MA
Money

Residential Rate & Product Guide

11 November 2026

Residential Loans

Vacant Land Loans

Bridging Loans

Expat Loans

Non-Resident Loans

Submission Checklist

MA Money

Residential Loans Product Guide

11 November 2026

Purchasing, refinancing, investing or consolidating debt, our **Residential Loans** are designed to adapt to your clients' needs. With flexible policies, a fast credit process and expert support, we're here to help you every step of the way.

		Prime	Near Prime	Near Prime Plus	Specialist
Max LVR	Residential	90% Full Doc 85% Alt Doc	85%		80%
Verification Documents	PAYG	Last 2 payslips no older than 45 days OR 3 months of bank statements showing salary credits			
	Self-Employed Full Doc	1 Year Company / Trust Tax Return(s) AND 1 Year Personal Tax Return AND corresponding Personal Notice of Assessment (NOA), none older than 21 months Simplified Self-Employed (company directors only): 3 months of salary credits AND last financial year ATO income statement			
	Self-Employed Alt Doc	Declaration of Financial Position AND 1 of Accountant Letter, OR last 2 BAS, OR 6 months business bank statements			
	ABN & GST	ABN > 24 months GST > 12 months	ABN > 12 months GST > 6 months	ABN > 6 months GST > 1 day[6]	
Credit Impairments	Up to $3,000	Paid defaults up to $500 (on aggregate) considered	Unlimited (paid or unpaid)		
	Over $3,000	-	Unlimited when listed > 12 months (paid) Unlimited when listed > 24 months (paid or unpaid)	Unlimited when listed > 12 months	1 credit event[3] listed < 12 months Unlimited when listed > 12 months
Arrears[1]	Mortgage	-	Up to 1 month within the last 6 months	Up to 2 months within the last 6 months	Unlimited within the last 6 months
	Other Arrears	-	Up to 3 months within the last 3 months	Up to 6 months within the last 6 months	Unlimited within the last 6 months
Bankruptcy		-	Discharged from bankruptcy > 1 day		
Part 9 / 10 agreements		-		Accepted (provided the loan is being paid out)	
Cash Out		Up to maximum LVR[5]			Up to $100,000
Debt Consolidation		Up to maximum LVR[4]			

Loan Features

- 48-hour SLA to conditional
- Loan Term: 5 to 40 years[2]
- Loan Size[6]: $100,000 to $5m
- Owner Occupied or Investment
- Full Doc or Alt Doc
- Individual, Company, Trust, or Multi-applicants[7]
- All income types accepted
- Genuine savings not required
- No credit score, CCR or DTI requirement
- Cash out for any purpose
- Common debt reducer
- Up to 6 borrowers
- Up to 4 loan splits
- Up to 4 offset accounts per loan (1 per split)

[1] 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.
[2] 31-40 year loan term available for purchase applications where all applicants are aged 40 years or under. Not available for loans over $2.5m and not applicable to Non-Resident, Expat or SMSF Loans.
[3] A 'credit event' is described as any single event that caused an adverse credit bureau listing or listings. A single credit event can consist of multiple bureau listings, provided the borrower can demonstrate that all listings were caused by that single event and the period over which the listings were reported does not exceed 6 months.
[4] ATO debt and Private Loan debt cannot be consolidated for Prime Loans.
[5] Cash out up to max LVR subject to acceptable purpose and product policy. Unacceptable: gambling, clearing gambling debt, or meeting repayments on existing debts. Cash out from private lenders where interest is capitalised is capped at $200k.
[6] Where GST registration is less than 6 months, MA Money may request additional documentation where trading activity is unclear or inconsistent.
[7] For multiple borrowers, applications may be accepted where the majority of assessable income is from applicants meeting Australian citizen / permanent resident / NZ citizen residing in Australia requirements, and any non-resident co-applicant contributes only minor or no income to servicing.

