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| **Loan Agreement – Loan Offer** | |
| **Lender:** | **BC Invest Loans Pty Ltd ACN 646 785 211** |
| **Borrower (you):** | **<<Bordetallnames>> ACN <<BORDET1ACN>> as trustee for <<bordet1trustname>>** |
| **Mortgaged Property:** | <<PROPDETALLSECADD>> |
| **Application Number:** | **<<LoanNumber>>** |
| **Loan Product:** | <<LOANPRODUCTTYPE>> |

We are pleased to offer you a loan on the terms and conditions set out in this Loan Agreement. The Loan Agreement comprises this Loan Offer and the Terms and Conditions Version 05 – May 2022 (**the Terms and Conditions**).

The Program Manager has arranged for the Lender to make the loan which will be managed by the Program Manager and the Mortgage Manager. Normally, you deal with the Mortgage Manager. In this Loan Agreement, the Lender, the Program Manager and the Mortgage Manager are together and separately referred to as ‘we, us or our’.

This Loan Offer must be read together with the Terms and Conditions. You must comply with all of the terms specified in the Terms and Conditions. If there is any conflict between this Loan Offer and the Terms and Conditions, the terms of this Loan Offer prevail. If there is any conflict between any provision of any security or guarantee and this Loan Offer and the Terms and Conditions, the terms of this Loan Offer and the Terms and Conditions prevail.

Words capitalised (Like This) have special meanings and are either defined in this Loan Offer or in the Terms and Conditions.

**Please note that this loan is not regulated by the National Credit Code.**

The following table sets out information relevant to your loan. **This information is prepared by us as at 9 July 2025** (**the** **Disclosure Date**). This information may change before or after the Settlement Date. The Settlement Date is the date we first advance money to you. All amounts are expressed in Australian dollars (AUD$) unless stated otherwise.

