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## ULTRA TRADITIONAL MIGRANT LENDING

Australian & NZ Citizens, Permanent & Temporary Residents

<b>Applicant(s):</b>	Australian, New Zealand Citizen (C), Permanent Residents (PR) and Temporary Residents (TR)	
<b>Employment:</b>	PAYG or Self Employed	
<b>Loan Purpose:</b>	Purchase, Refinance of Owner Occupied or Investment	
<b>Maximum Loan Amount:</b>	\$1,250,000	
<b>Maximum LVR:</b>	80%	
<b>Income Test:</b>	C <25% income <b>OR</b> PR <25% Australian income <b>OR</b> TR <50% Australian income	
<b>Variable Rate Options:</b>	<b>Owner Occupied P &amp; I</b>	<b>Investment P &amp; I</b>
	3.25% (<\$750,000 to 75%)	3.55% (<\$750,000 to 75%)
	3.55% (<\$750,000 to 80%)	3.85% (<\$750,000 to 80%)
	3.55% (<\$1,250,000 to 75%)	3.85% (<\$1,250,000 to 75%)
	3.85% (<\$1,250,000 to 80%)	4.15% (<\$1,250,000 to 80%)
<b>Interest Only:</b>	Load 0.30% to above rates	
<b>Lender Protection Fee:</b>	1.00% LPF applies for loans with an LVR greater than 75% (based on loan amount)	
<b>Acceptable Countries</b>	Brunei, Canada, China, France, Germany, Hong Kong, India, Indonesia, Japan, Macau, Malaysia, New Zealand, Philippines, Saudi Arabia, Singapore, South Africa, Switzerland, United Kingdom - England, Scotland, Wales, Northern Ireland, United Arab Emirates, USA	
<b>Term:</b>	Up to 30 years	
<b>Security Location:</b>	Category 1 & 2 postcodes, High Density, Inner City (75% max) and Regional accepted	
<b>Restricted Locations:</b>	Postcodes 4006, 4702, 6721 & 6722 are unavailable locations for this product	
<b>Servicing:</b>	80% of the net overseas income converted into Australian currency 80% of all other Overseas income (i.e. Bonuses) converted to Australian currency 80% of the proposed rental income Negative Gearing add backs not applicable	

### WHAT YOU NEED TO KNOW

- Rates may vary under certain circumstances where more than one applicant or Visa type is applying for lending.
- Key features of the product include a 100% Offset Account, Redraw and up to 40 days interest free on Visa Debit purchases and cash advances to a maximum of \$4,000 per month.

### APPROXIMATE GET IN COSTS

Application Fee:	\$299.00
Lender Protection Fee:	1.00% applies for loans greater than 75% and up to 80% LVR
Valuation Fee:	\$440.00 (or at cost and paid in advance)
Lenders Legal Fee:	\$440.00 (plus any related costs incurred)
Annual Fee:	\$395.00
Settlement Fee:	\$399.00
Discharge Fee:	\$535.00 plus 3rd party costs

*All related application costs are subject to change without notice*

Subject to Lender criteria. Some conditions, fees and charges may apply. Information correct as at 23rd December 2020.

Australian Credit Licence Number 382 606