IO up to 10 years for Residential Prime Investor ≤80% - POA (max 5 years for all other loans)

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Residential Loans
Rates and Risk Fees

11 November 2026

Residential Interest Rates

	Prime			
	≤$2.5m		$2.5m-$5m	
LVR	Full Doc	Alt Doc	Full Doc	Alt Doc
≤ 65%	6.99%	7.29%	7.34%	7.54%
≤ 70%	7.19%	7.44%	7.54%	7.84%
≤ 75%	7.39%	7.69%	8.44%	8.79%
≤ 80%	7.49%	7.79%	8.59%	8.94%
≤ 85%	7.99%	8.54%		
≤ 90%	8.09%			

	Near Prime				Near Prime Plus		Specialist	
	≤$2m		$2m-$3m		≤$2.5m		≤$2m	
LVR	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
≤ 65%	7.74%	7.89%	8.39%	8.64%	8.84%	9.09%	9.84%	10.29%
≤ 70%	7.89%	8.14%	8.59%	8.74%	8.99%	9.44%	10.39%	10.84%
≤ 75%	8.24%	8.39%	9.04%	9.29%	9.34%	9.69%	10.64%	10.99%
≤ 80%	8.44%	8.59%	9.29%	9.54%	9.59%	9.84%	10.79%	11.14%
≤ 85%	9.49%	9.64%			9.99%	10.34%		

Rates displayed are Owner Occupied Principal & Interest

Residential Facility Risk Fees

	Prime			
	≤$2.5m		$2.5-3m	$3-5m
LVR	Full Doc	Alt Doc	Full & Alt Doc	
≤ 75%	-	-	-	1.00%
≤ 80%	-	-	-	1.00%
≤ 85%	1.00%	1.00%		
≤ 90%	2.00%			

	Near Prime		Near Prime Plus		Specialist	
	≤$2m	$2m-$3m	≤$2.5m		≤$2m	
LVR	Full & Alt Doc	Full & Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
≤ 65%	-	-	0.50%	1.00%	0.75%	1.50%
≤ 70%	-	1.25%	1.00%	1.00%	1.50%	1.50%
≤ 75%	0.50%	1.25%	1.00%	1.00%	1.50%	1.50%
≤ 80%	0.50%	1.25%	1.00%	1.00%	1.50%	1.50%
≤ 85%	1.50%		2.00%	2.00%		

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Residential Loans
Max Loan Amounts & Loadings

11 November 2026

Residential Maximum Loan Amounts

	Prime		Near Prime		Near Prime Plus		Specialist	
LVR	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
≤ 65%	$5m	$5m	$3m	$3m	$2.5m	$2.5m	$2m	$1.75m
≤ 70%	$5m	$5m	$3m	$3m	$2.25m	$2.25m	$2m	$1.5m
≤ 75%	$5m	$5m	$3m	$3m	$2m	$2m	$1.5m	$1.5m
≤ 80%	$5m	$5m	$3m	$3m	$1.75m	$1.75m	$1m	$1m
≤ 85%	$1.5m	$1.5m	$1.25m	$1.25m	$1m	$1m		
≤ 90%	$1m							

Minimum loan amount: $100,000

Postcode Categories

	Max Loan Size	Max LVR
Category 1	$5m (80% LVR)	90%
Category 2	$2.5m	80%
Category 3	$1m	70%

Rate Loadings

	Amount
Investor (up to $2.5m)	0.30%
Investor (over $2.5m)	0.00%
Interest Only (5 years)	0.20%

Acceptable Security

Completed property only. Zoned residential/rural residential. Up to 25 acres.

Apartment/Unit Minimum property size

- Minimum 50m^2 including balcony and car space, or 40m^2 living area with no balcony or car space
- If car space is on separate title mortgages are required to be taken over both titles

Properties located in Mixed Use zoning

- Acceptable provided residence is on a separate title
- Usually located with retail business on ground floor and residences above

Restricted security type

- High density apartments (40+ units in one complex) are restricted to 80% LVR
- Max 6 residential properties on one title

Risk Fee Reducer

For Risk Fees up to 1.00%, the Risk Fee can be reduced for Residential Loans up to 80% LVR in exchange for a higher ongoing interest rate.*

For the new rate, apply 50% of the Risk Fee to the base interest rate.

Risk Fee	Rate Loading with Risk Reducer
0.50%	0.25%
1.00%	0.50%

Excludes loans over $2.5m.

Check out our **Postcode Lookup Tool** for maximum loan amounts and LVRs for each of our loan products

*Choosing to waive a portion or all of a risk fee in exchange for a higher interest rate will result in increased total interest and costs over the duration of the loan.

