

Alt Doc Home Loan – Variable & Fixed Rate

Product	Alt Doc (Variable Rate & Fixed Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • ACL: 482240
Version	1.0
Date of TMD	5 October 2021
Target Market	<p>Description of target market, including likely objectives, financial situation and needs</p> <p>The features of this product have been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none"> • meet the eligibility criteria, including: <ul style="list-style-type: none"> ○ being an Australian resident; and ○ having a satisfactory credit rating; • are: <ul style="list-style-type: none"> ○ 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. <p>Variable Rate</p> <p>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.</p> <p>Fixed Rate</p> <p>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.</p> <p>Owner Occupied Residential Property</p> <p>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.</p>

	<p>Investment Residential Property</p> <p>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.</p>	
Product Description	Key Attributes	
	Maximum loan term	30 years
	Maximum LVR	80%
	Maximum loan amount	\$1,750,000
	Repayment type	<ul style="list-style-type: none"> 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)
	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 product may not be suitable	
	<p>This product may not be suitable for consumers who</p> <ul style="list-style-type: none"> do not meet the issuer’s eligibility criteria; are Australian non-resident and/or Expat customers; and are not self-employed. 	
Distribution Conditions		
	<p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <ul style="list-style-type: none"> 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 <p>The distribution channels and conditions are appropriate because our distributors are:</p> <ul style="list-style-type: none"> subject to a higher duty under BID (mortgage brokers) to ensure that the product is in the best interests of the particular consumer 	

Target Market Determination - Optimiser



	<ul style="list-style-type: none"> 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			
	<p>The following review triggers would reasonably suggest that the TMD may no longer be appropriate:</p> <ul style="list-style-type: none"> 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 2022	
	Periodic Review	Annually (end of March each year)	
	Trigger Review	Within 10 business days of the identification of a trigger event.	
Distribution Information Reporting Requirements	<p>The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:</p>		
	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 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

Target Market Determination - Optimiser



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BC Builder – Variable Rate

Product	BC Builder – Construction home loan (Variable Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • ACL: 482240
Version	1.0
Date of TMD	5 October 2021
Target Market	<p>Description of target market, including likely objectives, financial situation and needs</p> <p>The features of this product have been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none"> • meet the eligibility criteria, including: <ul style="list-style-type: none"> ○ being a non-resident of Australia; and ○ having a satisfactory credit rating; • are: <ul style="list-style-type: none"> ○ 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. <p>Variable Rate</p> <p>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.</p> <p>Owner Occupied Residential Property</p> <p>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.</p> <p>Investment Residential Property</p> <p>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.</p>
Product Description	Key Attributes

Target Market Determination - Optimiser



	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	<ul style="list-style-type: none"> 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	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 product may not be suitable	
	<p>This product may not be suitable for consumers who</p> <ul style="list-style-type: none"> do not meet the issuer’s eligibility criteria; are Australian residents; are financing an established dwelling. 	
Distribution Conditions		
	<p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <ul style="list-style-type: none"> 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 <p>The distribution channels and conditions are appropriate because our distributors are:</p> <ul style="list-style-type: none"> 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; 	

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	<ul style="list-style-type: none"> 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			
	<p>The following review triggers would reasonably suggest that the TMD may no longer be appropriate:</p> <ul style="list-style-type: none"> 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	
	Review period	Annually (end March each year)	
	Trigger Review	Within 10 business days of the identification of a trigger event.	
Distribution Information Reporting Requirements	<p>The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:</p>		
	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 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

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BC Builder – Variable Rate

Product	BC Builder – Construction home loan (Variable Rate)	
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • ACL: 482240 	
Version	1.0	
Date of TMD	5 October 2021	
Target Market	<p>Description of target market, including likely objectives, financial situation and needs</p> <p>The features of this product have been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none"> • meet the eligibility criteria, including: <ul style="list-style-type: none"> ○ being a non-resident of Australia; and ○ having a satisfactory credit rating; • are: <ul style="list-style-type: none"> ○ 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. <p>Variable Rate</p> <p>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.</p> <p>Owner Occupied Residential Property</p> <p>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.</p> <p>Investment Residential Property</p> <p>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.</p>	
Product Description	Key Attributes	
	Security property	Owner-Occupied or Investment
	Maximum loan term	30 years

