

## Finance option #7

Expats (PRs included)  Australian bank (construction or single-contract) Borrow up to 80% of purchase price Investment interest rate from 3.89% Offset transaction account / online banking Redraw facility Interest Only options available \$100 one-time fee \$395 annual fee	Foreign investors  Australian bank (single-contract) Borrow up to 70% of purchase price Inv. Int. rate from 4.99% Transaction account / online banking Redraw facility \$650 one-time fee, no ongoing fees
--	---

Example: Purchase

Price \$1mil

Principal & Interest Repayment

Product	Loan Amount	Interest Rate	Loan Term (Months)	Monthly Repayments
70% foreign investor	\$700,000.00	4.99%	360	\$3,753.47
80% expat	\$800,000.00	3.89%	360	\$3,768.76
70% expat	\$700,000.00	3.89%	360	\$3,297.67

Example: Purchase

Price \$1.5mil

Principal & Interest Repayment

Product	Loan Amount	Interest Rate	Loan Term (Months)	Monthly Repayments
70% foreign investor	\$1,050,000.00	4.99%	360	\$5,630.21
80% expat	\$1,200,000.00	3.89%	360	\$5,653.15
70% expat	\$1,050,000.00	3.89%	360	\$4,946.50

**Limitation of Liability** This information is provided to give you general guidance in home financing. The information has been prepared without taking into consideration your objectives, financial status or needs. We and Our agents assume no responsibility for any consequence relating directly or indirectly to any action or inaction that you take based on the information, services or other material provided. Whilst We work hard to ensure the highest quality data and to keep the information accurate, complete and up to date, We cannot guarantee, and will not be responsible for any damage or loss related to the accuracy, completeness or timeliness of the information. To the maximum extent permitted by law and notwithstanding any other provision of these Terms of Use, We will not be liable in any way to you or anyone else for any loss, expense, liability, claim, damages (including without limitation, indirect, special or consequential loss or damage), loss of income, data, contract, tort, profit, or loss of opportunity, arising out of your use or inability to use, or access, the Site or any of the services or in relation to any content or information obtained through the Site, whether or not this is caused by a negligent act or omission.