

WLTH

**MORTGAGE
MART**

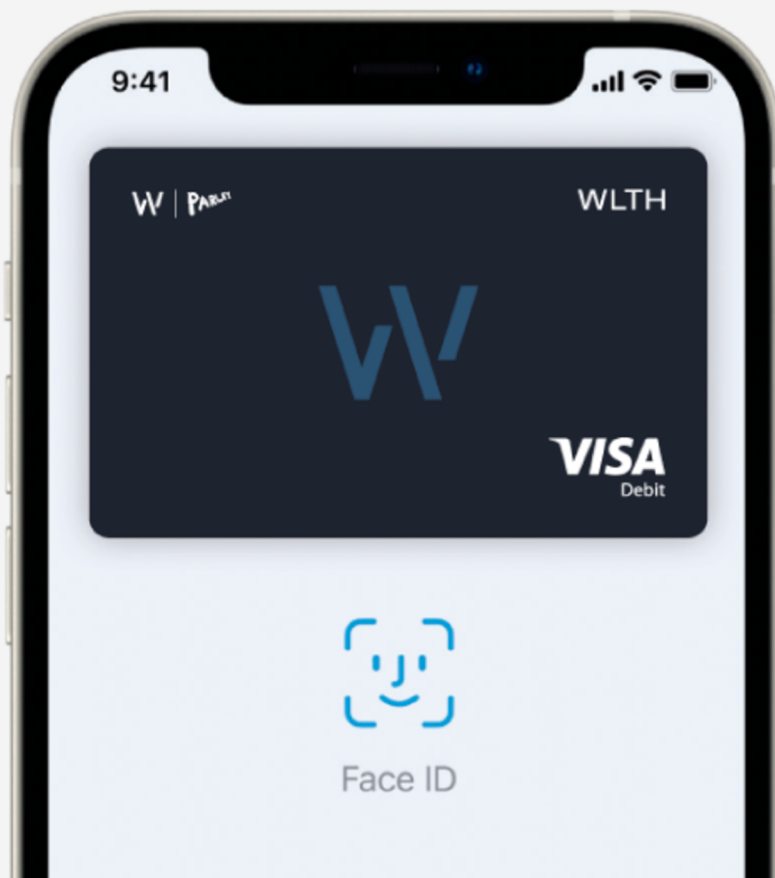
Smart

Expat & Non Resident Rate Card

Residential Variable

Rates from

7.24 % P.A.



NEW LENDING ONLY

Smart Expat & Non Resident Rate Card

Residential Variable

NEW LENDING ONLY

Rates

			Variable	
	Loan Size per security	Maximum LVR	Rate	Comparison
Expat	Up to \$3m	65% LVR	7.24%	7.71%
		75% LVR	7.44%	7.91%
		80% LVR	7.84%	8.32%
	\$3m to \$5m	65% LVR	7.44%	7.91%
		75% LVR	7.84%	8.32%
	\$5m to \$25m	70% LVR	By Request	-
	Loan Size per security	Maximum LVR	Rate	Comparison
Non Resi	Up to \$3m	65% LVR	7.89%	8.37%
		75% LVR	7.99%	8.47%
	\$3m to \$5m	65% LVR	8.09%	8.57%
		75% LVR	8.59%	9.07%
	Loan Size per security	Maximum LVR	Rate	Comparison
Non Resi (Inner City Apartments)	Up to \$3m	60% LVR	8.19%	8.67%
		70% LVR	8.29%	8.77%
	\$3m to \$5m	60% LVR	8.39%	8.87%
		70% LVR	8.89%	9.23%
	Loan Size per security	Maximum LVR	Rate	Comparison
Construction	Up to \$3m	65% LVR	8.14%	8.71%
		75% LVR	8.34%	8.92%
		80% LVR	8.54%	9.12%
	\$3m to \$10m	65% LVR	8.34%	8.92%
		75% LVR	8.64%	9.22%
	\$10m to \$25m	70% LVR	By Request	-

Applicable Interest Rate Loadings, Product Features, and Requirements

Interest Only	Expat: Up to 2 years add 0.40%, Max LVR 80% Non Resident: N/A
Expat Borrower Rules	Available for Australian citizens working or living abroad wanting to buy property or refinance an existing loan to consolidate debt or to access equity. Evidence of Deposit/Funds to Complete held in Australian Bank required. Copy of Credit Report from residing country required.
Non Resi Borrower Rules	Available for International borrowers wanting to buy investment property or refinance an existing investment loan. Foreign Investment Review Board (FIRB) Approval Required. Appointment of Agent (not the broker) required. Evidence of Deposit/Funds to Complete held in Australian Bank required. Copy of Credit Report from residing country required.
Security Rules	Minimum security size 50sqm exclusive of balconies & car parking.
Construction Loans	5 progress draws. Valuation inspection processing fees apply per stage. Once construction is completed, rate may revert to standard expat rate at the time of completion (rate of day).

Comparison Rate Warning: The comparison rate is based on a loan of \$150,000 over a term of 25 years P&I, fees include; application fee, estimated legal, settlement fee, estimated valuation fee, applicable annual fees, and discharge fee. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

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Applicable Fees

Application Fee	1.50%
Valuation Fee	\$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote) [\$60 plus GST for AVM]
Legal Fee	\$880 plus 3rd party costs
Monthly Fee	\$15
Construction Progress Payment Fee	From \$230 per Progress Payment (Valuation Processing Fees apply)
Settlement Fee	\$399 plus 3rd party costs
Discharge Fee	\$535 plus 3rd party costs
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

LVR (%)	Expat	Non Resident	Non Resident (Inner City Apartments)	Construction
< 60%	\$5m	\$5m	\$5m	\$5m
< 65%	\$5m	\$5m	\$5m	\$5m
< 70%	\$5m	\$5m	\$5m	\$5m
< 75%	\$5m	\$5m	\$5m	\$3m
< 80%	\$3m	\$3m	N/A	\$3m
Case by Case	\$25m	N/A	N/A	\$25m

Documentation and Validation

PAYG	3 latest payslips translated* into English. 3 months bank statements translated* into English. Employment letter translated* into English. Currency conversion via xe.com .
Self Employed	2 years financials translated* into English. 6 months statements showing business income translated* into English. Currency conversion via xe.com .

Please refer to the Postcode Guides for more details on acceptable security locations and LVR limitations.
*Translation to be completed by someone holding a National Accreditation Authority for Translators and Interpreters (NAATI) certification.
Legal fees do not cover disbursements, government charges, and funder's contract processing fee. Subject to lending criteria. Other conditions, fees and charges may apply.
Information correct as at 06 March 2025. Information provided is accurate at issue date and subject to change without notice.