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| **FINANCIAL TABLE** | |  | |
| **Amount of Credit** | The amount of credit under this loan is: | **$<<ADVANCEAMOUNT>>** | |
| **Annual Percentage Rate (the Interest Rate)** | Interest rates (including fixed rates) and margins may change prior to the Settlement Date*.* Interest rates (other than fixed rates) and margins may vary after the Settlement Date*.* |  | |
|  | As at the Disclosure Date, the Interest Rate applicable to your loan is: | | <<IOInterestRate>>% per annum (variable) |
|  | The Interest Rate is made up of a variable rate of <<standardinterestrate>>% per annum plus theInterest Only Margin of plus 0.30% per annum. | |  |
|  | The Interest Only Margin will apply for a period of <<IOTerm>> years commencing on the Settlement Date (**the Interest Only Period**). | |  |
|  | At the end of the Interest Only Period, the interest rate applicable to your loan will be the variable rate at that time. | |  |
| **Repayments** | You must make monthly interest only repayments in arrears during the Interest Only Period. During the Interest Only Period, each monthly repayment is equal to interest for the previous month calculated on the daily balances of the Total Amount Owing at the applicable Interest Rate. | Not ascertainable at the Disclosure Date The exact amount will vary depending on the number of days in the relevant monthly period, the Interest Rate and the Total Amount Owing | |
| At the end of the Interest Only Period, you must make monthly repayments in arrears of principal and interest. Your repayments calculated based on the Interest Rate as at the Disclosure Date are: | $<<RepaymentAmount>> per month | |
| If any interest rates and/or margins change, your repayment amounts may change.  Any fees or charges are payable in addition to the repayment amounts set out above.  At the end of your loan term, in addition to your regular repayment, you must pay the balance, if any, of the Total Amount Owing. | 12 | |
| **Number of repayments**  Assuming you make all repayments on the due date and do not make any early repayments, the number of repayments you must make is: | <<IORepayments>> interest only repayments and <<PIRepayments>> repayments of principal and interest | |
| **Repayment dates**  Your first repayment is due one month from the Settlement Date. For example, if the Settlement Date is the 8th of October, the first repayment will be due on the 8th of November.  Each repayment after that will be due on the same date in each month as the Settlement Date. |  | |
| **Credit Fees and Charges – payable on or before settlement of the loan** | The following fees and charges are payable to us on or before the Settlement Date. Unless otherwise stated, all fees are non-refundable. These fees may be payable even if the loan does not proceed for any reason. Usually these fees and charges will be deducted from your loan. | | |
| **Application Fee** | $<<{numFormat(app\_fee, **'0.00')}**>> | |
|  | **Lender Protection Fee** | $<<{numFormat(lender\_protection\_fee, **'0.00')}**>> | |
|  | **Annual Facility Fee** | $<<{numFormat(annual\_facility\_fee, **'0.00')}**>> | |
|  | **Valuation Fee** | $<<{numFormat(ValFee, **'0.00')}**>> | |
|  | **Settlement Fee** | $<<{numFormat(settlement\_fee, **'0.00')}**>> | |
|  | **Documentation Fee** | $<<{numFormat(documentation\_fee, **'0.00')}**>>  plus out-of-pocket expenses, which are not ascertainable | |
|  | **Trust Deed Review Fee** | $<<{numFormat(trust\_deed\_review\_fee, **'0.00')}**>> | |
|  | **<<cr\_{bank\_cheque\_fee != null}>>** |  | |
|  | **Bank Cheque Fee**  This fee is payable for each bank cheque drawn to effect settlement and registration of the Security. | $12.00 per cheque | |
|  | **<<er\_>>** |  | |
|  | **Search fees** | Not ascertainable at the Disclosure Date | |
|  | **Registration fees**  An electronic processing fee may also be payable but is not ascertainable at the Disclosure Date. | Not ascertainable at the Disclosure Date | |
|  | Mortgage of Land | $<<{numFormat(MtgRegFee, **'0.00')}**>> per mortgage | |
|  | **Application Re-Assessment Fee**  This fee is payable if we are required to re-assess your application because of any delay not caused by us. | $300.00 | |
|  | **Settlement Re-Booking Fee**  This fee is payable if settlement is re-scheduled for any reason. | $165.00  per re-booking | |
|  | **Total fees payable on or before settlement (excluding any unascertainable amounts)** | **$<<{app\_fee + ValFee + lender\_protection\_fee + annual\_facility\_fee + settlement\_fee + documentation\_fee + trust\_deed\_review\_fee + MtgRegFee + 300 + 165}>>** | |
|  | **Annual Package Fee**  This fee is payable in advance on each anniversary of the Settlement Date. The fee will be debited to your Loan Account on an annual basis during the loan term. If the fee is due on the 29th, 30th or 31st day of a month with no such date, the fee will be due on last day of that calendar month. | $395.00 per annum | |
| **Total fees payable assuming the loan runs for the entire loan term (excluding any unascertainable amounts or amounts which may or may not become payable)** | **$<<{(facilityterm – 1) \* 395 + app\_fee + ValFee + lender\_protection\_fee + annual\_facility\_fee + settlement\_fee + documentation\_fee + trust\_deed\_review\_fee + MtgRegFee + 300 + 165}>>** | |
| **Credit Fees and Charges – may be payable throughout the term of the loan** | **Possible fees and charges**  The following fees and charges are payable by you when the service is provided, the expense incurred, or the relevant event occurs, unless otherwise specified. We can debit your Loan Account with effect from the date we incur these fees, and either require you to pay the fee or charge immediately, collect it with your regular repayments, or require it to be repaid by one or more repayments. All fees and charges are non-refundable. | | |
