

For Australians earning income in foreign currency - whether living overseas or in Australia - our **Expat Loans** support property ownership back home. We assess 100% of net income once converted to AUD.

Features



Loans up to \$2.0m



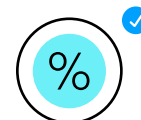
LVR up to 80%



Cash out to max LVR



PAYG or Self-Employed
(Full Doc only)



100% of net income once
converted to AUD

	Prime Expat Full Doc	Near Prime Expat Full Doc
Eligible Borrowers	<ul style="list-style-type: none"> Australian citizens or Australian Permanent Visa holders living and working overseas Australian citizens or Australian Permanent Resident Visa holders living in Australia and earning income in overseas currency 	
Acceptable Countries	Canada, China, Finland, France, Germany, Hong Kong, Italy, Japan, New Zealand, Norway, Qatar ¹ , Saudi Arabia ¹ , Singapore, Spain, Sweden, United Kingdom, United Arab Emirates ¹ , United States of America <i>For countries not included on this list, speak to your BDM.</i>	
Loan Size	From \$100,000 to \$2m	
Loans Accepted	Residential and Vacant Land	
Maximum LVR	80%	
Acceptable Borrower	Individual, Company or Trust	
Loan Purpose	Purchase, Investment, Refinance or Cash Out	
Cash Out	Up to max LVR ²	
Loan Term	5 – 30 years	
Interest Only Term	Maximum 5 years, or up to 10 years for Investor LVR < 80%	Maximum 5 years
Acceptable Security	Residential securities in Australia (policy restrictions apply)	
Income Documentation	PAYG: Last 2 payslips Self-Employed: 1 year tax return AND corresponding personal NOA ³	
Credit Impairments up to \$3,000	Paid defaults up to \$500 (on aggregate) considered	Unlimited (paid or unpaid)
Credit Impairments over \$3,000	-	Unlimited when listed > 12 months (paid) Unlimited when listed > 24 months (paid or unpaid)
Mortgage Arrears ⁴	-	Up to 1 month within the last 6 months
Other Arrears ⁴	-	Up to 3 months within the last 3 months

¹ PAYG income only.

² Cash out for business purpose not acceptable, cash out from private lenders (Near Prime if from private lending with capitalised interest) capped at \$200k.

³ Self-Employed Full Doc 1 Year Personal Tax Return (and if applicable, Company / Trust Tax return(s)), no older than 21 months AND Corresponding Personal Notice of Assessment (NOA).

⁴ Arrears is defined as any late payment or arrears on a credit account (credit card, personal loan, mortgage) where the minimum repayment has not been made within 14 days since the credit contract due date.

Residential Interest Rates

	Prime Full Doc	Near Prime Full Doc
LVR ≤ 65%	6.84%	7.39%
LVR ≤ 70%	6.94%	7.49%
LVR ≤ 75%	6.94%	7.59%
LVR ≤ 80%	6.94%	7.69%

Residential Risk Fees

	Prime Full Doc	Near Prime Full Doc
LVR ≤ 65%	0.75%	0.75%
LVR ≤ 70%	0.75%	0.75%
LVR ≤ 75%	0.75%	1.25%
LVR ≤ 80%	0.75%	1.25%

Vacant Land Interest Rates

	Prime Full Doc	Near Prime Full Doc
LVR ≤ 65%	7.84%	8.39%
LVR ≤ 70%	7.94%	8.49%
LVR ≤ 75%	7.94%	8.59%

Vacant Land Risk Fees

	Prime Full Doc	Near Prime Full Doc
LVR ≤ 75%	1.50%	1.50%

Note: there are no claw backs on any Vacant Land Loans

Fee Summary

	Prime Full Doc	Near Prime Full Doc
Application Fee	\$500	\$899

*Fees exclude GST

All Interest Rates displayed are Owner Occupied Principal & Interest.

Residential Rate Loadings

Loading	Amount
Investor	0.15%
Interest Only (5 years)	0.15%
Interest Only (10 years - Prime Investor ≤80% LVR)	0.30%
Loan Size >\$1.75m-2m	0.20%

Residential Postcode Categories

	Max Loan Size	Max LVR
Category 1 (Metro)	\$2.0m	80%
Category 1 (Non-Metro)	\$1.5m	80%
Category 2	\$1.5m	80%
Category 3	\$500k	70%

Vacant Land Rate Loadings

Loading	Amount
Interest Only (5 years)	0.15%

Vacant Land Postcode Categories

	Max Loan Size	Max LVR
Category 1	\$1.5m	75%
Category 2	\$1.5m	70%

Offset Account Fee	\$10 per account per month
Valuation Fee	Valuation fees are at cost and paid prior to valuation being ordered (via Property Hub). AVM and Desktops available subject to eligibility criteria.
Legal Fee*	From \$400
Discharge Fee*	From \$550

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at **1 May 2025**. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit License Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth). Confidential: This product guide is a reference guide for mortgage professionals accredited to distribute MA Money Financial Services Pty Ltd products and is not intended for public distribution. It is made available on a strictly confidential basis and must not be reproduced in whole or part, distributed to any person or organisation without MA Money Financial Services Pty Ltd's prior written consent. It must not be made available to the public under any circumstances. Whilst every effort has been made to ensure this product guide is accurate, it should not be relied upon for any purpose or used as a substitute for independent professional advice.

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