

BC Freedom

Non-resident loan for Australian Property



Key Features

Limited time offer

3.88% p.a.

Comparison rate

4.47% p.a.^[1]

- New purchase, refinance or equity release
- Salaried and self-employed applicants
- Up to 75% LVR
- Confirmation of Loan Acceptance within 48 hours
- Multilingual customer service
- Fully featured online customer portal
- Offset available



Product Overview

Min. Loan Amount	AUD \$150,000												
Max. Loan Amount	AUD \$1,500,000 (Melbourne & Sydney Metro) AUD \$900,000 (Brisbane, Gold Coast, Canberra, Perth & Adelaide) AUD \$500,000 (Non-Metro) AUD \$2,000,000 (Single Borrower)												
Variable Interest Rate^[2]	<table border="1"><thead><tr><th>Client LVR</th><th>Variable Interest Rate</th><th>Limited Time Offer</th></tr></thead><tbody><tr><td>LVR ≤ 65%</td><td>4.28% p.a.</td><td>3.88% p.a.</td></tr><tr><td>LVR > 65% to ≤ 70%</td><td>4.68% p.a.</td><td>4.28% p.a.</td></tr><tr><td>LVR > 70% to ≤ 75%</td><td>5.38% p.a.</td><td>4.98% p.a.</td></tr></tbody></table>	Client LVR	Variable Interest Rate	Limited Time Offer	LVR ≤ 65%	4.28% p.a.	3.88% p.a.	LVR > 65% to ≤ 70%	4.68% p.a.	4.28% p.a.	LVR > 70% to ≤ 75%	5.38% p.a.	4.98% p.a.
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Alt Doc Premium	0.50% p.a. loading to the applicable rate for clients with loan LVR ≤ 65% 0.70% p.a. loading to the applicable rate for clients with loan LVR > 65%												
Fixed Rate Premium^[3]	1, 2 and 3 years fixed rate options available with a 0.30% p.a. loading to the applicable rate												
Interest Only Premium	0.30% p.a. loading to the applicable rate												
Large Loan Premium	0.30% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,000,000 and LVR ≤ 65% 0.50% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,000,000 and LVR > 65%												
Loan Term	Up to 30 years (Max. 5 years Interest Only)												
Security Size Requirements	No minimum size (refer to internal area) <table border="1"><thead><tr><th><45 sqm</th><th>45 – 50 sqm</th><th>>50 sqm</th></tr></thead><tbody><tr><td>max 50% LVR</td><td>max 60% LVR</td><td>max 75% LVR</td></tr></tbody></table>	<45 sqm	45 – 50 sqm	>50 sqm	max 50% LVR	max 60% LVR	max 75% LVR						
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Borrower Type	Salaried Employee and Self Employed												
Repayment Type	Monthly Repayments												
Security	1st Mortgage Property Security												

Fees and Charges^[4]

Conditional Offer	Application Fee	\$990 ^[5]
Settlement	Legal Fee	\$400 plus disbursements
Annual	Annual Package Fee	\$499 ^[6]
On Final Repayment of Loan	Mortgage Discharge Fee	\$550

Document Checklist

Salary and Wage Earners (PAYG)

- Last 3 months personal bank account statements showing regular salary credits; and
- Employment agreement or letter from Employer; or
- Last 3 months salary slips for regular income.

Self Employed

- Last 6 months personal bank account statements showing distributions, dividends or other credits from the business (business bank statements may be required if credits are irregular or insufficient); and
- Two years business financials; or
- Accountant certificate.

All Applicants

- Completed BC Securities Application Form;
- Identification:
 - a. Copy of Passport, and
 - b. Copy of one other Photo ID
 - i. Country Identification Card; or
 - ii. Driver's Licence.
- Personal Credit Check Report issued by relevant jurisdiction^[7]

For all languages other than Chinese, Vietnamese, Bahasa Indonesia and Bahasa Malaysia, documents must be translated by a qualified NAATI Translator.

- Evidence of assets where income is assessed for serviceability, including:
 - i. Property Ownership;
 - ii. Share/Investment Certificates/Statements;
 - iii. Rental Statements.
- Purchase:
 - i. Evidence of funds to complete the property purchase; and
 - ii. Contract of sale.
- Refinance and/or Equity Release:
 - i. 6 months mortgage statement (for property under mortgage); and/or
 - ii. Copy of the property title (for fully owned property applying for equity release).

^[1] The Comparison Rate is based on a secured loan amount of AUD \$150,000 at 60% LVR, and salaried applicant purchasing a property larger than 50sqm, 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] The variable interest rate is calculated by reference to the variable interest rate plus or minus an Applicable Margin.

^[3] Fixed rate loans may be subject to significant break costs. Please refer to the loan terms and conditions regarding break costs.

^[4] Other fees and charges are payable.

^[5] Includes one valuation up to \$440. Where valuation exceeds this 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.

^[7] Acceptable personal credit check reports are ones issued by: China (Mainland): Credit Reference Centre, People's Bank of China, Indonesia: Bank of Indonesia, Malaysia: Bank Negara Malaysia, Singapore: DP Bureau. For countries not listed here, our loan assessors will advise on an acceptable credit reporting agency in your country at the time of loan assessment.

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