Target Market Determination - Optimiser



	Maximum LVR	75%
	Minimum loan amount	\$150,000
	Maximum loan amount	\$900,000
	Maximum single borrower exposure	\$2,000,000
	Repayment type	<ul style="list-style-type: none"> • 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	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 product may not be suitable	
	<p>This product may not be suitable for consumers who</p> <ul style="list-style-type: none"> • do not meet the issuer’s eligibility criteria; • are Australian residents; • are financing an established dwelling. 	
Distribution Conditions		
	<p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <ul style="list-style-type: none"> • 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 <p>The distribution channels and conditions are appropriate because our distributors are:</p> <ul style="list-style-type: none"> • 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 	

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	<ul style="list-style-type: none"> loan applications are not accepted from distribution channels that are not formally authorised by the issuer. 		
Review Triggers			
	<p>The following review triggers would reasonably suggest that the TMD may no longer be appropriate:</p> <ul style="list-style-type: none"> 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	
	Review period	Annually (end March each year)	
	Trigger Review	Within 10 business days of the identification of a trigger event.	
Distribution Information Reporting Requirements	<p>The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:</p>		
	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 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

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BC Expat Super Saver – Variable & Fixed Rate

Product	BC Expat Super Saver (Variable & Fixed Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • ACL: 482240
Version	V1.0
Date of TMD	5 October 2021
Target Market	<p><i>Description of target market, including likely objectives, financial situation and needs</i></p> <p>The features of this product have been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none"> • meet the eligibility criteria, including: <ul style="list-style-type: none"> ○ being expatriates or new residents of Australia; and ○ having a satisfactory credit rating; • are: <ul style="list-style-type: none"> ○ 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. <p><i>Variable Rate</i></p> <p>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.</p> <p><i>Fixed Rate</i></p> <p>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.</p> <p><i>Owner Occupied Residential Property</i></p> <p>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.</p> <p><i>Investment Residential Property</i></p> <p>This product allows consumers to finance the purchase or refinance of an investment property to earn rental income whilst providing consumers with the</p>

Target Market Determination - Optimiser



	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	<ul style="list-style-type: none"> 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	
	<p>This product may not be suitable for consumers who</p> <ul style="list-style-type: none"> do not meet the issuer's eligibility criteria; are not expatriates or new residents of Australia. 	
Distribution Conditions		
	<p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <ul style="list-style-type: none"> 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 <p>The distribution channels and conditions are appropriate because our distributors are:</p> <ul style="list-style-type: none"> 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; 	

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	<ul style="list-style-type: none"> • 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			
	<p>The following review triggers would reasonably suggest that the TMD may no longer be appropriate:</p> <ul style="list-style-type: none"> • 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	
	Review period	Annually (end March each year)	
	Trigger Review	Within 10 business days of the identification of a trigger event.	
Distribution Information Reporting Requirements	<p>The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:</p>		
	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 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

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BC Freedom – Variable & Fixed Rate

Product	BC Freedom (Variable & Fixed Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • ACL: 482240
Version	V1.0
Date of TMD	5 October 2021
Target Market	<p><i>Description of target market, including likely objectives, financial situation and needs</i></p> <p>The features of this product have been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none"> • meet the eligibility criteria, including: <ul style="list-style-type: none"> ○ being a non-resident of Australia; and ○ having a satisfactory credit rating; • are: <ul style="list-style-type: none"> ○ 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. <p><i>Variable Rate</i></p> <p>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.</p> <p><i>Fixed Rate</i></p> <p>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.</p> <p>.</p> <p><i>Owner Occupied Residential Property</i></p> <p>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.</p> <p><i>Investment Residential Property</i></p> <p>This product allows consumers to finance the purchase or refinance of an investment property to earn rental income whilst providing consumers with the</p>

