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ULTRA STANDARD EXPAT LENDING

Australian & NZ Citizens

Eligible Applicant(s):	1. Australian or New Zealand Citizen(s) working overseas where 100% of the income required for servicing is earned by the Citizen.	
	2. Australian or New Zealand Citizen(s) working overseas applying with a Permanent Resident and/or Temporary Resident of Australia where a minimum of 50% of the income required for servicing is earned by the 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, Refinance of Owner Occupied or Investment Dwellings	
Maximum Loan Amount:	\$2,000,000	
Maximum LVR:	80%	
Rate Options Cat 1 & 2 postcodes	Owner Occ. (P & I up to \$1,000,000) 2.20% up to 60% 2.30% up to 70% 2.40% up to 80%	Investment (P & I up to \$1,000,000) 2.40% up to 60% 2.50% up to 70% 2.60% up to 80%
	Owner Occupied (P & I up to \$2,000,000) 2.50% up to 60% 2.60% up to 70% 2.70% up to 80%	Investment (P & I up to \$2,000,000) 2.70% up to 60% 2.80% up to 70% 2.90% up to 80%
Rate Options Regional & Unclassified postcodes	Owner Occupied (P & I up to \$1,000,000) 2.60% up to 70% 2.70% up to 80%	Investment (P & I up to \$1,000,000) 2.80% up to 70% 2.90% up to 80%
	Owner Occupied (P & I up to \$1,500,000) 2.90% up to 70% 3.00% up to 80%	Investment (P & I up to \$1,500,000) 3.10% up to 70% 3.20% up to 80%
Interest Only:	Load 0.30% to above rates (Investment only)	
Term:	Up to 30 years	
Security Location:	Category 1 & 2 postcodes, High Density, Inner City (75% max) and Regional accepted	
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
Valuation Fee:	\$484.00 (or at cost if higher & paid in advance)
Lenders Legal Fee:	\$440.00 (plus any related costs incurred)
Annual Fee:	\$250.00 Cat 1 or 2 locations \$395.00 if Regional/Unclassified (excludes OO loans <80%)
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 1st July 2021.

Australian Credit Licence Number 382 606