



Alt Doc Home Loan – Variable & Fixed Rate

Product	Alt Doc (Variable Rate & Fixed Rate)				
Issuer	BC Securities Pty Ltd				
	• ACN: 609 155 688				
	• ACL: 482240				
Version	1.0				
Date of TMD	5 October 2021				
Target Market	Description of target market, including likely objectives, financial situation and needs The features of this product have been assessed as meeting the likely objectives, financial situation and needs of consumers who:				
	 meet the eligibility criteria, including: being an Australian resident; and having a satisfactory credit rating; are: self-employed; or an Australian registered company; or a trustee of an Australian family or unit trust (the beneficiary and Trustee must meet the eligibility criteria of an individual or a company; require a loan to fund the purchase or refinance of an owner occupied or investment residential property; require the option of a variable or fixed interest rate; require the option of a sub-offset account; require the ability to make unlimited extra repayments and access redraw and require the option of either principal and interest or interest only repayments. 				
	Variable Rate				
	Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.				
	Fixed Rate				
	Whilst the product has a limit on additional repayments the product meets the likely objectives, financial situation and needs of consumers in the target market because the fixed rate provides certainty of repayments during the fixed period, making consumer budgeting easier.				
	Owner Occupied Residential Property				
	This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select principal and interest or interest only repayments.				





	Investment Residential Property			
	This product allows consumers to finance the purchase or refinance of an investment property to earn rental income whilst providing consumers with the ability to select principal and interest repayments in order to reduce the overall debt and build equity or interest only for tax purposes.			
Product	Key Attributes	Key Attributes		
Description	Maximum loan term	30 years		
	Maximum LVR	80%		
	Maximum loan amount	\$1,750,000		
	Repayment type	Principal & Interest		
	Repayment type	Interest Only		
	Fixed rate options	1 – 5 years		
	Interest Only premium	Yes		
	Maximum IO period	5 years		
	Fixed rate premium	Yes (varies by years)		
	Jumbo loan (>\$1M) premium	Yes		
	Investor premium	Yes		
	Sub-offset account	Yes		
	Sub-offset account premium	No		
	Redraw	Yes, within facility limit		
	Security location	Metro & non-metro considered		
	Security	1st registered real property mortgage		
	Settlement fee	Payable		
	Legal fee	Payable		
	Annual package fee	Payable		
	Discharge fee	Payable		
	Lender Protection Fee	Payable if LVR 70% - 80%		
	Classes of consumers for whom the			
	This product may not be suitable for			
	do not meet the issuer's eligibili	•		
	are Australian non-resident and are not self employed.	for Expat customers; and		
Distribution Conditions	are not self-employed.			
	 appropriate to direct the distributio Mortgage Managers – must be a Mortgage Origination and Mana Mortgage brokers (subject to BI distribute this product The distribution channels and condiare: 	D) — must be accredited by BC Invest to tions are appropriate because our distributors ID (mortgage brokers) to ensure that the		



	 provided with detailed product specifications to enable assessment of customer suitability and eligibility; trained on the BC Credit Policy to support the introduction of customers and loan proposals that are consistent with this TMD and within our Credit Policy eligibility criteria; applications submitted by the Distribution partners include a Cover Sheet, Credit Notes and recommendation for consideration by the BC Invest Credit Officer; each application is assessed to ensure the application and customers eligibility and situation is appropriate for the loan applied for and consistent with this TMD; and loan applications are not accepted from distribution channels that are not formally authorised by the issuer. 			
Review Triggers				
	 The following review triggers would reasonably suggest that the TMD may no longer be appropriate: A significant dealing of the product to consumers outside the target market occurs; A consistent and regular number of complaints are received from consumers in relation to the product; Material changes are made to the product specification, including features, fees and BC Credit Policy will trigger a review of the product TMD; There are high rates of refinance from BC Invest for this product; There are high default rates; and There are material regulatory changes or updated regulator guidance that may affect the TMD. 			
Review Periods				
	First Review		September 2	022
	Periodic Review		Annually (end	d of March each year)
	Trigger Review		Within 10 bu	siness days of the of a trigger event.
Distribution Information Reporting Requirements	The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:			
	Type of Information	Description		Reporting Period
	Specific complaints	Details of the complaint, including name and contact details of complainant and substance of the complaint.		As soon as practicable and within 10 business days of receipt of complaint.
	General information about complaints	Number com	•	Every 6 months (end September & March)
	Significant dealing(s) where the distributor believes that a significant number of customers outside the target market are obtaining this product	Date or date significant de description o significant de	aling(s) and f the	As soon as practicable, and in any case within 10 business days after becoming aware



This document should not be taken as financial product advice and has been prepared as general information only without consideration for your particular objectives, financial circumstances or needs. More information about the product can be found on our website, or in your loan contract.