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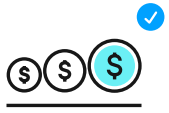
Vacant Land Loans Rates and Risk Fees

11 November 2026

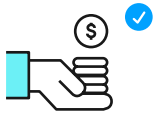
Loan Features



Loans up to $2m



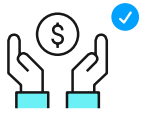
Up to 80% LVR



Cash out to max LVR



Land can be used as sole security



No clawbacks

Vacant Land Interest Rates

	Prime		Near Prime		Near Prime Plus		Specialist	
	≤$2m		≤$2m		≤$2m		≤$2m	
LVR	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
≤ 65%	8.24%	8.45%	8.84%	8.89%	9.84%	10.29%	11.14%	11.59%
≤ 70%	8.29%	8.60%	8.99%	9.04%	9.99%	10.44%	11.39%	11.84%
≤ 75%	8.44%	8.75%	9.24%	9.29%	10.34%	10.69%	11.64%	11.99%
≤ 80%	9.04%	9.24%	9.44%	9.59%	10.59%	11.04%	11.89%	12.34%

Rates displayed are Investor Principal & Interest

Maximum Loan Amounts

	Prime	Near Prime	Near Prime Plus	Specialist
LVR	Full & Alt Doc	Full & Alt Doc	Full & Alt Doc	Full & Alt Doc
≤ 80%	$2m	$2m	$2m	$2m

Risk Fees

	All Loans
LVR	Full & Alt Doc
≤ 80%	1.25%

Rate Loading

	Amount
Interest Only (5 years)	0.20%

Postcode Categories

	Max Loan Size	Max LVR
Category 1	$2m	80%
Category 2	$2m	70%
Category 3		

Minimum loan amount: $100,000

Please note: development sites with DA approval are not acceptable for Vacant Land loans

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Bridging Residential Loan Rate & Product Guide

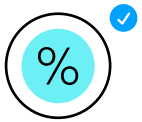
11 November 2026

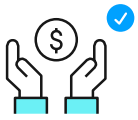
Loan Features


Loans up to $5m


6 & 12 month terms


End-debt flexibility


Capitalised interest available


No clawbacks

Bridging Product Guide

	Bridging Prime	Bridging Near Prime
Eligible Borrower	Australian citizens or Permanent Residents, New Zealand citizens residing in Australia. Individual / Company or Trust (Australia-based). Expat borrowers are also acceptable	
Cash Out	Up to max LVR[1]	
Loan Term	6 to 12 months	
Interest Only Term	Up to 12 months (interest, facility risk fee, and application fee capitalised)	
Acceptable Security	Residential securities in Australia (policy restrictions apply)	
Income Documentation	**PAYG**: Last 2 payslips no older than 45 days OR 3 months bank statements showing salary credits **Self-Employed Full Doc**: 1 year tax return **AND** corresponding personal NOA[2] **Self-Employed Alt Doc**: Declaration of Financial Position **AND** 1 of Accountant Letter **OR** last 2 BAS **OR** 6 months business bank statements	
End of Loan Term	No end debt: Full payout of capitalised bridging loan amount End debt: Residual debt after partial payout (from sale proceeds) of capitalised bridging loan amount.	
Credit Impairments up to $3,000	Paid defaults up to $500 (on aggregate) considered	Unlimited (paid or unpaid)
Credit Impairments over $3,000	-	Unlimited - listed > 12 months (paid) Unlimited - listed > 24 months (paid/unpaid)
Mortgage Arrears[3]	-	Up to 1 month within the last 6 months
Other Arrears[3]	-	Up to 3 months within the last 3 months
Bankruptcy	-	Discharged from bankruptcy > 1 day
Serviceability	No End Debt: No serviceability required. Max peak debt limits must be met (Bridging calc) End Debt: Serviceability assessment on End Debt based on MA Money Home Loan Policy	

Bridging Interest Rates

	Prime	Near Prime
	≤$5m	≤$5m
LVR	Full & Alt Doc	Full & Alt Doc
≤ 65%	8.79%	9.29%
≤ 70%	8.89%	9.39%
≤ 75%	9.04%	9.54%
≤ 80%	9.19%	9.69%