|  | **Further duty**  This amount is payable when we must pay duty to any relevant Government Authority for or in connection with this Loan Agreement or the transaction to which it relates. | Not ascertainable at the Disclosure Date | |
|  | **Variation Fee**  This fee is payable each time you request a variation to the loan (for example, adding or removing a borrower, a further advance, or interest rate or repayment method changes). | $1,750.00 for each requested variation | |
|  | **Legal fees**  These fees are payable when we have to pay an amount to our solicitors for acting for us in connection with this Loan Agreement (other than the legal costs set out above). | Not ascertainable at the Disclosure Date | |
|  | **Dishonour Fee**  This fee is payable when a payment to us is dishonoured or declined. | $55.00 for each dishonoured or declined payment | |
|  | **Payment Arrangement Fee**  This fee is payable when a direct debit payment is deferred or when you repay by another method other than direct debit. | $50.00 for each payment | |
|  | **Arrears Administration Fee**  This fee is payable when we issue an arrears reminder letter or an arrears default letter to you or anyone who has provided the Security. | $55.00 for each letter | |
|  | **Notice of Default Fee**  This fee is payable each time your Loan Account is in default and we instruct our solicitors to prepare a default notice and issue that notice to you. | $880.00 | |
|  | **Repeat Security Review Fee**  This fee is payable if, for any reason, we consider it necessary to have the Mortgaged Property re-valued. | Not ascertainable at the Disclosure Date | |
|  | **Attendance Fee**  This fee is payable each time you require an attendance by us in relation to the loan (for example, production of the title for any reason or consent to a subsequent mortgage).  Third Party Feesare fees incurred by us in providing the service and include such costs as valuation fees, mortgage insurance premium, our risk and processing fee, legal costs, document custodian charges, titles office fees, and electronic processing fees, all of which are unascertainable at the Disclosure Date*.* | $350.00 per attendance plus Third Party Fees | |
|  | **Break costs**  These fees are payable if:   * the whole or part of your fixed rate loan is repaid during a fixed rate period; or * the whole or part of your fixed rate loan is varied by agreement during a fixed rate period (for example, to another type of annual percentage rate or for another fixed rate term).   Break costs are payable on the date on which any of the above events occur.  However, break costs will not be payable if the total amount repaid ahead of the scheduled repayments in any 12 month period does not exceed $15,000, unless your fixed rate loan is then repaid in full within that same 12 month period.  Break costs are payable on fixed rate loans even if repayment is required by us after an Event of Default occurs.  Break costs are further explained in the Terms and Conditions.  **NOTE: Break costs can be significant. Ask us for an estimate of break costs before you repay a fixed rate loan early.** | Not ascertainable at the Disclosure Date | |
|  | **Discharge Fee**  This fee is payable when we discharge any Security. | $1,950.00 plus Third Party Fees | |
|  | **Discharge Escalation Fee**  This fee is payable if you provide less than 30 days’ notice of settlement (subject always to our minimum notice period) | $500.00 plus Third Party Costs | |
|  | **Statement Fee**  This fee is payable each time you request a statement. | $15.00  per statement | |
|  | **Goods and Services Tax**  If any payment to us is a taxable supply for the purposes of GST or any similar tax, you must also pay us on demand an additional amount equal to the tax relating to the supply. | Not ascertainable at the Disclosure Date | |
|  | **Enforcement expenses**  Enforcement expenses may be payable if you default under this Loan Agreement or any Security. | Not ascertainable at the Disclosure Date | |
| **We can change any of the financial information described above without your consent, including the fees and charges, the amount of repayments, the dates for debiting interest and the dates for making repayments, and interest rates (except during a fixed rate period) and margins. We may introduce new fees and charges without your consent. We will inform you of any changes either in writing or by advertisement in a newspaper circulating throughout your jurisdiction. In making any changes, we will act reasonably.** | | | |
| **Other terms and conditions** | | | |
| **Lender** | BC Invest Loans Pty Ltd ACN 646 785 211 of Level 1, 274 Coventry Street, South Melbourne VIC 3205  The loan will be provided by BC Invest Loans Pty Ltd in its capacity as trustee and not in its personal capacity. | | |
| **Program Manager** | BC Securities Pty Ltd ACN 609 155 688  Australian Credit Licence 482240 of Level 1, 274 Coventry Street, South Melbourne VIC 3205 Phone:+61 3 8533 2488 Email: [info@bcsecurities.com.au](mailto:info@bcsecurities.com.au) | | |
| **Mortgage Manager** | Mezy Assets Pty Ltd (trading as Mortgage Ezy)  ACN 606 554 321 Australian Credit Licence 494807 Locked Bag 7640, GCMC, QLD, 9726 Phone: 1300 835 399 Email: settlements@mezy.com.au | | |
| **Borrower** | Name: <<BORDET1FULLNAMESAL>>  ACN <<BORDET1ACN>>  as trustee for <<bordet1trustname>>  Address: <<BORDET1ADDRESSLINE1>>, <<BORDET1SUBURB>> <<BORDET1STATE>> <<BORDET1postcode>>  Email: <<BORDET1EMAILADDRESS>> | | |
| **SMSF Fund** | The self-managed superannuation fund of which you are the trustee, namely <<bordet1trustname>>. | | |