BC Builder – Variable Rate

Product	BC Builder – Construction home loan (Variable Rate)			
Issuer	BC Securities Pty Ltd			
	• ACN: 609 155 688			
	• ACL: 482240			
Version	1.0			
Date of TMD	5 October 2021			
Target Market	Description of target market, including likely objectives, financial situation and needs The features of this product have been assessed as meeting the likely objectives, financial situation and needs of consumers who:			
	 meet the eligibility criteria, including: being a non-resident of Australia; and having a satisfactory credit rating; are: self-employed; or salaried employees; require a loan to fund the construction of an owner occupied or investment residential property; require an Alt Doc option; require a variable rate; require the option of either principal and interest or interest only repayments. 			
	Variable Rate			
	Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market as it provides consumers with the ability to meet the construction progress and payment obligations.			
	Owner Occupied Residential Property			
	This product allows consumers to finance the construction of an owner-occupied residential property with the ability to select principal and interest or interest only repayments.			
	Investment Residential Property			
	This product allows consumers to finance the construction of an investment property to earn rental income whilst providing consumers with the ability to select principal and interest repayments in order to reduce the overall debt and build equity, or interest only for tax purposes.			
Product Description	Key Attributes			





	Security property	Owner-Occupied or Investment			
	Maximum loan term	30 years			
	Maximum LVR	75%			
	Minimum loan amount	\$150,000			
	Maximum loan amount	\$900,000			
	Maximum single borrower exposure	\$2,000,000			
	Repayment type	Principal & Interest			
	Repayment type	Interest Only			
	Fixed rate options	1 – 5 years			
	Interest only premium	Yes			
	Maximum IO period	5 years			
	Fixed rate premium				
		Yes (varies by years) Yes			
	Alt Doc option Offset account				
		Yes			
	Offset account premium	No			
	Redraw	No No			
	Security location	Metro & non-metro considered			
	Security	1st registered real property mortgage			
	Application fee	Payable			
	Legal fee	Payable us disbursements			
	Annual package fee	Payable			
	Discharge fee	Payable			
	Classes of consumers for whom the pro	•			
	This product may not be suitable for consumers who				
	do not meet the issuer's eligibility of	riteria;			
	are Australian residents;				
	are financing an established dwelling.				
Distribution Conditions					
	The following distribution channels and	conditions have been assessed as being			
	appropriate to direct the distribution of				
	Mortgage Managers – must be auth	norised to distribute this product under a			
	Mortgage Origination and Manager	·			
		- must be accredited by BC Invest to			
	distribute this product				
		ns are appropriate because our distributors			
	are:				
		(mortgage brokers) to ensure that the			
	product is in the best interests of th				
		provided that detailed product opening to end of detailed and the control of the			
	suitability and eligibility;				
	loan proposals that are consistent v	loan proposals that are consistent with this TMD and within our Credit Policy			
	eligibility criteria;	ibution partners include a Cover Sheet, Credit			
		nsideration by the BC Invest Credit Officer;			



	 each application is assessed to ensure the application and customers eligibility and situation is appropriate for the loan applied for and consistent with this TMD; and loan applications are not accepted from distribution channels that are not formally authorised by the issuer. 				
Review Triggers					
	 The following review triggers would reasonably suggest that the TMD may no longer be appropriate: A significant dealing of the product to consumers outside the target market occurs; A consistent and regular number of complaints are received from consumers in relation to the product; Material changes are made to the product specification, including features, fees and BC Credit Policy will trigger a review of the product TMD; There are high rates of refinance from BC Invest for this product; There are high default rates; and There are material regulatory changes or updated regulator guidance that may affect the TMD. 				
Review Periods					
	First Review September			:021	
	Review period		Annually (end March each year)		
	Trigger Review Within 1			siness days of the of a trigger event.	
Distribution Information Reporting Requirements	The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:				
	Type of Information	Description		Reporting Period	
	Specific complaints	Details of the complaint, including name and contact details of complainant and substance of the complaint.		As soon as practicable and within 10 business days of receipt of complaint.	
	General information	Number com	plaints	Every 6 months (end	
	about complaints			September & March)	
	Significant dealing(s)	Date or date	•	As soon as practicable,	
	where the distributor	significant de	• · ·	and in any case within 10	
	believes that a significant	description o		business days after	
	number of customers outside the target market are obtaining this product	significant de	ealing	becoming aware	



BC Builder – Variable Rate

Product	BC Builder – Construction home loan (Variable Rate)			
Issuer	BC Securities Pty Ltd			
	• ACN: 609 155 688			
	• ACL: 482240			
Version	1.0			
Date of TMD	5 October 2021			
	Description of target market, including like needs The features of this product have been asses financial situation and needs of consumers. • meet the eligibility criteria, includity being a non-resident of Autorian assessment	sessed as meeting the likely objectives, so who: Ing: Instralia; and the rating; Instruction of an owner occupied or investment or interest only Instruction progress and payment of an owner-occupied ect principal and interest or interest or interest only In the construction of an owner-occupied ect principal and interest or interest only In the construction of an investment of the construction of the cons		
	equity, or interest only for tax purposes.			
Product	Key Attributes			
Description				
	Security property	Owner-Occupied or Investment		
	Maximum loan term	30 years		





