

<b>Overseas Expat</b>	
<b>Product Parameters</b>	
Loan Amount	\$150K-\$2M AUD \$1,500,000(Melbourne & Sydney Metro) AUD \$900,000 (Brisbane, Gold Coast, Canberra, Perth & Adelaide) AUD \$2,000,000 (Single Borrower)
Maximum LVR	75% No minimal area requirement LVR<= 50% if property <45 square meters: LVR<= 60% if property <50 square meters: LVR<= 75% if property >50 square meters:  No lender mortgage insurance
Loan Term	Up to 30 years
Borrower Type	Australian Resident and Visa list (Refer to list)
Income Document (PAYG)	3 months Bank statement + 3 months pay slips or Employment letter
Income Document (Self Employed)	6 months personal bank statement shows profit distribution, dividends or other business transaction (if transaction not sufficient, may request company bank statement as additional support + 2 years Financial or Accountant letter +Accountant Registration Number
Other Document required	Applicant form Passport, Visa and ID/Driver license Personal Credit Check Report issued by relevant country Assets certificate For new purchase: Building Contract & Deposit receipt and evident shows funds to complete For refinance/Cash out: 6 months loan statement of the proposed security and evident of equity
Acceptable Securities	1st Mortgage Property Security
Vacant Land	N/A
Credit History	N/A
Mortgage Arrears	N/A
Other Arrears	N/A
Discharged Bankruptcy	N/A
Cash Out	Unlimited for acceptable stated purpose
Loan purpose	New purchase, Refinance, Equity release
<b>Interest Rate</b>	
	Interest Rate
LVR <=65%	3.53% P.A.

Application Fee					
LVR <=65%	\$990 (Refundable at settlement. Includes one valuation up to \$440. Where valuation exceeds this cost, the difference is payable by the client at settlement)				
Application Loadings					
	Interest Rate	Application Fee		Interest Rate	Application Fee
Interest Only	0.3%	N/A	LVR > 65%	0.3%	N/A
Loan size > \$750K	0.3%	N/A	Fixed rate for first 1, 2 or 3 years	0.3%	N/A
Other Fee and Charges					
Annual Fee	\$499 (The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.)	Solicitors Fee	From \$400 ex GST at cost	Settlement Fee	N/A
Discharge Fee	\$550 ex GST				
Establishment Fee	\$990				

<b>Acceptable Visa List</b>			
<b>Overseas Australian resident &amp; new resident</b>			
The visa must be valid for at least 12 months from the date of loan application. We can also accept loan applications if you have obtained a provisional visa, or have filed a formal application for permanent residency and will be approved soon			
<b>Visa No.</b>	<b>Visa Name</b>	<b>Visa No.</b>	<b>Visa Name</b>
100 (P)	Partner visa	309 (T)	Partner (Provisional and Migrant) visa
103 (P)	Partner visa	444 (T)	Special Category visa
111 (P)	Authority to Return/Return Endorsement Transitional visa	475 (T)	Skilled Regional Sponsored visa
114 (P)	Aged Dependent Relative Visa	476 (T)	Skilled Recognized Graduate visa
115 (P)	Remaining relative visa	485 (T)	Temporary Graduate visa
116 (P)	Carer Visa	487 (T)	Skilled Regional Sponsored
119 (P)	Regional Sponsored migration Scheme	489 (T)	Skilled Regional (provisional) visa
120 (P)	Labor agreement visa	500 (T)	Student visa
121 (P)	Employer Nomination Scheme	801 (P)	Partner visa
124 (P)	Distinguished Talent visa	804 (P)	Aged Parent visa
132 (P)	Business Talent visa	814 (P)	Interdependency
134 (P)	Skill Matching visa	820 (T)	Partner visa
136 (P)	Skilled Independent	835 (P)	Remaining Relative visa
137 (P)	Skilled State/Territory Nominated Independent	836 (P)	Carer visa
138 (P)	Skilled Australian Sponsored	838 (P)	Aged Dependent Relative visa
139 (P)	Designated Area Sponsored	855 (P)	Labour Agreement visa
143 (P)	Contributory Parent visa	856 (P)	Employer Nomination Scheme visa
151 (P)	Former Resident visa	857 (P)	Regional Sponsor Migration Scheme
155 (P)	Resident Return visa	858 (P)	Distinguished Talent visa

157 (P)	Resident Return visa	864 (P)	Contributory Aged Parent visa
175 (P)	Skilled Independent visa	866 (P)	Protection visa
176 (P)	Skilled sponsored visa	882 (P)	Skilled Designated Area-sponsored Overseas Student visa
184 (P)	Arrangements for Work and Holiday	884 (T)	Contributory Aged visa
186 (P)	Employer Nomination Scheme	885 (P)	Skilled Independent visa
187 (P)	Regional Sponsored Migration Scheme	886 (P)	Sponsored visa
188 (T)	Business Innovation and Investment	887 (P)	Skilled Regional visa
189 (P)	Skilled Independent visa	888 (P)	Business Innovation and Investment visa
190 (P)	Skilled Nominated visa	890 (P)	Business Owner
200 (P)	Refugee visas	891 (P)	Investor visa
201 (P)	Refugee visas	892 (P)	State or Territory Sponsored Business Owner visa
203 (P)	Refugee visas	893 (P)	State or Territory Sponsored Investor visa
204 (P)	Refugee visas	A	Bridging visa A
		B	Bridging visa B
* P - Permanent visa; T - Temporary			