

BC SME - Commercial Security



Local Investors and Residents of Australia

Key Features

Borrower rate from

8.09% p.a.

- Business purpose loan
- New purchase, refinance or cash out
- Self-employed, company or trust applicants
- Up to 75% LVR
- Confirmation of Loan Acceptance within 48 hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal



Product Overview

Minimum Loan Amount AUD \$50,000

Maximum Loan Amount

Client LVR	Maximum Loan Amount
LVR ≤ 65%	AUD \$3,000,000
LVR > 65% to ≤ 75%	AUD \$2,000,000
Single Borrower Exposure	AUD \$5,000,000

Variable Interest Rate^[1]

Client LVR	Variable Interest Rate
LVR ≤ 60%	8.09% p.a.
LVR > 60% to ≤ 65%	8.19% p.a.
LVR > 65% to ≤ 70%	8.29% p.a.
LVR ≤ 75%	8.64% p.a.

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

Large Loan Premium ~~0.40% p.a. loading to the applicable rate for clients with loan amount > AUD \$2,000,000~~ **Waived**

Lease Doc Loading^[2] 0.20% p.a. loading to the applicable rate

Alt Doc Premium 0.50% p.a. loading to the applicable rate

Loan Term Minimum 3 years

Security Location Metro & Non-Metro

Borrower Type Self-employed, company or trust applicants

Repayment Type Monthly Repayments

Security Commercial security only

Risk Fees^[3]

Client LVR	Fees Chargeable
LVR ≤ 60%	0.50% of the loan amount
LVR > 60% to ≤ 65%	1.00% of the loan amount
LVR > 65% to ≤ 70%	1.00% of the loan amount
LVR > 70% to ≤ 75%	1.25% of the loan amount

Exit Fee within minimum 3 years of Loan Term is 3 months interest (inclusive of any applicable loadings)^[4]

Fees and Charges^[5]

Conditional Offer	Application Fee	\$990 ^[6]
Settlement	Documentation Fee	\$1,500
	Optional Early Repayment Waiver	1.50% ^[7]
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$395
Annual	Annual Package Fee	\$395 ^[8]
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] Lease Doc applications are only available for LVR ≤ 70%.

^[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] Exit Fee payable if the loan is discharged within 3 years from the settlement date.

^[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] 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.

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

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