	Maximum LVR	75%		
	Minimum loan amount	\$150,000		
	Maximum loan amount	\$900,000		
	Maximum single borrower exposure	\$2,000,000		
	Repayment type	Principal & Interest		
	пераушент туре	•		
	Fixed vate entires	Interest Only		
	Fixed rate options	1 – 5 years		
	Interest only premium	Yes		
	Maximum IO period	5 years		
	Fixed rate premium	Yes (varies by years)		
	Alt Doc option	Yes		
	Offset account	Yes		
	Offset account premium	No		
	Redraw	No		
	Security location	Metro & non-metro considered		
	Security	1st registered real property mortgage		
	Application fee	Payable		
	Legal fee	Payable us disbursements		
	Annual package fee	Payable		
	Discharge fee	Payable		
	Classes of consumers for whom the pro	-		
	This product may not be suitable for co	nsumers who		
	 do not meet the issuer's eligibility c 	riteria;		
	 are Australian residents; 	·		
	are financing an established dwelling.			
Distribution				
Conditions				
	appropriate to direct the distribution of	norised to distribute this product under a nent Agreement		
	The distribution channels and conditions are appropriate because our distributors are:			
	 subject to a higher duty under BID (mortgage brokers) to ensure that the product is in the best interests of the particular consumer provided with detailed product specifications to enable assessment of customer suitability and eligibility; 			
	trained on the BC Credit Policy to sulpan proposals that are consistent veligibility criteria;	upport the introduction of customers and with this TMD and within our Credit Policy		
	Notes and recommendation for con each application is assessed to ensu	bution partners include a Cover Sheet, Credit sideration by the BC Invest Credit Officer; are the application and customers eligibility loan applied for and consistent with this		



	loan applications are not accepted from distribution channels that are not			
	formally authorised by the issuer.			
Review Triggers				
	 The following review triggers would reasonably suggest that the TMD may no longer be appropriate: A significant dealing of the product to consumers outside the target market occurs; A consistent and regular number of complaints are received from consumers in relation to the product; Material changes are made to the product specification, including features, fees and BC Credit Policy will trigger a review of the product TMD; 			
			-	
	There are high rates ofThere are high default r		be livest for t	ills product,
	_		or updated re	gulator guidance that may
Review Periods				
	First Review September 2021			
	Review period Annually (end			d March each year)
			siness days of the	
	identification of a trigger event.			
Distribution	The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:			
Information Reporting Requirements	retail product distribution c	onduct in relat	ion to this pro	auct:
_	Type of Information	Description		Reporting Period
	Specific complaints	Details of the	complaint,	As soon as practicable and
		including nan		within 10 business days of
			contact details of receipt	
		complainant		
		substance of	tne	
	General information	complaint. Number com	nlaints	Every 6 months (end
	about complaints	Number com	piairits	September & March)
	Significant dealing(s)	Date or date	range of the	As soon as practicable,
	where the distributor	significant de	_	and in any case within 10
	believes that a significant	description o	• · ·	business days after
	number of customers	significant de	aling	becoming aware
	outside the target market			
	are obtaining this product			





BC Expat Super Saver – Variable & Fixed Rate

Product	BC Expat Super Saver (Variable & Fixed Rate)				
Issuer	BC Securities Pty Ltd				
10000	• ACN: 609 155 688				
	• ACL: 482240				
Version	V1.0				
Date of TMD	5 October 2021				
Target Market	Description of target market, including likely objectives, financial situation and needs				
	The features of this product have been assessed as meeting the <i>likely objectives</i> , financial situation and needs of consumers who:				
	 meet the eligibility criteria, including: being expatriates or new residents of Australia; and having a satisfactory credit rating; are: self-employed; or salaried employees; require a loan to fund the purchase or refinance of an owner occupied or investment residential property; require an Alt Doc option; require the option of a variable or fixed interest rate; require the option of either principal and interest or interest only				
	repayments. Variable Rate				
	Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.				
	Fixed Rate				
	Whilst the product has a limit on additional repayments the product meets the likely objectives, financial situation and needs of consumers in the target market because the fixed rate provides certainty of repayments during the fixed period, making consumer budgeting easier.				
	Owner Occupied Residential Property				
	This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select principal and interest or interest only repayments.				
	Investment Residential Property				
	This product allows consumers to finance the purchase or refinance of an investment property to earn rental income whilst providing consumers with the				





	ability to select principal and interest re	payments in order to reduce the overall debt			
	and build equity or interest only for tax purposes.				
Product Description	Key Attributes				
	Security property	Owner-Occupied or Investment			
	Maximum loan term	30 years			
	Maximum LVR	75%			
	Minimum loan amount	\$150,000			
	Maximum loan amount	\$1,500,000			
	Maximum single borrower exposure	\$2,000,000			
	Repayment type	Principal & Interest			
		Interest Only			
	Fixed rate options	1 – 5 years			
	Interest only premium	Yes			
	Maximum IO period	5 years			
	Fixed rate premium	Yes (varies by years)			
	Alt Doc option	Yes			
	Offset account	Yes			
	Offset account premium	No			
	Redraw	Yes, within facility limit			
	Security location	Metro & non-metro considered			
	Security	1 st registered real property mortgage			
	Application fee	Payable			
	Legal fee	Payable plus disbursements			
	Annual package fee	Payable			
	Discharge fee	Payable			
	Classes of consumers for whom the product may not be suitable This product may not be suitable for consumers who				
	do not meet the issuer's eligibility criteria;				
	are not expatriates or new residents	•			
Distribution Conditions					
	 The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market: Mortgage Managers – must be authorised to distribute this product under a Mortgage Origination and Management Agreement Mortgage brokers (subject to BID) – must be accredited by BC Invest to distribute this product The distribution channels and conditions are appropriate because our distributors are: subject to a higher duty under BID (mortgage brokers) to ensure that the product is in the best interests of the particular consumer provided with detailed product specifications to enable assessment of customer suitability and eligibility; trained on the BC Credit Policy to support the introduction of customers and 				
	loan proposals that are consistent w eligibility criteria;	ith this TMD and within our Credit Policy			



