

Optimiser **Expat & New Residents**

Optimiser Expat Rates

LVR	50%	65%	70%	75%
Owner Occupied	7.23%	7.23%	7.23%	7.23%
Investment	7.43%	7.43%	7.43%	7.43%

Optimiser Expat Residential Established Dwellings | Maximum Loan Size

<p>Max Loan Amounts: (minimum loan size \$150,000) \$1,500,000 - Melbourne & Sydney \$900,000 - Brisbane, Gold Coast, Canberra, Perth & Adelaide \$750,000 - Non Metro locations</p>

Optimiser Expat Program Loadings & Parameters

<p>Loan Size >\$750K & <\$1M Add 0.30%</p> <p>Loan Size >\$1M Add 0.50%</p>	<p>Risk fees</p> <p>Up to 65% LVR 0.50%</p> <p>>65% to 70% LVR 1.00%</p> <p>>70% to 75% LVR 1.50%</p>
<p>Interest Only 1-5 Years add 0.30%</p>	

Acceptable Loan Purposes

- Purchase, refinance and/or equity release of residential property (excludes construction)
- Available for PAYG or Self-Employed Applicants with maximum exposure limit of \$2,000,000 single borrower.
- Purchase non-real estate investment (shares, managed funds) & debt consolidation (excludes tax liabilities).
- Fixed Rate options for up to 3 years are P.O.A.
- Maximum loan term to 25 years
- Living areas - No Minimum Size - <45 sqm max 50% LVR | 45 - 50 sqm max LVR 60% | >50 sqm max 75% LVR

Acceptable Countries:

Brazil, Brunei, Canada, China, France, Germany, Hong Kong, India, Indonesia, Japan, Macau, Malaysia, Mexico, New Zealand, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, United Kingdom, United Arab Emirates, United States and Vietnam.

- **All** Applicants must provide their passport as identification.
- Acceptable income evidence must be translated into English and converted into Australian dollars using the exchange rate at the time of assessment (www.xe.com)

PAYG Income Documentation

- Last 3 months personal bank account statements showing regular salary credits: and
- Employment agreement or letter from Employer: **or**
- Last 3 months payslips showing regular income.

Self Employed Income Documentation

- Last 6 months personal bank account statements showing distributions, dividends or other credits from business, Business Bank Statements may be required if credits are irregular or insufficient: and
- 2 Years business financials

Optimiser Expat Application Fees

Application Fee	\$990.00	Annual Fee	\$499.00
Valuation fee from	\$484.00	Settlement Fee	\$250.00
Lenders Legal Fee from	\$400.00	Discharge Fees approx.	\$895.00