Rates displayed are Owner Occupied Principal & Interest

Bridging Risk Fees

	All Loans
LVR	Full & Alt Doc
≤ 80%	1.25%


Use our **Online Bridging Calculator** for your client's loan submission

Postcode Categories

	Max Loan Size	Max LVR
Category 1	$5m	80% (Vacant Land 75%)
Category 2	$5m	75% (Vacant Land 70%)
Category 3	$2m	70% (Vacant Land N/A)

Minimum loan amount: $200,000

1 Cash out from private lenders (Near Prime if from private lending with capitalised interest) capped at $200k.
2 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).
3 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.
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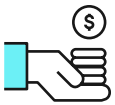
Expat Loans
Rate & Product Guide

11 November 2026

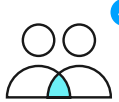
Loan Features



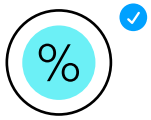
Loans up to $5m



Cash out to max LVR



PAYG or Self-Employed (Full Doc only)



100% of net income used once converted to AUD

Expat Product Guide

	Expat Prime	Expat Near Prime
Eligible Borrowers	• Australian/NZ citizens or Australian Permanent Visa holders **living and working overseas** • Australian/NZ 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, UK, United Arab Emirates[1], USA *For countries not included on this list, speak to your BDM*	
Borrower Type	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	
Acceptable Security	Residential securities in Australia (policy restrictions apply)	
Income Documentation	PAYG: Last 2 payslips no older than 45 days OR 3 months bank statements showing salary credits 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 - listed > 12 months (paid) Unlimited - listed > 24 months (paid/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

Expat Interest Rates

	Prime		Near Prime	
LVR	≤$2.5m	$2.5m-$5m	≤$2.5m	$2.5-5m
≤ 65%	7.34%	8.29%	8.24%	9.19%
≤ 70%	7.59%	8.79%	8.39%	9.49%
≤ 75%	7.84%	8.94%	8.54%	9.64%
≤ 80%	7.94%	9.19%	8.64%	9.89%

Rates displayed are Owner Occupied Principal & Interest

Expat Risk Fees

	Prime	Near Prime
	Full Doc	Full Doc
Residential	0.50%	1.25%
Vacant Land (up to 80% LVR)	1.25%	1.25%

Rate Loadings

	Amount
Investor (up to $2.5m)	0.30%
Investor (over $2.5m)	0.00%
Interest Only (5 years)	0.20%
Vacant Land (up to 80% LVR)	1.00%

Postcode Categories

	Max Loan Size	Max LVR
Category 1	$5m	80%
Category 2	$2.5m	80%
Category 3	$1m	70%

Minimum loan amount: $100,000

1 PAYG income only.
2 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.
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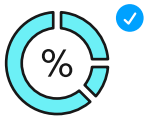
Non-Resident Loans Rate & Product Guide

11 November 2026

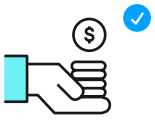
Loan Features



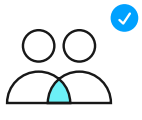
Loans up to $2m



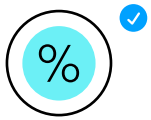
LVR up to 80%



Cash out to max LVR



PAYG or Self-Employed (Full Doc only)



100% of net income used 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
Acceptable Countries	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 *For countries not included on this list, speak to your BDM*
Loan Size	From $100,000 to $2m
Maximum LVR	80%
Borrower Type	Individual, Company or Trust
Loan Purpose	Purchase, Investment, Refinance or Cash Out
Loan Term	5-30 years
Interest Only Term	Maximum 5 years
Acceptable Security	Residential securities in Australia (policy restrictions apply);Category 3 and uncategorised postcodes are unacceptable High-density apartments restricted to 75% LVR
Income Documentation	**PAYG:** Last 2 payslips no older than 45 days OR 3 months bank statements showing salary credits. **Self-Employed Full Doc:** Minimum two supporting income documents from 1. Latest business tax return, 2. Latest personal tax return, 3. 1 year financials, 4. 3 months business bank statements **OR** 3 months personal bank statements showing regular distributions / credits from the business
Credit Impairments	Aggregate paid defaults up to $500 considered
Redraw/Offset	Not available

