

Our **Expat & New Resident home loan** is fully featured that comes with an optional 100% offset account with the flexibility of redraw, online banking, unlimited additional repayments, no monthly fee and multilingual customer service. Selected Visa Holders acceptable

Features	
<b>Applicants</b>	Salaried Employee & Self-Employed Expats and New Residents
<b>Income Verification</b>	Full Documentation and Alt Doc
<b>Loan Purpose</b>	Purchase, Refinance or Equity Release
<b>Loan Amount</b>	\$150,000 - \$1,500,000 (Melbourne & Sydney) \$150,000 - \$900,000 (Brisbane, Gold Coast, Canberra, Perth & Adelaide) \$150,000 - \$750,000 (Non-Metro) \$2,000,000 maximum per borrower
<b>Loan Term</b>	Up to 30 years
<b>Maximum LVR</b>	<45 sqm – max 50% LVR 45 – 50 sqm – max 60% LVR >50 sqm – max 75% LVR
<b>Alt Doc Premium</b>	0.50% p.a. loading to the applicable rate for clients with loan LVR ≤65% 0.70% p.a. loading to the applicable rate for clients with loan LVR >65%
<b>Large Loan Premium</b>	0.30% p.a. loading for loan amount > AUD \$1,000,000 and LVR ≤65% 0.50% p.a. loading for loan amount > AUD \$1,000,000 and LVR >65%
<b>Internet &amp; phone banking</b>	Yes. Pay Anyone payments can be made to any Australian bank account
<b>Interest Only Option</b>	Up to 5 years (0.30% p.a. loading to the applicable rate)
<b>Fixed Interest Option</b>	1, 2 and 3 years. Additional 0.30% p.a. loading to applicable interest rate
<b>Construction</b>	Available – Non Resident Builder
<b>Repayment Frequency</b>	Monthly
<b>Additional Repayments</b>	No fee - Unlimited repayments on variable loans.
<b>Fixed Rate Lock</b>	Not available
<b>Offset Account</b>	Available
<b>Loan Splits</b>	Up to 4 loan splits
<b>Redraw</b>	Up to \$5000 per day can be withdrawn online. Charge may apply for manual redraw.
<b>Repayment Methods</b>	Direct debit from an Australian bank account.
<b>Fees</b>	Application Fee - \$990 (incl. valuation up to \$440) Annual Package Fee - \$499 (charged at settlement) Settlement Fee - \$400 + disbursements Discharge Fee - \$550 + lender legal costs

### Acceptable Visa List

#### Expatriates and new residents of Australia

Loans may be considered for temporary and permanent residents of Australia where one of the following visas has been granted by the Department of Immigration and Citizenship. Visa needs to remain current for at least 12 months from the time of loan application. If a bridging visa has been granted, or a formal application for permanent residency has been lodged and approval is imminent, we may also accept loan application.

Visa No.	Visa Type	Visa No.	Visa Type	Visa No.	Visa Type
100	Permanent	188	Temporary	858	Permanent
103	Permanent	189	Permanent	864	Permanent
111	Permanent	190	Permanent	866	Permanent
114	Permanent	200	Permanent	882	Permanent
115	Permanent	201	Permanent	884	Temporary
116	Permanent	203	Permanent	885	Permanent
119	Permanent	204	Permanent	886	Permanent
120	Permanent	309	Temporary	887	Permanent
121	Permanent	444	Temporary	888	Permanent
124	Permanent	475	Temporary	890	Permanent
132	Permanent	476	Temporary	891	Permanent
134	Permanent	485	Temporary	892	Permanent
136	Permanent	487	Temporary	893	Permanent
137	Permanent	489	Temporary	A	Bridging
138	Permanent	500	Temporary	B	Bridging
139	Permanent	801	Permanent		
143	Permanent	804	Permanent		
151	Permanent	814	Permanent		
155	Permanent	820	Temporary		
157	Permanent	835	Permanent		
175	Permanent	836	Permanent		
176	Permanent	838	Permanent		
184	Permanent	855	Permanent		
186	Permanent	856	Permanent		
187	Permanent	857	Permanent		

**Expatriates** Expatriate borrowers are defined as one of the following: An Australian Citizen that does not reside in Australia, a Permanent or Temporary Resident of Australia with an Acceptable Visa or a New Zealand Citizen that does not reside in Australia or New Zealand.