

Zoom SMSF Residential – Variable & Fixed Rate

Product	Zoom SMSF Residential (Variable & Fixed Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • ACL: 482240
Version	2.0
Date of TMD	31 March 2023
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 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>

	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	80%
	Minimum loan amount	\$50,000
	Maximum loan amount	\$1,500,000
	Maximum single borrower exposure	\$3,000,000
	Repayment type	<ul style="list-style-type: none"> • Principal & Interest • Interest Only
	Fixed rate premium	Yes (varies by years)
	Fixed rate options	1 – 5 years
	Interest only premium	Yes
	Maximum IO period	5 years
	Large loan premium	Yes
	Offset account	Yes
	Offset account premium	Yes
	Redraw	No
	Liquidity test	Yes
	Net asset test	Yes
	Security location	Metro, non-metro & regional 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
	Documentation fee	Payable
	Settlement fee	Payable
	Annual package fee	Payable
	Discharge fee	Payable
	Exit fee	Payable
	Lender Protection/ Risk 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 non-resident and/or Expat customers; • 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; and • 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 Invest 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 Invest 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		
	Next Review	March 2024
	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

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.

Zoom LoDoc Everyday Home Loan – Variable & Fixed Rate

Product	Zoom LoDoc Everyday (Variable Rate & Fixed Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • Australian Credit License number: 482240
Version	2.0
Date of TMD	31 March 2023
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); • 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><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 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%
	Minimum loan amount	\$50,000
	Maximum loan amount	\$1,750,000
	Maximum single borrower exposure	\$2,500,000
	Repayment type	<ul style="list-style-type: none"> • Principal & Interest • Interest Only
	Fixed rate premium	Yes (varies by years)
	Fixed rate options	1 – 5 years
	Interest Only premium	Yes
	Maximum IO period	5 years
	Large loan premium	Yes
	Investor premium	Yes
	Sub-offset account	Yes
	Sub-offset account premium	Yes
	Redraw	Yes, within facility limit
	Security location	Metro, non-metro & regional considered
	Security	1st registered real property mortgage
	Settlement fee	Payable
	Documentation fee	Payable
	Annual fee	Payable
	Discharge fee	Payable
	Lender Protection 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 non-resident and/or Expat customers; • 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; and • 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 Invest 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 Invest 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			
	Next Review	March 2024	
	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

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.

Zoom Expat Super Saver – Variable & Fixed Rate

Product	Zoom Expat Super Saver (Variable & Fixed Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • ACL: 482240
Version	2.0
Date of TMD	31 March 2023
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 the option of a Full or Alt Doc; • 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</p>

	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	25 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 – 3 years
	Fixed rate premium	Yes (varies by years)
	Investor premium	Yes
	Interest only premium	Yes
	Maximum IO period	5 years
	Fixed rate premium	Yes (varies by years)
	Large Loan premium	Yes
	Alt Doc option	Yes
	Alt Doc premium	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
	Risk 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 	

	<ul style="list-style-type: none"> provided with detailed product specifications to enable assessment of customer suitability and eligibility; trained on the BC Invest 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 Invest 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			
	Next Review	March 2024	
	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	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

	outside the target market are obtaining this product		
--	---	--	--

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.

Zoom Home Loan – Variable & Fixed Rate

Product	Zoom Home Loan (Variable & Fixed Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • ACL: 482240
Version	2.0
Date of TMD	31 March 2023
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><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 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)
	Minimum loan amount	\$50,000
	Maximum loan amount	\$2,000,000
	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
	Fixed rate premium	Yes (varies by years)
	Interest only premium	Yes
	Maximum IO period	5 years
	Large loan premium	Yes
	Self-Employed premium	Yes
	Investor premium	Yes
	Offset account	Yes
	Offset account premium	No
	Redraw	Yes, within facility limit
	Security location	Metro, non-metro & regional considered
	Security	1st registered real property mortgage
	Settlement fee	Payable
	Documentation 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; • 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; and 	

	<ul style="list-style-type: none"> • 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 Invest 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 Invest 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			
	Next Review	March 2024	
	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

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.