Non-Resident Interest Rates

LVR	Prime
≤ 65%	7.89%
≤ 70%	7.99%
≤ 75%	8.24%
≤ 80%	8.39%

Rates displayed are Owner Occupied Principal & Interest

Non-Resident Risk Fees

LVR	Prime
≤ 80%	1.00%

Rate Loadings

	Amount
Investor	0.30%
Interest Only (5 years)	0.20%

Postcode Categories

	Max Loan Size	Max LVR
Category 1	$2m	80%
Category 2	$1.5m	75%
Category 3	N/A	N/A

Minimum loan amount: $100,000

1 PAYG income only.

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Residential Loans Fee Summary

	Residential, Vacant Land and Expat Loans								Bridging Loans				Non-Resident Loans
	Prime		Near Prime		Near Prime Plus		Specialist		Prime		Near Prime		Prime
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc
Application Fee	$500	$599	$899						$500	$599	$899		$499
Annual Loan Administration Fee	$0												$499
Monthly Offset Account Fee	$10 per account per month												N/A
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												

*Please note that all listed fees exclude GST

Features

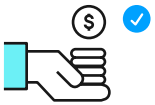
Our entire range of loan solutions are packed with innovative features to suit more customers.


Redraw Facility


Offset Accounts


Internet Banking


Direct Debits


Direct Credits

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Serviceability

- Debt Service Coverage Ratio (DSCR): > 1.0x for all products; DSCR > 1.1x for LVR > 85%
- Standard buffer rate applied is +2.01%, exceptions include:
  - +1.01% for Prime refinance (P&I to P&I only). Excludes cash-out and debt consolidation
  - 2.51% for Non-Resident Loans

PAYG Income

- 100% of PAYG base income (full time)
- 100% of casual, part time, contractor income (prorated over 48 weeks)
- 100% of overtime, commission, bonuses
- 100% of second job income (held for at least 6 months, max 55 hours per week). If less than 6 months, Near Prime

Self-Employed Income

- Full Doc: 100% profit before tax less non recurring income.
- Addbacks allowed if company is not trading at a loss:
  - Depreciation (must provide depreciation schedule)
  - Superannuation above compulsory amount
  - Non-recurring expenses (specified)
  - Instant asset write off (with supporting evidence)
- Alt Doc: 100% taxable income as per Accountant Letter
  - Minimum 25% shareholder to be considered Alt Doc
  - For income declared from a trust, applicant must be the Trustee of the Trust

Other income

- 90% residential rental Income (80% Non-Resident Loans). Includes holiday rental income, AirBnB (net income after fees/ cleaning fees)
  - No maximum yield on property value. Where assessed rental income is materially above market levels, including yields above 6%, MA Money may use a lower amount or request further evidence.
  - Private rental accepted with minimum 3 months banks statements, or copy of lease agreement + 1 month bank statement
- 100% non-earned income (government benefits, Centrelink, foster care, income protection, workers' compensation, child support)
  - Considered Near Prime if non-earned income accounts for more than 50% of total income
  - Child support must be through the Child Support Agency. No private arrangement accepted
  - Maternity leave: full income accepted when applicant has returned to work and provided two most recent payslips
  - JobSeeker not accepted
- 100% superannuation income (distributed): must be from an income stream (not a capital draw)
- 100% share dividend and interest income. Share certificate to confirm shares are held at time of application and income tax return to be provided
- 100% trust distributions
- 100% foreign income. Net foreign income to be provided. Converted to AUD using prevailing XE currency exchange

Expenses

- Declared expenses benchmarked against income adjusted HEM
  - Child/spouse maintenance, private education, rent/board, investment/secondary property costs (Including insurance, taxes, rates, etc.) and personal insurance (life, health insurance) not included in HEM
  - Single HEM considered for single applicant part of a couple. Subject to verification of non applicant's income (privacy consent & proof of income)
- Notional rental expense may apply: $650 per month per applicant
  - With joint applicants in a spousal relationship, one rental living expense will be applied across both applicants
- Foreign living expenses (Non-Resident): The higher of 1. 110% of HEM adjusted for international living cost differentials, or (ii) declared living expenses.

