Rate |
| | LVR ≤ 60% | 7.49% p.a. |

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

Inner City Postcode Loading 0.50% p.a. loading to the applicable rate for clients with LVR >75%

Fixed Rate Premium^[2] Fixed Rates – Price on Application
Maximum 5 years Fixed Rate

Loan Term Minimum 3 years
Maximum 30 years

Offset Loading 0.10% p.a. loading to the applicable rate

Borrower Type Corporate trustee only

Repayment Type Monthly Repayments

Security Residential security only

Risk Fees^[3]

| Client LVR | Fees Chargeable |
|-----------------------------|--------------------------|
| Regional or Unclassified | 0.50% of the loan amount |
| LVR > 80% Metro & Non-Metro | 1.50% of the loan amount |

Fees and Charges^[4]

| | | |
|-----------------------------------|----------------------------------|----------------------|
| Conditional Offer | Application Fee | \$990 ^[5] |
| Settlement | Documentation Fee | \$770 |
| | Transaction Structure Review Fee | \$605 |
| | Search Fee | At Cost |
| | Registration Fee | At Cost |
| | Settlement Fee | \$250 |
| Annual | Annual Package Fee | \$395 ^[6] |
| On Final Repayment of Loan | Discharge Third Party Fee | At Cost |
| | Product Discharge Fee | \$895 |

^[1] The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.

^[2] Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.

^[3] 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.

^[4] Other fees and charges are payable.

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

^[6] The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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