

BC Prime Full Doc



Local Investors and Residents of Australia

Key Features

Borrower rate from

6.83% p.a.

Comparison rate from

7.30% p.a.^[1]

- New purchase, refinance or cash out
- Salaried and self-employed applicants
- Up to 95% 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	Maximum Loan Amount	
Metro	LVR ≤65%	AUD \$2,500,000 (POA if >\$2,000,000)
	LVR >65% to ≤75%	AUD \$2,000,000
	LVR >75% to ≤80%	AUD \$1,750,000
	LVR >80% to ≤95%	AUD \$800,000
Non-metro	LVR ≤65%	AUD \$2,500,000 (POA if >\$2,000,000)
	LVR >65% to ≤80%	AUD \$1,000,000
	LVR >80% to ≤95%	AUD \$800,000
Single Borrower Exposure	AUD \$3,000,000	

Variable Interest Rate^[3]

Client LVR	Owner Occupied Rate	Investor Rate
LVR ≤ 70%	6.83% p.a.	6.99% p.a.
LVR > 70% to ≤ 80%	6.93% p.a.	6.99% p.a.
LVR > 80% to ≤ 90%	7.44% p.a.	7.44% p.a.
LVR > 90% to ≤ 95%	7.84% p.a.	8.24% p.a.

Interest Only Premium

0.40% p.a. loading to the applicable rate for clients with LVR ≤90%

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**
~~0.70% p.a. loading to the applicable rate for clients with loan amount >AUD \$1,500,000~~ **Waived**

Fixed Rate Premium^[4]

Fixed Rates – Price on Application
Maximum 5 years Fixed Rate

Self-Employed Loading

~~0.20% p.a. loading to the applicable rate~~ **Waived**

Loan Term

Up to 30 years (Maximum 5 years Interest Only)

Maximum LVR

Up to 95% LVR for owner-occupied purpose
Up to 90% LVR for investment purpose

Borrower Type

Salaried and self-employed applicants

Repayment Type

Monthly Repayments

Security

Residential security only

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

^[4] Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.

^[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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