



Non-resident loan for Australian Property

Key Features

Variable rate from

7.49% p.a.

Comparison rate from

8.02% p.a.^[1]

- New purchase, refinance or equity release
- Salaried and self-employed applicants
- Up to 75% LVR
- Confirmation of Loan Acceptance within 48 hours
- Fully featured online customer portal
- Offset facility available

**3-Year Fixed
Rate Promo
Available^[3]**

Product Overview

Min. Loan Amount	AUD \$150,000		
Max. Loan Amount	AUD \$1,500,000 (Metro & Non-Metro) AUD \$3,000,000 (Single Borrower Exposure)		
Variable Interest Rate^[2]	Client LVR	New Variable Interest Rate	
	LVR ≤ 70%	7.49% p.a.	
	LVR > 70% to ≤ 75%	7.68% p.a.	
3-Year Fixed Rate Promo^[3]	Client LVR	3-Year Fixed Rate	
	LVR ≤ 70%	7.14% p.a.	
	LVR > 70% to ≤ 75%	7.33% p.a.	
Interest Only Premium	0.30% p.a. loading to the applicable rate		
Large Loan Premium	0.30% p.a. loading to the applicable rate for clients with loan amount >AUD \$1,000,000		
Self-Employed Premium	0.50% p.a. loading to the applicable rate		
Loan Term	Up to 28 years (Max. 5 years Interest Only)		
Security Size Requirements	No minimum size (refer to internal area)		
	<45 sqm	45 – 50 sqm	>50 sqm
	max 50% LVR	max 60% LVR	max 75% LVR
Borrower Type	Salaried Employee and Self Employed		
Repayment Type	Monthly Repayments		
Security	1st Mortgage Property Security		

Fees and Charges^[4]

Conditional Offer	Application Fee	\$990 ^[5]
Settlement	Legal Fee	\$400 plus disbursements
	Risk Fee ^[6]	0.50% of the loan amount for loans ≤70% LVR 1.00% of the loan amount for loans >70% LVR
Annual	Annual Package Fee	\$499 ^[7]
On Final Repayment of Loan	Mortgage Discharge Fee	\$895

Document Checklist

Salary and Wage Earners (PAYG)

- Last 3 months personal bank account statements showing regular salary credits; and
- Employment agreement; or Letter from Employer; or Last 3 months salary slips for regular income.

Self Employed

- Last 6 months personal bank account statements showing distributions, dividends or other credits from the business (business bank statements may be required if credits are irregular or insufficient); and
- Two years business financials.

All Applicants

- Completed BC Securities Application Form;
- Identification:
 - a. Copy of Passport, and
 - b. Copy of one other Photo ID
 - i. Country Identification Card; or
 - ii. Driver's Licence.
- Personal Credit Check Report issued by relevant jurisdiction^[8]

For all languages other than Chinese, documents must be translated by a qualified NAATI Translator. Note: Standard translation is still required for Chinese.

- Evidence of assets where income is assessed for serviceability, including:
 - i. Property Ownership;
 - ii. Share/Investment Certificates/Statements;
 - iii. Rental Statements.
- Purchase:
 - i. Evidence of funds to complete the property purchase; and
 - ii. Contract of sale.
- Refinance and/or Equity Release:
 - i. 6 months mortgage statement (for property under mortgage); and/or
 - ii. Copy of the property title (for fully owned property applying for equity release).

^[1] The Comparison Rate is based on a secured loan of \$150,000 for 25 years. Fees and charges may be payable. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison. This advertisement does not consider your personal and financial situation. Terms, conditions, fees, charges and lending criteria apply and are available on application.

^[2] The interest rate is a variable interest rate and may be subject to change.

^[3] Fixed Rates are subject to change up until funding. Fixed rate loans may be subject to significant break costs. Please refer to the terms and conditions regarding break costs.

^[4] Other fees and charges are payable.

^[5] Includes one valuation up to AUD \$440. Where valuation exceeds this cost, the difference is payable by the client at settlement.

^[6] The Risk Fee is a one-off, non-refundable fee paid at settlement and can be capitalised as part of the loan up to a maximum LVR of 75%.

^[7] The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

^[8] Acceptable personal credit check reports are ones issued by: China (Mainland): Credit Reference Centre, People's Bank of China, Indonesia: Bank of Indonesia, Malaysia: Bank Negara Malaysia, Singapore: DP Bureau. For countries not listed here, our loan assessors will advise on an acceptable credit reporting agency in your country at the time of loan assessment.

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