| **Bare Trust** | The bare trust between you and <<PROPDET1MORTGAGORS>> of <<GUARANTOR1ADDRESSLINE1>>, <<GUARANTOR1SUBURB>> <<GUARANTOR1STATE>> <<GUARANTOR1POSTCODE>> (**the Bare Trustee**) in respect of the Mortgaged Property. | | |
| **Loan term** | <<facilityterm>> years commencing on the Settlement Date. | | |
| **Purpose** | You have told us that the loan will be used for the <<LOANPURPOSE>> of an investment property for the SMSF Fund and that:   * the acquisition of the Mortgaged Property conforms with the investment strategy of the SMSF Fund; and * the Mortgaged Property will be held by the Bare Trustee on behalf of the SMSF Fund. | | |
| **Payment of loan** | The Amount of Credit will be paid as follows:  1. $<<{app\_fee + ValFee + lender\_protection\_fee + annual\_facility\_fee + settlement\_fee + documentation\_fee + trust\_deed\_review\_fee + MtgRegFee + 300 + 165}>> **[SAME AS TOTAL FEES PAYABLE ABOVE]** to the Lender on account of Credit Fees and Charges; and  2. balance: unascertainable at the Disclosure Date. | | |
| **Maximum LVR** | <<LVR>> %  You must ensure that the LVR does not exceed the Maximum LVR.  If we reasonably determine that the LVR exceeds the Maximum LVR, you must, within 28 days of being requested to do so, either provide additional security, reduce the principal amount outstanding, or place money on deposit with an institution approved by us and subject to a charge in our favour so that the LVR equals or is less than the Maximum LVR. We may specify which form of top-up we require, acting reasonably. | | |
| **About interest rates** | We obtain funding for our loans from a variety of sources. As a result, interest rates may differ from time to time between our different loans. This means that you may see us advertising a different rate to the rate applicable to your loan. | | |
| **Security** | You acknowledge that the following security (**the Security**) extends to and secures any money due under this Loan Agreement:   1. Real Property Mortgage – first ranking mortgage granted by the Bare Trustee over <<PROPDETALLSECADD>> (**the Mortgaged** **Property**). You must ensure that the Bare Trustee complies with its obligations under the mortgage. 2. Guarantee and Indemnity to be provided by:   (a) the Bare Trustee limited to the Mortgaged Property;  (b) <<GUARANTOR2FULLNAME>> & <<GUARANTOR3FULLNAME>> and limited to $<<advanceamount>> plus interest and costs,  (each a **Guarantor**);   1. SMSF Financing Agreement; and 2. Mortgage Side Agreement. | | |
| **Special conditions** | The following special conditions apply to this Loan Agreement. To the extent there are any inconsistencies between these special conditions and the Terms and Conditions, these special conditions prevail. We may waive any of these requirements or impose additional requirements at our absolute discretion.  For the purposes of clause 10 of the Terms and Conditions, you have told us that the Mortgaged Property is being acquired as an investment for the SMSF Fund.  Clauses 7 and 9 of the Terms and Conditions do not apply to this Loan Agreement.   1. We must receive in a form and substance satisfactory to us: 2. a copy of the Contract of Sale of Land by which the SMSF Fund will acquire an interest in the Mortgaged Property; 3. documents constituting the SMSF Fund (and any variations or amendments to those documents); 4. documents constituting the Bare Trust between you (in your capacity as trustee of the SMSF Fund) and the Bare Trustee; 5. a copy of the SMSF Financing Agreement, validly executed by you, the Bare Trustee and each of the members of the SMSF Fund; and 6. evidence of current insurance for the Mortgaged Property noting the interest of the Bare Trustee and us. 7. **[OPTION A – USE FOR A PURCHASE]** You must give our solicitors at least 5 business days’ written notice that: 8. settlement has been booked with the vendor’s solicitor/conveyancer; 9. title to the Mortgaged Property has issued; and 10. you have sufficient funds to complete the purchase of the Mortgaged Property (the funds must be held in an Australian bank account in your name or in a solicitors’ trust account on your behalf, and you must provide evidence of such to our solicitors’ satisfaction). 11. **[OPTION B – USE FOR A REFINANCE]** You must give our solicitors at least 5 business days’ written notice of settlement of the refinance of the Mortgaged Property and you must provide evidence, to our solicitors’ satisfaction, of sufficient funds held to complete the refinance of the Mortgaged Property. The funds must be held in an Australian bank account in your name or in a solicitors’ trust account on your behalf. 12. <<LOANSPECIALCONDITIONS>>   If any of the above requirements are not satisfied or completed to our satisfaction:   1. we may delay settlement of this loan; or 2. we may terminate this Loan Agreement,   and we will not be liable to you for any loss, damages or costs which you may incur or suffer as a result of the delay and/or termination. | | |
| **Default interest rate** | The default rate of interest at any time equals the Interest Rate plus a margin of 5% per annum. If the Interest Rate changes, the default rate will also change.  The Default Rate as at the Disclosure Date is <<DefaultInterestRate>> per annum. | | |
| **Commission** | The Lender may pay an introduction fee and a fee for ongoing management to the Mortgage Manager, the amount of which is unascertainable at the Disclosure Date. The Lender and other persons may pay or receive other commissions, fees or benefits in connection with this loan, the details of which are not known at the Disclosure Date. These commissions, fees or benefits are not additional amounts payable by you. These details are provided for your information only. | | |

