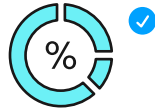


Our **Non-Resident Loan** supports property purchases with Foreign Investment Review Board (FIRB) approval or the refinancing of existing mortgages. We assess 100% of net income once converted to AUD.

Features



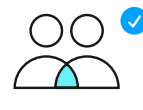
Loans up to \$2m



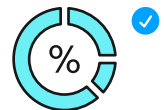
Up to 80% LVR



Purchase, Refinance
or Cash Out



PAYG or Self-Employed
(Full Doc only)



100% of net income once
converted to AUD

Non-Resident Product Guide

	Non-Resident Prime
Eligible Borrowers	Any applicant that does not hold Australian Citizenship or Australian Permanent Residency.
Approved Country List	Australia, Canada, China, France, Germany, Hong Kong, India, Japan, Malaysia, New Zealand, Philippines, Qatar ¹ , Saudi Arabia ¹ , Singapore, South Africa, South Korea, Switzerland, Taiwan, UK, United Arab Emirates ¹ , USA, Vietnam
Loan Size	From \$100,000 to \$2m
Maximum LVR	80%
Loan Purpose	Purchase, Investment, Refinance or Cash Out
Loan Term	5 - 30 years
Interest Only Term	Maximum 5 years
Acceptable Security	House, townhouse or apartment (restriction for apartments apply) ²
Income Documentation	PAYG - Last 2 payslips. Self-Employed - Evidence of company registration AND 2 of either latest business tax return, latest personal tax return or 1 year business financials.
Credit Impairment	Aggregate paid defaults up to \$500 considered
Redraw/Offset	Not available

Non-Resident Interest Rates

	Variable Interest Rate
LVR ≤ 65%	7.29%
LVR ≤ 70%	7.39%
LVR ≤ 75%	7.49%
LVR ≤ 80%	7.59%

Rate Loadings

	Rate Loadings
Investor	0.15%
Interest Only (5 years)	0.15%
Loan Size >\$1.75m	0.20%

Fee Summary

	Fees & Charges
Application Fee	\$499
Risk Fee ³	LVR ≤ 70%: 0.50%; LVR ≤ 80%: 1.00%
Annual Fee	\$499
Valuation Fee*	At cost
Legal Fee*	From \$400
Discharge Fee	From \$550

*Please note that all listed fees exclude GST

¹ PAYG income only.

² Apartment minimum size to be 50m². High density apartments are restricted to 75% LVR.

³ Risk Fee Reducer is not available on this product.

Non-Resident Loan Checklist

MA Money application form

Verification of identity – all borrowers and guarantors:

1. Copy of Passport; and
2. Copy of Secondary Government-issued Photo ID
3. Marriage certificate or change of name (if applicable)

Personal credit report issued by country of residence

Certified copy of trust deed (for Australian trust borrowers only)

FIRB approval, including solicitor's certificate (if applicable)

MA Money Broker Notes

Purchase (Loan Purpose)

Executed Contract of Sale

Evidence of funds to complete, e.g. recent bank statement showing savings balance, gifted letter, evidence of deposit receipt, etc.

Refinance (Loan Purpose)

6 months mortgage statements for all facilities being refinanced

Salary and Wage Earners (PAYG)

Last 2 payslips (dated within 45 days of application) OR

Bank statements showing salary credits for last 3 months

Self-Employed

Evidence of company registration

Minimum two of the following:

Latest business annual tax return

Latest personal annual tax return

Latest 1 year business financials

Rental income

Existing Rental:

1 month rental statements OR

Executed tenancy agreement

New Rental:

Rental appraisal from local real estate agent OR

Valuation

Investment income

12 months investment fund statements OR

Share portfolio statements and dividends received

Translation Process: Documentation in a language other than English must be translated by an accredited or approved translator - NAATI accredited (<https://www.naati.com.au/>)

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