Target Market Determination - Optimiser



	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	<ul style="list-style-type: none"> 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	
	<p>This product may not be suitable for consumers who</p> <ul style="list-style-type: none"> do not meet the issuer's eligibility criteria; are Australian residents. 	
Distribution Conditions		
	<p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <ul style="list-style-type: none"> 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 <p>The distribution channels and conditions are appropriate because our distributors are:</p> <ul style="list-style-type: none"> 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; 	

Target Market Determination - Optimiser



	<ul style="list-style-type: none"> • 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			
	<p>The following review triggers would reasonably suggest that the TMD may no longer be appropriate:</p> <ul style="list-style-type: none"> • 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	
	Review period	Annually (end March each year)	
	Trigger Review	Within 10 business days of the identification of a trigger event.	
Distribution Information Reporting Requirements	<p>The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:</p>		
	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 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

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Portfolio Loan Facility – Owner Occupied & Investment

Product	Portfolio Loan Facility – Owner Occupied & Investment
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • ACL: 482240
Version	1.0
Date of TMD	5 October 2021
Target Market	<p>Description of target market, including likely objectives, financial situation and needs</p> <p>The features of this product have been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none"> • meet the eligibility criteria, including: <ul style="list-style-type: none"> ○ being an Australian resident; and ○ having a satisfactory credit rating; • are: <ul style="list-style-type: none"> ○ 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. <p>Variable Rate</p> <p>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.</p> <p>Fixed Rate</p> <p>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.</p> <p>Owner Occupied Residential Property</p>

Target Market Determination - Optimiser



	<p>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.</p> <p>Investment Residential Property</p> <p>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.</p>	
Product Description	Key Attributes	
	Security properties	Owner-Occupied & Investment
	Maximum loan term	30 years
	Maximum LVR	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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
	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	
	<p>This product may not be suitable for consumers who</p> <ul style="list-style-type: none"> do not meet the issuer’s eligibility criteria; Australian non-resident and/or Expat customers; and do not own an owner occupied and an investment security property. 	
Distribution Conditions		
	<p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <ul style="list-style-type: none"> 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 	

	<p>The distribution channels and conditions are appropriate because our distributors are:</p> <ul style="list-style-type: none"> • 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			
	<p>The following review triggers would reasonably suggest that the TMD may no longer be appropriate:</p> <ul style="list-style-type: none"> • 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	
	Review period	Annually (end March each year)	
	Trigger Review	Within 10 business days of the identification of a trigger event.	
Distribution Information Reporting Requirements	<p>The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:</p>		
	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 complaints	Every 6 months (end September & March)
	Significant dealing(s) where the distributor	Date or date range of the significant dealing(s) and	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

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Prime Home Loan – Variable & Fixed Rate

Product	Prime Home Loan (Variable & Fixed Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • ACL: 482240
Version	1.0
Date of TMD	5 October 2021
Target Market	<p>Description of target market, including likely objectives, financial situation and needs</p> <p>The features of this product have been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none"> • meet the eligibility criteria, including: <ul style="list-style-type: none"> ○ being an Australian resident; and ○ having a satisfactory credit rating; • are: <ul style="list-style-type: none"> ○ 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 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. <p>Variable Rate</p> <p>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.</p>

	<p>Fixed Rate</p> <p>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.</p> <p>Owner Occupied Residential Property</p> <p>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.</p> <p>Investment Residential Property</p> <p>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.</p>	
Product Description	Key Attributes	
	Maximum loan term	30 years
	Maximum LVR	<ul style="list-style-type: none"> • 80% with no LMI • 95%, with LMI (Owner-Occupied) • 90% with LMI (Investment)
	Maximum loan amount	\$2,000,000
	Repayment type	<ul style="list-style-type: none"> • 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 the product may not be suitable	
	<p>This product may not be suitable for consumers who</p> <ul style="list-style-type: none"> • do not meet the issuer’s eligibility criteria; and • are Australian non-resident and/or Expat customers. 	
Distribution Conditions		