Existing liabilities

- Existing mortgage debt (residential/commercial): 25% loading to current repayments
- Credit card: 3.8% of limit (monthly)
- Consumer loans (personal loan, car loan): actual repayment
- Common debt reducer considered (subject to privacy consent from non loan party & evidence of income): 50% of debt and 50% of income used for servicing
- Negative gearing accepted for investment properties. Negative gearing not accepted for Company borrowers, Vacant Land
- Tax liabilities and ATO payment arrangements: may be considered and assessed using the actual repayment amount.

Bridging Loans

- No End Debt: no serviceability assessment required. Must meet the criteria of maximum peak debt of $5m and maximum LVR of 80% (as per MA Money Bridging Calculator)
- End Debt: assessed upfront in accordance with Residential Lending Policy and serviceability criteria

Product Criteria

- 31–40 year loan term: available for purchase applications where all applicants are aged 40 years or under. Not available for loans over $2.5m and not applicable to Non-Resident, Expat or SMSF Loans.
- Refinance from private lenders with capitalised interest: Near Prime. Cash out is limited to $200,000
- Over 50% income from non-earned sources (government benefits, foster care payments, income protection, workers' compensation): Near Prime
- Second job: if second job under 6 months, Near Prime.
- Single development exposure to MA Money:
  - 1-3 units: standard LVR and product grid apply
  - 4 units: max 80% LVR
  - 5-6 units: max 70% LVR, Near Prime
  - More than 6 units considered: max LVR 60% (Cat 2 & 3 is 50% LVR), Near Prime
- Casual employment - applicant in casual employment for less than six months: Near Prime
- For residential property where the highest and best use is as a development site and no DA is in place, the maximum LVR is 75%

Exit Strategy

- All applicants over the age of 50 are required to provide an exit strategy
- Exit strategy signed and dated by all applicants
- If planning to downsize or sell property/assets, include:
  - Expected sale price
  - Sale timeline
  - Estimated remaining funds after the sale
  - Attach supporting documents such as recent superannuation balance statement, proof of asset ownership

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MA Money

All Applications

- ◯ MA Money Application Form
- ◯ MA Money Broker Notes
- ◯ Trust deed where the borrower is a Trust or self-employed income is earned through a Trust
- ◯ Verification of Identity (VOI) for all borrower(s) and guarantor(s)

Income Evidence

PAYG applicants

- ◯ 2 most recent consecutive payslips (dated within 45 days of application) **OR** bank statement showing salary credits for last 3 months

Self-employed applicants – Full Doc

- ◯ 1 Year Personal Tax Return (and if applicable Company / Trust Tax Return(s)), no older than 21 months
- ◯ Corresponding Personal Notice of Assessment (NOA)

Self-employed applicants - Simplified (for company directors only)

- ◯ Most recent 3 months of salary credits
- ◯ Last financial year's ATO income statement

Self-employed applicants – Alt Doc

- ◯ Declaration of Financial Position
- ◯ One of Accountant Letter **OR** 6 months business bank statements **OR** last 2 Business Activity Statements

Other income

- ◯ Centrelink Income Statement (dated within 4 weeks of application) **AND** bank statement showing credits for last 3 months

Additional documentation and information may be requested at the discretion of MA Money.

Rental Income

For existing and new rental - one of the following:

- ◯ Rental Statements
- ◯ Valuation Report
- ◯ Real Estate Agent appraisal
- ◯ Tax Returns
- ◯ 3 months bank statements

In cases where multiple documents are provided, lower amount will be used.

Purchase

- ◯ 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/Debt Consolidation

- ◯ Most recent 6 months statements for all mortgage facilities being refinanced
- ◯ Most recent 3 months statement for unsecured debts to be consolidated

Non-Resident Loans

- ◯ FIRB approval, including solicitor's certificate
- ◯ Personal credit report issued by country of residence
- ◯ Copy of Trust Deed (for Australian trust borrowers only)
- ◯ Self-employed applicants: 3 months business bank statements **OR** 3 months personal bank statements showing regular distribution / credits from the businesss

Bridging Loans

- ◯ Property to be sold: Proof of ownership (e.g. Council rate less than 6 months, Certificate of occupancy)
- ◯ Real estate agent listing agreement (if available)
- ◯ MA Money Bridging Calculator (include Serviceability Calculator if there is end debt)