	 applications submitted by the Distribution partners include a Cover Sheet, Credit Notes and recommendation for consideration by the BC Invest Credit Officer; each application is assessed to ensure the application and customers eligibility and situation is appropriate for the loan applied for and consistent with this TMD; and loan applications are not accepted from distribution channels that are not formally authorised by the issuer. 			
Review Triggers				
	 The following review triggers would reasonably suggest that the TMD may no longer be appropriate: A significant dealing of the product to consumers outside the target market occurs; A consistent and regular number of complaints are received from consumers in relation to the product; Material changes are made to the product specification, including features, fees and BC Credit Policy will trigger a review of the product TMD; There are high rates of refinance from BC Invest for this product; There are high default rates; and There are material regulatory changes or updated regulator guidance that may affect the TMD. 			
Review Periods				
	First Review September 2021			021
	Review period Annually (er		Annually (end	d March each year)
	Trigger Review Within 10 busi		siness days of the	
	identification of a trigger event.			of a trigger event.
Distribution Information Reporting Requirements	The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:			
	Type of Information	Description		Reporting Period
	Specific complaints	Details of the complaint, including name and contact details of complainant and substance of the complaint.		As soon as practicable and within 10 business days of receipt of complaint.
	General information about complaints	Number com	plaints	Every 6 months (end September & March)
	Significant dealing(s) where the distributor believes that a significant number of customers outside the target market are obtaining this product	Date or date significant de description o significant de	aling(s) and f the	As soon as practicable, and in any case within 10 business days after becoming aware



BC Freedom – Variable & Fixed Rate

Product	BC Freedom (Variable & Fixed Rate)			
Issuer	BC Securities Pty Ltd			
	• ACN: 609 155 688			
	• ACL: 482240			
Version	V1.0			
Date of TMD	5 October 2021			
Target Market	Description of target market, including likely objectives, financial situation and needs			
	The features of this product have been assessed as meeting the <i>likely objectives</i> , financial situation and needs of consumers who:			
	 meet the eligibility criteria, including: being a non-resident of Australia; and having a satisfactory credit rating; are: self-employed; or salaried employees; require a loan to fund the purchase or refinance of an owner occupied or investment residential property; require an Alt Doc option; require the option of a variable or fixed interest rate; require the option of either principal and interest or interest only repayments.			
	Variable Rate Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable whilst retaining the ability to draw			
	on those funds when required.			
	Fixed Rate			
	Whilst the product has a limit on additional repayments the product meets the likely objectives, financial situation and needs of consumers in the target market because the fixed rate provides certainty of repayments during the fixed period, making consumer budgeting easier.			
	. Owner Occupied Residential Property			
	This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select principal and interest or interest only repayments.			
	Investment Residential Property			
	This product allows consumers to finance the purchase or refinance of an investment property to earn rental income whilst providing consumers with the			





	ability to select principal and interest repayments in order to reduce the overall debt				
	and build equity or interest only for tax purposes.				
Product Description	Key Attributes				
	Security property	Owner-Occupied or Investment			
	Maximum loan term	30 years			
	Maximum LVR	75%			
	Minimum loan amount	\$150,000			
	Maximum loan amount	\$1,500,000			
	Maximum single borrower exposure	\$2,000,000			
	Repayment type	Principal & Interest			
		Interest Only			
	Fixed rate options	1 – 5 years			
	Interest only premium	Yes			
	Maximum IO period	5 years			
	Fixed rate premium	Yes (varies by years)			
	Alt Doc option	Yes			
	Offset account	Yes			
	Offset account premium	No			
	Redraw	Yes, within facility limit			
	Security location	Metro & non-metro considered			
	Security	1 st registered real property mortgage			
	Application fee	Payable			
	Legal fee	Payable plus disbursements			
	Annual package fee	Payable			
	Discharge fee	Payable			
	Classes of consumers for whom the pro	duct may not be suitable			
	This product may not be suitable for cor	•			
	do not meet the issuer's eligibility cr				
	are Australian residents.	- · · · · · · · · · · · · · · · · · · ·			
Distribution Conditions					
	 The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market: Mortgage Managers – must be authorised to distribute this product under a Mortgage Origination and Management Agreement Mortgage brokers (subject to BID) – must be accredited by BC Invest to distribute this product 				
	 subject to a higher duty under BID (in product is in the best interests of the provided with detailed product specific suitability and eligibility; trained on the BC Credit Policy to suitability 	mortgage brokers) to ensure that the e particular consumer ifications to enable assessment of customer pport the introduction of customers and with this TMD and within our Credit Policy			