	<p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <ul style="list-style-type: none"> • 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 <p>The distribution channels and conditions are appropriate because our distributors are:</p> <ul style="list-style-type: none"> • 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			
	<p>The following review triggers would reasonably suggest that the TMD may no longer be appropriate:</p> <ul style="list-style-type: none"> • 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	
	Review period	Annually (end March each year)	
	Trigger Review	Within 10 business days of the identification of a trigger event.	
Distribution Information Reporting Requirements	<p>The following information must be provided to us by distributors who engage in retail product distribution conduct in relation to this product:</p>		
	Type of Information	Description	Reporting Period
	Specific complaints	Details of the complaint, including name and contact details of complainant and	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

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SMSF Commercial – Variable & Fixed Rate

Product	SMSF Commercial (Variable & Fixed Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • ACL: 482240
Version	1.0
Date of TMD	5 October 2021
Target Market	<p><i>Description of target market, including likely objectives, financial situation and needs</i></p> <p>The features of this product have been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none"> • meet the eligibility criteria, including: <ul style="list-style-type: none"> ○ being an Australian resident; and ○ having a satisfactory credit rating; • are: <ul style="list-style-type: none"> ○ 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. <p><i>Variable Rate</i></p>

	<p>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.</p> <p>Fixed Rate</p> <p>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.</p> <p>Owner Occupied Commercial Property</p> <p>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.</p> <p>Investment Commercial Property</p> <p>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.</p>	
Product Description	Key Attributes	
	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	<ul style="list-style-type: none"> 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

Target Market Determination - Optimiser



	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		
	<p>This product may not be suitable for consumers who</p> <ul style="list-style-type: none"> do not meet the issuer’s eligibility criteria; are Australian non-resident and/or Expat customers; and are financing a residential property. 	
Distribution Conditions		
	<p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <ul style="list-style-type: none"> 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 <p>The distribution channels and conditions are appropriate because our distributors are:</p> <ul style="list-style-type: none"> 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		
	<p>The following review triggers would reasonably suggest that the TMD may no longer be appropriate:</p> <ul style="list-style-type: none"> 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

	Review period	Annually (end 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 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 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

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SMSF Residential – Variable & Fixed Rate

Product	SMSF Residential (Variable & Fixed Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • ACL: 482240
Version	1.0
Date of TMD	5 October 2021
Target Market	<p><i>Description of target market, including likely objectives, financial situation and needs</i></p> <p>The features of this product have been assessed as meeting the <i>likely objectives, financial situation and needs</i> of consumers who:</p> <ul style="list-style-type: none"> • meet the eligibility criteria, including: <ul style="list-style-type: none"> ○ being an Australian resident; and ○ having a satisfactory credit rating; • are: <ul style="list-style-type: none"> ○ 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;

	<ul style="list-style-type: none"> • 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. <p>Variable Rate</p> <p>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.</p> <p>Fixed Rate</p> <p>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.</p> <p>Owner Occupied Residential Property</p> <p>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.</p> <p>Investment Residential Property</p> <p>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.</p>
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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	<ul style="list-style-type: none"> • 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

Target Market Determination - Optimiser



	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 LVR 75%-80%
	Classes of consumers for whom the product may not be suitable	
	<p>This product may not be suitable for consumers who</p> <ul style="list-style-type: none"> do not meet the issuer's eligibility criteria; are Australian non-resident and/or Expat customers; and are financing a commercial property. 	
Distribution Conditions		
	<p>The following distribution channels and conditions have been assessed as being appropriate to direct the distribution of the product to the target market:</p> <ul style="list-style-type: none"> 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 <p>The distribution channels and conditions are appropriate because our distributors are:</p> <ul style="list-style-type: none"> 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		
	<p>The following review triggers would reasonably suggest that the TMD may no longer be appropriate:</p> <ul style="list-style-type: none"> A significant dealing of the product to consumers outside the target market occurs; 	

Target Market Determination - Optimiser



	<ul style="list-style-type: none"> • 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	
	Review period	Annually (end 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 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 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

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