

Designed for non-resident borrowers looking to purchase Australian residential property with Foreign Investment Review Board (FIRB) approval or to refinance an existing mortgage.

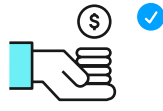
Features



Loans up to \$2m



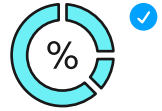
Up to 80% LVR



Purchase, Refinance or Cash Out



PAYG or Self-Employed (Full Doc only)



100% of net income once converted to AUD

	Variable Interest Rates
LVR ≤ 65%	7.91%
LVR ≤ 70%	7.91%
LVR ≤ 75%	7.96%
LVR ≤ 80%	8.51%
	Rate Loadings ²
Investor	0.30%
Interest Only	0.30%
Loan Size >\$1.5m	0.40%

	Fees & Charges
Application Fee	From \$499
Risk Fee ³	LVR ≤ 70%: 0.50% LVR ≤ 80%: 1.00%
Valuation Fee*	At cost
Legal Fee*	From \$400
Annual Fee	\$499
Discharge Fee	From \$990

*Please note that all listed fees exclude GST

Non-Resident Full Doc	
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
Maximum LVR	80%
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	Prime only (aggregate paid defaults up to \$500 considered)
Redraw/Offset	Not available

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	Personal credit report issued by country of residence
Verification of identity – all borrowers and guarantors:	Certified copy of trust deed (for Australian trust borrowers only)
1. Copy of Passport; and	FIRB approval, including solicitor's certificate (if applicable)
2. Copy of Secondary Government-issued Photo ID	MA Money Broker Notes
3. Marriage certificate or change of name (if applicable)	

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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