



P: 1300 650 200 | F: 1300 650 201 | W: www.mortgage-mart.com.au

E: applications@mortgage-mart.com.au

ULTRA EXPAT & MIGRANT LENDING

Australian, Permanent, Temporary & Non Residents Applicants

Eligible Applicant(s):

1. Class A: Permanent Residents (PR) & Temporary Residents (TR) with acceptable Visa's with Australian income to cover 100% of the Interest Expense of the loan.

2. Class B: Permanent Residents (PR) with acceptable Visa's living in Australia with a minimum of 50% of income used in servicing earned in Australia.

3. Class C: Australian Citizens living and working outside of Australia applying with Non Resident consumers with a minimum of 50% of income used in servicing contributed by the Australian Citizen.

Acceptable Countries:

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

Employment:

PAYG or Self Employed

Loan Purpose:

Purchase or Refinance of Owner Occupied or Investment Dwellings

Maximum Loan Amount:

\$1,750,000

Max LVR:

80%

P & I Rate Options up to \$1,000,000

Owner Occupied

2.90% up to 50%
3.00% up to 60%
3.10% up to 70%
3.60% up to 80%

Investment

3.10% up to 50%
3.20% up to 60%
3.30% up to 70%
3.80% up to 80%

Loans to \$1,750,000:

Add 0.30% to above rates

Interest Only:

Add 0.30% to above rates (Investment only)

Fixed Rates:

Contact your BDM for quotes

Location/Type Loadings:

Add 0.30% to above rates if postcode is Inner City, High Density, Regional or Unclassified

Lender Risk Fee(s):

<70% - 0.00%, <75% LVR - 0.50%, <80% - 1.5%
NDIS securities - 0.50% of loan amount sought (if applicable)

Term:

Up to 30 years

Servicing:

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

APPROXIMATE GET IN COSTS

Loan Application Fee:	\$299.00	Annual Fee:	\$395.00
Valuation Fee:	\$484.00 (or at cost if higher)	Settlement Fee:	\$399.00
Lenders Legal Fee:	\$440.00 (plus any related costs)	Discharge Fee:	\$535.00 plus 3rd party costs
Lender Risk Fee:	As per above table	<i>All application costs are subject to change without notice</i>	