Zoom Near Prime Home Loan – Variable Rate

Product	Zoom Near Prime (Variable Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • Australian Credit License: 482240
Version	2.0
Date of TMD	31 March 2023
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 ○ borrowers that have experienced a life event or require alternative income verification; • are: <ul style="list-style-type: none"> ○ self-employed; or ○ PAYG; 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 a loan for equity release; • require a loan for debt consolidation; • require a variable 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><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>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>

	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	
	Maximum loan term	30 years
	Maximum LVR	80%
	Maximum loan amount	\$1,500,000
	Repayment type	<ul style="list-style-type: none"> Principal & Interest Interest Only
	Maximum IO period	5 years
	Jumbo loan (>\$1M) premium	Yes
	Investor premium	Yes
	Sub-offset account	Yes
	Sub-offset account premium	Yes
	Redraw	Yes, within facility limit
	Security location	Metro, non-metro & Regional considered
	Security	1st registered real property mortgage
	Establishment fee	Payable
	Settlement fee	Payable
	Documentation fee	Payable
	Annual package fee	Payable
	Discharge fee	Payable
	Risk 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 non-resident and/or Expat customers; do not have an impaired credit history noted by one or more “credit events”. 	
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 <p>The distribution channels and conditions are appropriate because our distributors are:</p> <ul style="list-style-type: none"> provided with detailed product specifications to enable assessment of customer suitability and eligibility; 	

	<ul style="list-style-type: none"> 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			
	Next Review	March 2024	
	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

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.

Zoom Freedom – Variable & Fixed Rate

Product	Zoom Freedom (Variable & Fixed Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • ACL: 482240
Version	2.0
Date of TMD	31 March 2023
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 the option of a Full or Alt Doc; • 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</p>

	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	25 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 – 3 years
	Fixed rate premium	Yes (varies by years)
	Interest only premium	Yes
	Maximum IO period	5 years
	Alt Doc premium	Yes
	Alt Doc option	Yes
	Large Loan Premium	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
	Risk 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; and 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 	

	<ul style="list-style-type: none"> provided with detailed product specifications to enable assessment of customer suitability and eligibility; trained on the BC Invest 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 Invest 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			
	Next Review	March 2024	
	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	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

	outside the target market are obtaining this product		
--	---	--	--

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.

Alt Doc Pro Home Loan – Variable & Fixed Rate

Product	Alt Doc Pro (Variable Rate & Fixed Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • Australian Credit License number: 482240
Version	2.0
Date of TMD	31 March 2023
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><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 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%
	Minimum loan amount	\$50,000
	Maximum loan amount	\$1,750,000
	Maximum single borrower exposure	\$2,500,000
	Repayment type	<ul style="list-style-type: none"> • Principal & Interest • Interest Only
	Fixed rate premium	Yes (varies by years)
	Fixed rate options	1 – 5 years
	Interest Only premium	Yes
	Maximum IO period	5 years
	Large loan premium	Yes
	Investor premium	Yes
	Sub-offset account	Yes
	Sub-offset account premium	Yes
	Redraw	Yes, within facility limit
	Security location	Metro, non-metro & regional considered
	Security	1st registered real property mortgage
	Settlement fee	Payable
	Documentation fee	Payable
	Annual package fee	Payable
	Discharge fee	Payable
	Lender Protection/ Risk 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 non-resident and/or Expat customers; • 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; • provided with detailed product specifications to enable assessment of customer suitability and eligibility; • trained on the BC Invest 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 Invest 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			
	Next Review	March 2024	
	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
--	---	---	--

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.