	Notes and recommenda	ation for conside ssed to ensure riate for the load of accepted from	leration by the the application an applied for a	
Review Triggers				
Review Periods	 The following review triggers would reasonably suggest that the TMD may no longer be appropriate: A significant dealing of the product to consumers outside the target market occurs; A consistent and regular number of complaints are received from consumers in relation to the product; Material changes are made to the product specification, including features, fees and BC Credit Policy will trigger a review of the product TMD; There are high rates of refinance from BC Invest for this product; There are high default rates; and There are material regulatory changes or updated regulator guidance that may affect the TMD. 			
	Review period Annually (er		Annually (end	d March each year)
	Trigger Review Within 10 business days of the identification of a trigger event.		•	
Distribution Information Reporting Requirements	The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:			
•	Type of Information	Description		Reporting Period
	Specific complaints	Details of the including nan contact detail complainant substance of complaint.	ne and Is of and the	As soon as practicable and within 10 business days of receipt of complaint.
	General information about complaints	Number com	plaints	Every 6 months (end September & March)
	Significant dealing(s) where the distributor believes that a significant number of customers outside the target market are obtaining this product	Date or date significant de description o significant de	aling(s) and f the	As soon as practicable, and in any case within 10 business days after becoming aware





Portfolio Loan Facility – Owner Occupied & Investment

Product	Portfolio Loan Facility – Owner Occupied & Investment
Issuer	BC Securities Pty Ltd
	• ACN: 609 155 688
	• ACL: 482240
Version	1.0
Date of TMD	5 October 2021
Target Market	Description of target market, including likely objectives, financial situation and needs
	The features of this product have been assessed as meeting the <i>likely objectives</i> , financial situation and needs of consumers who:
	 meet the eligibility criteria, including: being an Australian resident; and having a satisfactory credit rating; are: self-employed; or salaried employees; or an Australian registered company; or a trustee of an Australian family or unit trust (the beneficiary and Trustee must meet the eligibility criteria of an individual or a company; require a facility to fund the purchase or refinance of an owner occupied AND at least one investment residential property; require the option of a variable or fixed interest rate; require the option of a sub-offset accounts; require the ability to make unlimited extra repayments and access redraw; and require the option of principal and interest repayments for the owner-occupied property, and interest only repayments for the investment property.
	Variable Rate
	Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.
	Fixed Rate
	Whilst the product has a limit on additional repayments the product meets the likely objectives, financial situation and needs of consumers in the target market because the fixed rate provides certainty of repayments during the fixed period, making consumer budgeting easier.
	Owner Occupied Residential Property





	·	This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select principal and interest or interest only repayments.			
	Investment Residential Property				
	This product allows consumers to finance the purchase or refinance of an investment property to earn rental income whilst providing consumers with interest only repayment for tax purposes.				
Product	Key Attributes				
Description					
	Security properties	Owner-Occupied & Investment			
	Maximum loan term	30 years			
	Maximum LVR	80% with no LMI			
		• 95%, with LMI (Owner-Occupied)			
		90% with LMI (Investment)			
	Maximum loan amount	\$2,000,000			
	Maximum single borrower exposure	\$3,000,000			
	Repayment type	 Principal & Interest (Owner- Occupied) 			
		Interest Only (Investment)			
	Fixed rate options	1 – 5 years			
	Interest only premium Yes				
	Maximum IO period	5 years			
	Fixed rate premium	Yes (varies by years)			
	Offset account	Yes			
	Offset account premium	No No			
	Redraw	Yes, within facility limit			
	Security location	Metro & non-metro considered			
	Security	1st registered real property mortgage			
	Settlement fee	Payable			
	Legal fee	Payable			
	Annual package fee	Payable			
	Discharge fee	Payable			
	Classes of consumers for whom the product may not be suitable				
	This product may not be suitable for co				
	do not meet the issuer's eligibility of the surface of the su				
	Australian non-resident and/or Exp				
	do not own an owner occupied and	•			
Distribution	a do not own an owner occupied and	a an investment security property.			
Conditions					
	 appropriate to direct the distribution o Mortgage Managers – must be autimortgage Origination and Manager 	horised to distribute this product under a			



	 The distribution channels and conditions are appropriate because our distributors are: subject to a higher duty under BID (mortgage brokers) to ensure that the product is in the best interests of the particular consumer provided with detailed product specifications to enable assessment of customer suitability and eligibility; trained on the BC Credit Policy to support the introduction of customers and loan proposals that are consistent with this TMD and within our Credit Policy eligibility criteria; applications submitted by the Distribution partners include a Cover Sheet, Credit Notes and recommendation for consideration by the BC Invest Credit Officer; each application is assessed to ensure the application and customers eligibility and situation is appropriate for the loan applied for and consistent with this TMD; and 			
	 loan applications are no formally authorised by 	•	m distribution	channels that are not
Review Triggers				
Review Periods Distribution Information Reporting	The following review triggers would reasonably suggest that the TMD may no longer be appropriate: • A significant dealing of the product to consumers outside the target market occurs; • A consistent and regular number of complaints are received from consumers in relation to the product; • Material changes are made to the product specification, including features, fees and BC Credit Policy will trigger a review of the product TMD; • There are high rates of refinance from BC Invest for this product; • There are high default rates; and • There are material regulatory changes or updated regulator guidance that may affect the TMD. First Review September 2021 Review period Annually (end March each year) Trigger Review Within 10 business days of the identification of a trigger event. The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:			
Requirements				
	Type of Information	Description		Reporting Period
	Specific complaints	Details of the including nan contact detail complainant substance of complaint.	ne and Is of and the	As soon as practicable and within 10 business days of receipt of complaint.
	General information about complaints	Number com	•	Every 6 months (end September & March)
	Significant dealing(s) where the distributor	Date or date significant de	-	As soon as practicable, and in any case within 10



believes that a significant number of customers outside the target market are obtaining this product	description of the significant dealing	business days after becoming aware

This document should not be taken as financial product advice and has been prepared as general information only without consideration for your particular objectives, financial circumstances or needs. More information about the product can be found on our website, or in your loan contract.