We offer to lend you the Amount of Credit on the terms and conditions set out in this Loan Agreement.

We reserve the right to withdraw this offer, vary the terms of this offer or terminate this Loan Agreement if:

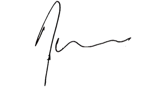
(a) this offer is not accepted in writing within 30 days of the Disclosure Date; or

(b) the loan is not drawn down within 90 days of the Disclosure Date; or

(c) anything occurs which in our reasonable opinion makes it undesirable for us to proceed with the loan.

If you decide not to proceed with the loan or we terminate this Loan Agreement because any one or more of our requirements are not completed to our satisfaction, then you will be liable to pay us on demand all legal fees and other expenses incurred by us in relation to this Loan Agreement. You charge your interest in the Mortgaged Property to secure payment of all Credit Fees and Charges payable to us under this Loan Agreement. We will not be liable to you for any loss, damages or costs which you may incur as a result of the termination.

To accept this offer, you must sign, date and return this document to **Astill Cronin Lawyers – PO Box 2345, Surfers Paradise Qld 4217**. Acceptance of the offer will not occur until we have received the signed and dated document.



Signed on behalf of the Lender.

**ACCEPTANCE BY BORROWER**

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| **Before you sign this Loan Offer, make sure you understand the following. If you have any questions, ask before you sign.**   * You should consider obtaining legal and financial advice in relation to this loan. * When a variable interest rate applies to your loan, your interest rate can go up or down over the course of your loan. If your interest rate increases, your repayments may increase. We may vary your interest rate at any time (except during a fixed rate period). * You may have to pay fees if you repay your loan early. Significant fees (called ‘break costs’) may be payable if you repay all or part of a fixed rate loan early. Ask us for an estimate of break costs before you repay a fixed rate loan early. * If you select an interest only period at any time, you will not be repaying any of the loan principal and will end up paying more interest. * The events which may cause you to default under your loan are listed in the Terms and Conditions. You may default under your loan even if you have made all your payments. If you default, we may be entitled to sell the Mortgaged Property to repay the Total Amount Owing. If the sale proceeds from the Mortgaged Propertyare insufficient to fully repay the Total Amount Owing, you are still responsible for repaying the amount outstanding. * If you default under your loan, enforcement expenses may be payable. This means that you may have to pay any of our reasonable costs incurred in maintaining the Mortgaged Property*,* collection expenses, and any other internal or external costs we incur as a result of your default. * You must insure the Mortgaged Property. You should consider whether you need other insurance such as insurance to assist you to make repayments if you are sick, lose your job, or if other contingencies occur. * Until the Settlement Date, we have the right to change the terms of this Loan Agreement or to withdraw our offer to lend altogether. * Acting reasonably, we can make changes to this Loan Agreement*.* |

By signing this Loan Agreement (being comprised of this Loan Offer and the Terms and Conditions), you:

* accept the offer set out in this Loan Agreement and confirm that you have carefully read this Loan Offer and the Terms and Conditions and understand that they establish a legal contract between you and us;
* acknowledge that you have received a copy of this Loan Agreement;
* consent to us giving each Guarantor a copy of this Loan Agreement and any Security, copies of any document or notice we send to you and your loan account statements;
* agree that all information you have given us (including all of the information and any declaration made in the loan application) is accurate and not misleading. You acknowledge that we are relying on that information to enter this transaction;
* agree to pay all applicable Credit Fees and Charges even if the loan does not proceed to settlement (including because we withdraw this offer); and
* acknowledge that you can service the loan without undue hardship.

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| **EXECUTED** by **<<BORDET1FULLNAME>> ACN <<BORDET1ACN>> as trustee for <<BORDET1TRUSTNAME>>**   |  | | --- | | Signature of director | | **<<guarantor\_2\_name>>** | | Name of director | | )))) | |  | | --- | | <<cr\_{guarantor\_3\_name != null}>> | | Signature of director | | **<<guarantor\_3\_name>>** | | Name of director / company secretary | | <<er\_>> | |