

Non-Resident Loans

Premium Non-Resident Variable

Loan Terms May Change Without Notice

- 6.95% Variable - 0.5% loading on I/O
- 1% added to rate during construction period on construction loans
- 70% of net income; 80% of rent
- No LMI
- Income Verification
 - PAYG: 3 months' salary crediting evidenced by bank account plus at least one of the following:
2 of 3 most recent computer-generated payslips include below information:
 - Employer
 - Employee (borrowers) name
 - Income particulars
 - YTD earnings
 - Date
 - Overtime/allowances (where applicable)
 - or an Employment contract or letter of employment on letterhead with company stamp including:
 - Gross annual income (if package, breakdown of package)
 - Role or position
 - Length of employment
 - Basis of employment (full time etc)
 - Role of the signatory
 - Should not be > 1 month old
 - or Last 2 years Taxation Notices
 - Self-Employed: 6 months' business and personal bank statement plus at least two of the following:
 - Last 2 years tax returns Personal & Business
 - Last 2 years Taxation notices
 - Last 2 years financials
- Fees
 - Application Fee: 1% of loan amount
 - Establishment Fee: \$2,950
 - Risk Fee: Up to 2.55% of loan amount
 - Processing Fee: \$550 (including 1 free valuation to \$330)
 - Funder's legal Fee: \$330
 - Settlement Fee: \$550
 - Loan Documentation Fee: \$570
 - Construction - Administration Fee: \$750
 - Progress Inspection Valuation Fees: \$999 or at cost from Valex if higher
- Property size
 - Min 40sqm living area
- List of approved countries for income:
Brunei, Canada, China, France, Germany, Hong Kong, India, Indonesia, Japan, Macau, Malaysia, New Zealand, Philippines, Saudi Arabia, Singapore, South Africa, Switzerland, Taiwan, United Kingdom (England, Scotland, Wales, Northern Ireland), United Arab Emirates, United States of America, Vietnam.
(This list is subject to change)

your solution:

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The Basics

Key Features	<ul style="list-style-type: none"> • 100% Offset Account • Loans up to 65% LVR • For higher LVRs, up to 70% interest rate will be quoted
Maximum Loan Amount (Single Security)	<ul style="list-style-type: none"> • \$900,000 NSW / VIC • \$750,000 QLD, SA, ACT • \$750,000 WA
LVR	<ul style="list-style-type: none"> • Up to 70% based on loan size • Construction Loan 60% max LVR
Loan Term	<ul style="list-style-type: none"> • 30 years
Loan Option	<ul style="list-style-type: none"> • Principal & Interest / Interest Only to 60% LVR for maximum 3 years
Borrower Type	<ul style="list-style-type: none"> • Salary & Wage Earners (PAYG equivalent) and Self-Employed
Loan Purpose	<ul style="list-style-type: none"> • Purchase, Refinance, Equity Release
Acceptable Securities	<ul style="list-style-type: none"> • On Application within postcode range
Credit History	<ul style="list-style-type: none"> • Clear Credit History
Split Loans	<ul style="list-style-type: none"> • Available. Split your loan into more than one portion
Redraw	<ul style="list-style-type: none"> • Available
Repayment Frequency	<ul style="list-style-type: none"> • Principal & Interest Loans – weekly, fortnightly, and monthly repayments • Payments can be automatically debited from the Offset Account
Annual Fee	<ul style="list-style-type: none"> • \$499 Prof Pack Fee
Discharge Fee	<ul style="list-style-type: none"> • \$895

Lenders Risk Fee Matrix

Loan Amount	≤50%	≤55%	≤60%	≤65%	≤70%
≤\$200,000	0.75%	0.80%	0.85%	0.90%	0.95%
\$225,000	0.95%	1.00%	1.05%	1.10%	1.15%
≤\$250,000	1.15%	1.20%	1.25%	1.30%	1.35%
≤\$300,000	1.40%	1.45%	1.50%	1.55%	1.60%
≤\$350,000	1.60%	1.65%	1.70%	1.75%	1.80%
≤\$400,000	1.75%	1.80%	1.85%	1.90%	1.95%
≤\$450,000	1.85%	1.90%	1.95%	2.00%	2.05%
≤\$500,000	1.95%	2.00%	2.05%	2.10%	2.15%
≤\$550,000	2.05%	2.10%	2.15%	2.20%	
≤\$600,000	2.10%	2.15%	2.20%	2.25%	
≤\$650,000	2.20%	2.25%	2.30%	2.35%	
≤\$700,000	2.25%	2.30%	2.35%	2.40%	
≤\$750,000	2.30%	2.35%	2.40%	2.45%	
≤\$800,000	2.35%	2.40%	2.45%		
≤\$850,000	2.40%	2.45%	2.50%		
\$900,000	2.45%	2.50%	2.55%		

Acceptable Security Locations

State	Inner City	Metro
VIC	3000-3010, 8000-8399	3011-3216, 3335-3341, 3425-3443, 3750-3811, 3910-3920, 3926-3944, 3972-3978, 3980-3983, 8400-8899
NSW	2000-2005	1000-1920, 2006-2249, 2558-2574, 2740-2786
ACT		2600-2639, 2900-2920
QLD	4000-4004, 9000-9299	4005-4209, 4300, 4306, 4500-4549, 9400-9596
SA	5000-5005	5006-5199, 5800-5999
WA	6000-6004	6005-6214, 6800-6999