<u>Prime Home Loan – Variable & Fixed Rate</u>

Product	Prime Home Loan (Variable & Fixed Rate)				
Issuer	BC Securities Pty Ltd				
	• ACN: 609 155 688				
	• ACL: 482240				
Version	1.0				
Date of TMD	5 October 2021				
Target Market	Description of target market, including likely objectives, financial situation and needs				
	The features of this product have been assessed as meeting the <i>likely objectives</i> , financial situation and needs of consumers who:				
	 meet the eligibility criteria, including: being an Australian resident; and 				
	 having a satisfactory credit rating; 				
	• are:				
	o self-employed; or				
	salaried employees; oran Australian registered company; or				
	 a trustee of an Australian family or unit trust (the beneficiary and Trustee must meet the eligibility criteria of an individual or a company; 				
	 require a loan to fund the purchase or refinance of an owner occupied or investment residential property; 				
	require the option of a variable or fixed interest rate;				
	 require the option of a sub-offset account; 				
	 require the ability to make unlimited extra repayments and access redraw; and 				
	 require the option of either principal and interest or interest only repayments. 				
	Variable Rate				
	Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable whilst retaining the ability to draw on those funds when required.				



Fixed Rate

Whilst the product has a limit on additional repayments the product meets the likely objectives, financial situation and needs of consumers in the target market because the fixed rate provides certainty of repayments during the fixed period, making consumer budgeting easier.

Owner Occupied Residential Property

This product allows consumers to finance the purchase or refinance of an owneroccupied residential property with the ability to select principal and interest or interest only repayments.

Investment Residential Property

This product allows consumers to finance the purchase or refinance of an investment property to earn rental income whilst providing consumers with the ability to select principal and interest repayments in order to reduce the overall debt and build equity or interest only for tax purposes.

Product Description	Key Attributes	Key Attributes			
	Maximum loan term	30 years			
	Maximum LVR	80% with no LMI			
		• 95%, with LMI (Owner-Occupied)			
		• 90% with LMI (Investment)			
	Maximum loan amount	\$2,000,000			
	Repayment type	Principal & Interest			
		Interest Only			
	Fixed rate options	1 – 5 years			
	Interest only premium	Yes			
	Maximum IO period	5 years			
	Fixed rate premium	Yes (varies by years)			
	Offset account	Yes			
	Offset account premium	No			
	Redraw	Yes, within facility limit			
	Security location	Metro & non-metro considered			
	Security	1st registered real property mortgage			
	Settlement fee	Payable			
	Legal fee	Payable			
	Annual package fee	Payable			
	Discharge fee	Payable			
	Classes of consumers for whom t	he product may not be suitable			
	This product may not be suitable to				
	do not meet the issuer's eligit				
	are Australian non-resident are	nd/or Expat customers.			
Distribution					
Conditions					



	 The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market: Mortgage Managers – must be authorised to distribute this product under a Mortgage Origination and Management Agreement Mortgage brokers (subject to BID) – must be accredited by BC Invest to distribute this product The distribution channels and conditions are appropriate because our distributors are: subject to a higher duty under BID (mortgage brokers) to ensure that the product is in the best interests of the particular consumer provided with detailed product specifications to enable assessment of customer suitability and eligibility; trained on the BC Credit Policy to support the introduction of customers and loan proposals that are consistent with this TMD and within our Credit Policy eligibility criteria; applications submitted by the Distribution partners include a Cover Sheet, Credit Notes and recommendation for consideration by the BC Invest Credit Officer; each application is assessed to ensure the application and customers eligibility and situation is appropriate for the loan applied for and consistent with this TMD; and loan applications are not accepted from distribution channels that are not formally authorised by the issuer 			
Review Triggers	Torridary additionsed by a	ine issue!		
	 The following review triggers would reasonably suggest that the TMD may no longer be appropriate: A significant dealing of the product to consumers outside the target market occurs; A consistent and regular number of complaints are received from consumers in relation to the product; Material changes are made to the product specification, including features, fees and BC Credit Policy will trigger a review of the product TMD; There are high rates of refinance from BC Invest for this product; There are high default rates; and There are material regulatory changes or updated regulator guidance that may affect the TMD. 			
Review Periods				
	First Review		September 2	
	Review period Trigger Review		Annually (end March each year)	
	IIIRREI VENIEM		Within 10 business days of the identification of a trigger event.	
Distribution Information Reporting Requirements	The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:			ributors who engage in duct:
	Type of Information	Description		Reporting Period
	Specific complaints	Details of the including nam contact detail complainant	ne and Is of	As soon as practicable and within 10 business days of receipt of complaint.



	substance of the complaint.	
General information about complaints	Number complaints	Every 6 months (end September & March)
Significant dealing(s) where the distributor believes that a significant number of customers outside the target market are obtaining this product	Date or date range of the significant dealing(s) and description of the significant dealing	As soon as practicable, and in any case within 10 business days after becoming aware

This document should not be taken as financial product advice and has been prepared as general information only without consideration for your particular objectives, financial circumstances or needs. More information about the product can be found on our website, or in your loan contract.

