



Expatriates and New Residents of Australia

## Key Features

Variable rate from

**7.13%** p.a.

- New purchase, refinance or equity release
- Salaried and self-employed applicants
- Up to 80% LVR
- Confirmation of Loan Acceptance within 48 hours
- Fully featured online customer portal
- Offset available

**No Interest Only &  
No Offset Loading**

## 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<sup>[1]</sup>**

Client LVR	New Variable Interest Rate
LVR ≤ 60%	7.13% p.a.
LVR > 60% to ≤ 70%	7.23% p.a.
LVR > 70% to ≤ 75%	7.33% p.a.

**Risk Fees<sup>[4]</sup>**

Client LVR	
LVR ≤ 65%	Loan Amount > \$0 = 0.25%, Loan Amount ≥ \$1.5M = 0.80%, Loan Amount ≤ \$2.0M = 1.00%
LVR > 65% to ≤ 70%	Loan Amount > \$0 = 0.50%, Loan Amount ≥ \$1.5M = 1.00%
LVR > 75%	Loan Amount > \$0 = 0.50%, Loan Amount ≥ \$1.5M = 1.20%
LVR > 80%	Loan Amount ≥ \$1.5M = 1.40%

**Investor Premium** NIL

**Interest Only Premium** NIL

**Large Loan Premium** 0.40% p.a. loading to the applicable rate  
Loan Amount ≥ \$1,500,000

**Self-Employed Premium** NIL

**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<sup>[2]</sup>

Conditional Offer	Application Fee	\$990 <sup>[3]</sup>
Settlement	Legal Fee	\$400 plus disbursements
Annual	Annual Package Fee	\$499 <sup>[5]</sup>
On Final Repayment of Loan	Mortgage Discharge Fee	\$895

## Document Checklist

### Foreign 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.

### Foreign 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

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

- Completed BC Securities Application Form;
- Identification:
  - a. Copy of Passport; and
  - b. Visa grant number; and
  - c. Copy of one other Photo ID
    - i. Country Identification Card; or
    - ii. Driver's Licence;
- Personal Credit Check Report issued by relevant jurisdiction<sup>[6]</sup>
- 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 interest rate is a variable interest rate and may be subject to change.

[2] Other fees and charges are payable.

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

[4] 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%.

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

[6] 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.

**Disclaimer:** This brochure is not an offer of finance to any person and the delivery of this brochure to any person does not constitute an offer of finance that can be relied on. Any financing that may be provided by us to you will only be considered after we have received the required information from you and have conducted our own checks and assessments. We reserve the right to refuse to provide any financing to any person for whatever reason in our absolute discretion. Should there be any inconsistency between the English and the Chinese versions, the English version shall prevail.

**Privacy:** Any personal information that was collected from you will be dealt with in accordance with our Privacy Policy which can be found at <https://www.arthurmac.com.au/privacy-policy>.

# Acceptable Visa List

## Expatriates and new residents of Australia

Loans may be considered for temporary and permanent residents of Australia where an appropriate visa has been granted by the Department of Immigration and Citizenship. Visa needs to remain current for at least 12 months from the time of submitting the loan application. If a bridging visa has been granted, or a formal application for permanent residency has been lodged and approval is proven to be imminent, we may also accept the loan application.

Visa No.	Visa Type	Visa No.	Visa Type	Visa No.	Visa Type
100	Permanent	188	Temporary	851	Permanent
103	Permanent	189	Permanent	855	Permanent
111	Permanent	190	Permanent	856	Permanent
114	Permanent	200	Permanent	857	Permanent
115	Permanent	201	Permanent	858	Permanent
116	Permanent	203	Permanent	864	Permanent
119	Permanent	204	Permanent	866	Permanent
120	Temporary	309	Temporary	882	Permanent
121	Temporary	444	Temporary	884	Temporary
124	Permanent	475	Temporary	885	Permanent
132	Temporary	476	Temporary	886	Permanent
134	Temporary	482	Temporary	887	Permanent
136	Temporary	485	Temporary	888	Permanent
137	Temporary	487	Temporary	890	Permanent
138	Temporary	489	Temporary	891	Permanent
139	Permanent	491	Temporary	892	Permanent
143	Permanent	494	Temporary	893	Permanent
151	Permanent	500	Temporary	A	Bridging
155	Permanent	801	Permanent	B	Bridging
157	Permanent	804	Permanent		
175	Permanent	814	Permanent		
176	Permanent	820	Temporary		
184	Permanent	835	Permanent		
186	Permanent	836	Permanent		
187	Permanent	838	Permanent		

### Expatriates

#### Expatriate borrowers are defined as one of the following:

An Australian Citizen that does not reside in Australia, a Permanent or Temporary Resident of Australia with an Acceptable Visa or a New Zealand Citizen that does not reside in Australia or New Zealand.