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## SMART EXPAT LOAN

<b>Applicant(s):</b>	Australian Citizen (AC) or Australian Permanent Residents (PR)
<b>Employment:</b>	PAYG & Self Employed Applicants
<b>Loan Purpose:</b>	Purchase Only of Owner Occupied or Investment Property
<b>Maximum Loan Amount:</b>	\$25,000,000
<b>Maximum LVR:</b>	80% to \$2,000,000   75% to \$5,000,000   Up to \$25,000,000 quote basis
<b>Variable Rate Options:</b>	Loans to \$2M - 4.59% up to 65%   4.79% up to 75%   4.99% up to 80% Loans to \$5M - 5.79% up to 65%   5.99% up to 75% (add 0.40% to above rates for Interest Only for up to 5 years)
<b>Minimum Security size:</b>	50 sqm
<b>Unacceptable Countries:</b>	Central African Republic, Dem Republic of Congo, Guinea-Bissau, Iran, Iraq, Lebanon, Libya, Mali, Myanmar, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Ukraine, Yemen, Republic of Yugoslavia, Zimbabwe
<b>Risk Grade:</b>	Clear credit only
<b>Term &amp; Repayment Options:</b>	Up to 30 years   Principle & Interest Interest Only available up to 5 years with a 0.40% loading to the applicable rate
<b>Cash Out:</b>	No.
<b>Security Location:</b>	Catagory A locations only. Other restrictions may apply.
<b>Servicing / Conversion:</b>	90% of converted income. Use website <a href="http://www.XE.com">www.XE.com</a> to convert OS currency to \$Aud
<b>Income Evidence:</b>	PAYG - 3 pay slips, 3 months statements showing salary credits and employers letter SE - two years tax returns regardless if they are paying themselves a wage
<b>Special Conditions:</b>	i) Evidence of funds to complete to be held in an Australian bank account or solicitors trust ii) All income documents are to be translated into English by a NATTI registered translator iii) Overseas credit report from the relevant country to be provided iiii) Up to date bank statements and subject to full credit assessment

### WHAT YOU NEED TO KNOW

- Other benefits include the ability for lump sum payments plus higher minimum repayments without penalty.
- Negative gearing add backs not applicable.
- This product is not a Non Resident / Foreign Investor loan.
- On occasion some security locations are unavailable or restricted for lending purposes.

### APPROXIMATE GET IN COSTS

Application Fee:	1.50% of loan amount
Lender Risk Fee:	NA
Establishment Fee:	NA
Valuation Fee:	\$484.00 (or at cost and paid in advance)
Lenders Legal Fee:	\$880.00 (plus any related costs incurred)
Monthly Fee:	\$15.00
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 15th November 2021.

Australian Credit Licence Number 382 606