,SMSF Commercial – Variable & Fixed Rate

Product	SMSF Commercial (Variable & Fixed Rate)		
Issuer	BC Securities Pty Ltd		
	• ACN: 609 155 688		
	• ACL: 482240		
Version	1.0		
Date of TMD	5 October 2021		
Target Market	Description of target market, including likely objectives, financial situation and needs		
	The features of this product have been assessed as meeting the <i>likely objectives</i> , financial situation and needs of consumers who:		
	 meet the eligibility criteria, including: being an Australian resident; and having a satisfactory credit rating; are: self-employed; or salaried employees; or an Australian registered company; or a trustee of an Australian family or unit trust (the beneficiary and Trustee must meet the eligibility criteria of an individual or a company; require a loan to fund the purchase or refinance of an owner occupied or investment commercial property; require the option of a variable or fixed interest rate; require the option of a sub-offset account; require the ability to make extra repayments; and require the option of either principal and interest or interest only repayments. 		
	Variable Rate		



Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable.

Fixed Rate

Whilst the product has a limit on additional repayments the product meets the likely objectives, financial situation and needs of consumers in the target market because the fixed rate provides certainty of repayments during the fixed period, making consumer budgeting easier.

Owner Occupied Commercial Property

This product allows consumers to finance the purchase or refinance of an owner-occupied commercial property with the ability to select principal and interest or interest only repayments.

Investment Commercial Property

This product allows consumers to finance the purchase or refinance of an investment commercial property to earn rental income whilst providing consumers with the ability to select principal and interest repayments in order to reduce the overall debt and build equity or interest only for tax purposes.

Product	Key Attributes		
Description			
	Security property	Commercial	
	Maximum loan term	30 years	
	Maximum LVR	75%	
	Minimum loan amount	\$50,000	
	Maximum loan amount	\$2,500,000	
	Maximum single borrower exposure	\$3,000,000	
	Repayment type	Principal & Interest	
		Interest Only	
	Fixed rate options	1 – 5 years	
	Interest only premium	Yes	
	Maximum IO period	5 years	
	Fixed rate premium	Yes (varies by years)	
	Offset account	Yes	
	Offset account premium	Yes	
	Redraw	No	
	Liquidity test	7.5% of loan amount (all LVR's)	
	Net asset test	Minimum of \$120,000	
	Security location	Metro & non-metro considered	
	Security	1 st registered real property mortgage	
	Additional repayments – variable rate	Unlimited	
	Additional repayments – fixed rate	Maximum of \$20,000 p.a.	
	Corporate trustee	Yes	
	Individual trustee	No	
	Settlement fee	Payable	
	Legal fee	Payable	



	Annual package fee	Payable		
	Discharge fee	Payable		
	Lender Protection Fee	Payable if regional security		
		, , ,		
	Classes of consumers for whom the product may not be suitable			
	This product may not be suitable for consumers who			
	• do not meet the issuer's eligibility cri	teria;		
	 are Australian non-resident and/or Expat customers; and 			
	are financing a residential property.			
Distribution Conditions				
	 The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market: Mortgage Managers – must be authorised to distribute this product under a Mortgage Origination and Management Agreement Mortgage brokers (subject to BID) – must be accredited by BC Invest to distribute this product 			
	The distribution channels and conditions are appropriate because our distributors are:			
	 subject to a higher duty under BID (mortgage brokers) to ensure that the product is in the best interests of the particular consumer 			
	 provided with detailed product specifications to enable assessment of customer suitability and eligibility; trained on the BC Credit Policy to support the introduction of customers and loan proposals that are consistent with this TMD and within our Credit Policy eligibility criteria; 			
	 applications submitted by the Distribution partners include a Cover Sheet, Credit Notes and recommendation for consideration by the BC Invest Credit Officer; each application is assessed to ensure the application and customers eligibility and situation is appropriate for the loan applied for and consistent with this 			
	·	 TMD; and loan applications are not accepted from distribution channels that are not formally authorised by the issuer. 		
Review Triggers				
	 The following review triggers would reasonably suggest that the TMD may no longer be appropriate: A significant dealing of the product to consumers outside the target market occurs; A consistent and regular number of complaints are received from consumers in relation to the product; Material changes are made to the product specification, including features, fees and BC Credit Policy will trigger a review of the product TMD; 			
	 There are high rates of refinance from BC Invest for this product; There are high default rates; and There are material regulatory changes or updated regulator guidance that may 			
	affect the TMD.			
Review Periods				
	First Review	September 2021		
	i .	· · · · · · · · · · · · · · · · · · ·		



	Review period		Annually (end March each year)		
	Trigger Review		Within 10 business days of the		
			identification	identification of a trigger event	
Distribution	The following information must be provided to us by disti			ributors who engage in	
Information	retail product distribution conduct in relation to this product:				
Reporting					
Requirements					
	Type of Information	Description		Reporting Period	
	Specific complaints	Details of the complaint,		As soon as practicable and	
		including name and		within 10 business days of	
		contact details of		receipt of complaint.	
		complainant and			
		substance of the			
		complaint.			
	General information	Number complaints		Every 6 months (end	
	about complaints			September & March)	
	Significant dealing(s)	Date or date range of the		As soon as practicable,	
	where the distributor	significant dealing(s) and		and in any case within 10	
	believes that a significant	description of the		business days after	
	number of customers	significant dealing		becoming aware	
	outside the target market				
	are obtaining this product				

