

# Non-Resident Loans

## Aussie Expat Loan

Loan Terms May Change Without Notice

- Variable rates start from 3.89% - Owner Occupied
- Variable rates start from 4.09% - Investment
- Interest Only available
- Maximum LVR 80% - Max Loan Amount \$1,500,000
- Criteria
  - Must be Australia/New Zealand citizen working overseas or permanent resident working overseas from approved county list (see below)
  
- 80% of base income
- Based on currency conversion using XE
- Income Verification
  - PAYG: 6 months' salary crediting evidenced by bank account **PLUS**
    - 2 computer generated payslips **PLUS**
    - Signed letter of employment on letterhead with company stamp
  
- Fees
  - Establishment Fee: 0.5%
  - Risk Fee: \$0 for Australian/NZ Citizens
  - Valuation Fee: \$350 at Cost
  - Post Approval Fee: \$150 Loan amendment fee  
\$85 Solicitor re-document fee
  - Lender's legal Fee: From \$330 plus disbursements
  - Annual Fee: \$349
  
- Property Size
  - Min 50sqm living area with carpark
  - Maximum 30% exposure in any one project – you will need to check our exposure levels for any large priced project you are looking to assist clients with
  - Overall LVRs will be determined by the security location and type
  
- List of approved countries for income:  
Brazil, Brunei, Canada, China, France, Germany, Hong Kong, India, Indonesia, Japan, Macau, Malaysia, Mexico, New Zealand, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, 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:

## Aussie Expat Prime Loan

### The Basics

Key Features	<ul style="list-style-type: none"> <li>Loans up to 80% LVR</li> </ul>
Loan Amount	<ul style="list-style-type: none"> <li>\$100,000 - \$1,500,000</li> </ul>
Loan Term	<ul style="list-style-type: none"> <li>Up to 30 years</li> </ul>
Loan Purpose	<ul style="list-style-type: none"> <li>The purchase or refinance of residential property:             <ul style="list-style-type: none"> <li>Owner occupied</li> <li>Investment properties</li> </ul> </li> </ul>
Eligible Borrowers	<ul style="list-style-type: none"> <li>Australian/New Zealand citizens working overseas or permanent residents working overseas from the approved country list (see previous page) with 2 years or more visa validity remaining</li> </ul>
Employment Type	<ul style="list-style-type: none"> <li>PAYG (Self-employed see below)</li> </ul>
Repayment Type	<ul style="list-style-type: none"> <li>P&amp;I and IO (maximum IO period 5 years)</li> </ul>
Repayment Method	<ul style="list-style-type: none"> <li>Direct debit only</li> </ul>
Repayment Frequency	<ul style="list-style-type: none"> <li>Monthly (interest only must be monthly)</li> <li>Fortnightly</li> </ul>
Additional Repayments	<ul style="list-style-type: none"> <li>You can make additional regular or lump sum repayments at any time</li> </ul>
Redraw	<ul style="list-style-type: none"> <li>No minimum redraw amount</li> <li>Redraw available via:             <ul style="list-style-type: none"> <li>BPAY®</li> <li>Internet Banking</li> <li>Telephone Banking</li> </ul> </li> <li>Comes with an offset</li> </ul>
Split Loans	<ul style="list-style-type: none"> <li>Up to four split loans</li> </ul>
Interest Calculations	<ul style="list-style-type: none"> <li>Calculated on the daily balance and charged once a month</li> </ul>
Security	<ul style="list-style-type: none"> <li>Registered first mortgage, residential security only</li> </ul>

### Self-Employed Borrowers

Any self-employed borrowers can be considered under our Essentials Non-Resident Variable Product.

Essentials fees, charges, and interest rate apply.