

Our **Non 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	
Applicants	Salaried Employee & Self-Employed
Income Verification	Full Documentation and Alt Doc
Loan Purpose	Purchase, Refinance or Equity Release
Loan Amount	\$150,000 - \$1,500,000 (Melbourne & Sydney) \$150,000 - \$900,000 (Brisbane, Gold Coast, Canberra, Perth & Adelaide) \$150,000 - \$500,000 (Non-Metro). \$2,000,000 maximum per borrower
Loan Term	Up to 30 years
Maximum LVR	<45 sqm – max 50% LVR. 45 – 50 sqm – max 60% LVR. >50 sqm – max 75% LVR
Alt Doc Premium	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%
Large Loan Premium	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%
Internet & phone banking	Yes. Pay Anyone payments can be made to any Australian bank account
Interest Only Option	Up to 5 years (0.30% p.a. loading to the applicable rate)
Fixed Interest Option	1, 2 and 3 years. Additional 0.30% p.a. loading to applicable interest rate
Construction	Available – Non Resident Builder
Repayment Frequency	Monthly
Additional Repayments	No fee - Unlimited repayments on variable loans.
Fixed Rate Lock	Available
Offset Account	Available
Loan Splits	Up to 4 loan splits
Redraw	Up to \$5000 per day can be withdrawn online. Charge may apply for manual redraw.
Repayment Methods	Direct debit from an Australian bank account.
Fees	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
Credit Report	Acceptable from: China (Mainland): Credit Reference Centre, People’s Bank of China. Indonesia: Bank of Indonesia. Malaysia: Bank Negara Malaysia. Singapore: DP Bureau. For other countries we will advise on an acceptable credit reporting agency.