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SMSF Residential – Variable & Fixed Rate

Product	SMSF Residential (Variable & Fixed Rate)			
Issuer	BC Securities Pty Ltd			
	• ACN: 609 155 688			
	• ACL: 482240			
Version	1.0			
Date of TMD	5 October 2021			
Target Market	Description of target market, including likely objectives, financial situation and needs			
	The features of this product have been assessed as meeting the <i>likely objectives</i> , financial situation and needs of consumers who:			
	 meet the eligibility criteria, including: being an Australian resident; and having a satisfactory credit rating; are: self-employed; or an Australian registered company; or a trustee of an Australian family or unit trust (the beneficiary and Trustee must meet the eligibility criteria of an individual or a 			



- require a loan to fund the purchase or refinance of an owner occupied or investment residential property;
- require the option of a variable or fixed interest rate;
- require the option of a sub-offset account;
- require the ability to make extra repayments; and
- require the option of either principal and interest or interest only repayments.

Variable Rate

Whilst variable interest rates may fluctuate, the product meets the likely objectives, financial situation and needs of consumers in the target market because it provides consumers with the ability to make additional repayments and/or deposit funds into a sub-offset account to reduce interest payable.

Fixed Rate

Whilst the product has a limit on additional repayments the product meets the likely objectives, financial situation and needs of consumers in the target market because the fixed rate provides certainty of repayments during the fixed period, making consumer budgeting easier.

Owner Occupied Residential Property

This product allows consumers to finance the purchase or refinance of an owner-occupied residential property with the ability to select principal and interest or interest only repayments.

Investment Residential Property

This product allows consumers to finance the purchase or refinance of an investment property to earn rental income whilst providing consumers with the ability to select principal and interest repayments in order to reduce the overall debt and build equity or interest only for tax purposes.

Product Description	Key Attributes		
	Security property	Residential	
	Maximum loan term	30 years	
	Maximum LVR	75%	
	Minimum loan amount	\$50,000	
	Maximum loan amount	\$2,500,000	
	Maximum single borrower exposure	\$3,000,000	
	Repayment type	Principal & Interest	
		Interest Only	
	Fixed rate options	1 – 5 years	
	Interest only premium	Yes	
	Maximum IO period	5 years	
	Fixed rate premium	Yes (varies by years)	
	Offset account	Yes	
	Offset account premium	Yes	



	Redraw	No	
	Liquidity test	7.5% of loan amount (all LVR's)	
	Net asset test	Minimum of \$120,000	
	Security location	Metro & non-metro considered	
	Security Ocation	1 st registered real property mortgage	
	Additional repayments – variable rate	Unlimited	
	Additional repayments – fixed rate	Maximum of \$20,000 p.a.	
	Corporate trustee	Yes	
	Individual trustee	No	
	Settlement fee	Payable	
	Legal fee	Payable	
	Annual package fee	Payable	
	Discharge fee	Payable	
	Lender Protection Fee	Payable if LVR 75%-80%	
	Classes of consumers for whom the prod	duct may not be suitable	
	This product may not be suitable for cons		
	 do not meet the issuer's eligibility cri 		
	 are Australian non-resident and/or Ex 		
	are financing a commercial property.		
Distribution	<u> </u>		
Conditions			
	 Mortgage Managers – must be authorised to distribute this product under a Mortgage Origination and Management Agreement Mortgage brokers (subject to BID) – must be accredited by BC Invest to distribute this product The distribution channels and conditions are appropriate because our distributors are: subject to a higher duty under BID (mortgage brokers) to ensure that the product is in the best interests of the particular consumer provided with detailed product specifications to enable assessment of customer suitability and eligibility; trained on the BC Credit Policy to support the introduction of customers and loan proposals that are consistent with this TMD and within our Credit Policy eligibility criteria; applications submitted by the Distribution partners include a Cover Sheet, Credit Notes and recommendation for consideration by the BC Invest Credit Officer; each application is assessed to ensure the application and customers eligibility and situation is appropriate for the loan applied for and consistent with this TMD; and loan applications are not accepted from distribution channels that are not 		
D. 1. 7.	formally authorised by the issuer.		
Review Triggers	The following review triggers would reason	onably suggest that the TMD may no longer	
	be appropriate:	onably suggest that the TMD may no longer oconsumers outside the target market	



	 A consistent and regular number of complaints are received from consumers in relation to the product; Material changes are made to the product specification, including features, fees and BC Credit Policy will trigger a review of the product TMD; There are high rates of refinance from BC Invest for this product; There are high default rates; and 				
	There are material regulatory changes or updated regulator guidance that may affect the TMD.				
Review Periods					
	First Review	First Review September 2021			
	Review period Annually (end March each year)				
	Trigger Review Within 10 bus		siness days of the		
	identification of a trigger event				
Distribution Information Reporting Requirements	The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:				
	Type of Information	Description		Reporting Period	
	Specific complaints	Details of the including nan contact detai complainant substance of complaint.	ne and Is of and	As soon as practicable and within 10 business days of receipt of complaint.	
	General information about complaints	Number com	plaints	Every 6 months (end September & March)	
	Significant dealing(s) where the distributor believes that a significant number of customers outside the target market are obtaining this product	Date or date significant de description o significant de	aling(s) and f the	As soon as practicable, and in any case within 10 business days after becoming aware	

