

SmartNonResident

Smart Non-Resident Rates

LVR	60%	65%	70%	75%
Loans up to \$2M	7.89%	7.89%	7.99%	7.99%
Loans from \$2M to \$5M	8.09%	8.09%	8.49%	8.49%
Inner City up to \$2M	8.19%	8.29%	8.29%	NA
Inner City \$2M to \$5M	8.39%	8.79%	8.79%	NA
Loans up to \$25M (70% LVR)	POA	POA	POA	POA
Construction to \$2M	8.29%	8.29%	8.49%	8.49%

Smart Non-Resident Program Loadings & Parameters

Funder Risk Fee	1.00% of Loan Amount	Interest Only to 5 Years	NA
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Program Features & Relevant Information:

- Purchase or refinance of residential or commercial securities and Single Build residential construction
- Available for International borrowers looking to invest in Australian real estate with Foreign Investment Review Board (FIRB) approval.
- Borrower type(s) include PAYG & Self Employed.
- Most Metro & Non-Metro locations considered - refer to your MMA BDM for acceptability.
- Loan sizes up to \$25,000,000 (refer to your BDM for quote).
- Loan terms up to 30 years.
- Interest Only is unavailable.
- Construction Loans: 5 progress draws - valuation inspection processing fees apply (from \$230 each stage)
- Minimum security size 50 sqm exclusive of balconies & car parking
- Product includes BPAY®, Internet Banking - Redraw Unavailable for Non-Resident.
- Cash out is unavailable.
- A re-approval fee of \$200 is applicable after 90 days from original approval date.

Additional Requirements

- FIRB Approval is required.
- Appointment of Agent (not the broker) required.
- Evidence of deposit held in Australian bank account.
- Satisfactory Customer identification check.
- If Refinancing, require 6 months recent loan statements
- Copy of client's credit report from residing country.
- Evidence of funds to complete transaction held in an Australian bank in the name of the applicant.

Serviceability: PAYG

- 3 latest payslips translated into English by NAATI.
- 3 months bank statements translated into English.
- Employment letter translated into English.
- Currency conversion via xe.com

Serviceability: Self Employed

- 2 years financials translated to English by NAATI
- 6 months statements showing business income translated to English by NAATI.
- Currency conversion via xe.com

Smart Expat Application Fees

Application Fee	From 1.25% - 1.75%	Monthly Fee	\$15.00
Valuation fee from	\$484.00	Settlement Fee	\$399.00
Lenders Legal Fee from	\$880.00	Discharge Fees approx.	\$535.00