Zoom SMSF Commercial – Variable & Fixed Rate

Product	Zoom SMSF Commercial (Variable & Fixed Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • ACL: 482240
Version	2.0
Date of TMD	31 March 2023
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><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 Commercial Property</i></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>

	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 Description	Key Attributes	
	Security property	Commercial
	Maximum loan term	30 years
	Maximum LVR	75%
	Minimum loan amount	\$50,000
	Maximum loan amount	\$2,000,000
	Maximum single borrower exposure	\$3,000,000
	Repayment type	<ul style="list-style-type: none"> Principal & Interest Interest Only
	Fixed rate premium	Yes (varies by years)
	Fixed rate options	1 – 5 years
	Interest only premium	Yes
	Maximum IO period	5 years
	Large loan premium	Yes
	Offset account	Yes
	Offset account premium	Yes
	Redraw	No
	Liquidity test	Yes
	Net asset test	Yes
	Security location	Metro, non-metro & regional 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
	Documentation fee	Payable
	Settlement fee	Payable
	Legal fee	Payable
	Annual package fee	Payable
	Discharge fee	Payable
	Lender Protection/ Risk 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 non-resident and/or Expat customers; 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; and • 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 Invest 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 Invest 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		
	Next Review	March 2024
	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

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.

Zoom Specialist Home Loan – Variable Rate

Product	Zoom Specialist (Variable Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • Australian Credit License: 482240
Version	2.0
Date of TMD	31 March 2023
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 ○ borrowers that have experienced one or more life events or mortgage arrears, or require alternative income verification; • are: <ul style="list-style-type: none"> ○ self-employed; or ○ PAYG; 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 a loan for debt consolidation; • require a variable 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><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>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</p>

	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	
	Maximum loan term	30 years
	Maximum LVR	80%
	Minimum loan amount	\$50,000
	Maximum loan amount	\$1,500,000
	Maximum single borrower exposure	\$2,500,000
	Repayment type	<ul style="list-style-type: none"> Principal & Interest Interest Only
	Interest Only premium	Yes
	Maximum IO period	5 years
	Large loan premium	Yes
	Investor premium	Yes
	Alt Doc premium	Yes
	Sub-offset account	Yes
	Sub-offset account premium	Yes
	Redraw	Yes, within facility limit
	Security location	Metro, non-metro & regional considered
	Security	1st registered real property mortgage
	Establishment fee	Payable
	Documentation fee	Payable
	Settlement fee	Payable
	Annual package fee	Payable
	Discharge fee	Payable
	Risk 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 non-resident and/or Expat customers; do not have an impaired credit history noted by one or more “credit events”. 	
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. <p>The distribution channels and conditions are appropriate because our distributors are:</p> <ul style="list-style-type: none"> provided with detailed product specifications to enable assessment of customer suitability and eligibility; 	

	<ul style="list-style-type: none"> trained on the BC Invest 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 Invest 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			
	Next Review	March 2024	
	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

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.

Zoom Specialist Plus Home Loan – Variable Rate

Product	Zoom Specialist Plus (Variable Rate)
Issuer	<ul style="list-style-type: none"> • BC Securities Pty Ltd • ACN: 609 155 688 • Australian Credit License: 482240
Version	2.0
Date of TMD	31 March 2023
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 ○ borrowers that have experienced one or more life events or mortgage arrears, or require alternative income verification; • are: <ul style="list-style-type: none"> ○ self-employed; or ○ PAYG; 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 a loan for debt consolidation; • require a variable 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><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>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>

	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	
	Maximum loan term	30 years
	Maximum LVR	80%
	Minimum loan amount	\$50,000
	Maximum loan amount	\$1,000,000
	Maximum single borrower exposure	\$2,500,000
	Repayment type	<ul style="list-style-type: none"> Principal & Interest Interest Only
	Interest Only premium	Yes
	Maximum IO period	5 years
	Large loan premium	Yes
	Investor premium	Yes
	Alt doc premium	Yes
	Sub-offset account	Yes
	Sub-offset account premium	Yes
	Redraw	Yes, within facility limit
	Security location	Metro, non-metro & regional considered
	Security	1st registered real property mortgage
	Establishment fee	Payable
	Documentation fee	Payable
	Settlement fee	Payable
	Annual package fee	Payable
	Discharge fee	Payable
	Risk 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 non-resident and/or Expat customers; do not have an impaired credit history noted by one or more "credit events". 	
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. 	

	<p>The distribution channels and conditions are appropriate because our distributors are:</p> <ul style="list-style-type: none"> • provided with detailed product specifications to enable assessment of customer suitability and eligibility; • trained on the BC Invest 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 Invest 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			
	Next Review	March 2024	
	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
--	---	---	--

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.