



## Non-resident loan for Australian Property

### Key Features

Variable rate from

**7.49%** 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 facility available

**No Interest Only &  
No Offset Loading**

### Product Overview

<b>Min. Loan Amount</b>	AUD \$150,000								
<b>Max. Loan Amount</b>	AUD \$1,500,000 (Metro & Non-Metro) AUD \$3,000,000 (Single Borrower Exposure)								
<b>Variable Interest Rate<sup>[1]</sup></b>	<table border="1"> <thead> <tr> <th>Client LVR</th> <th>New Variable Interest Rate</th> </tr> </thead> <tbody> <tr> <td>LVR ≤ 70%</td> <td>7.49% p.a.</td> </tr> <tr> <td>LVR &gt; 70% to ≤ 75%</td> <td>7.68% p.a.</td> </tr> <tr> <td>LVR &gt; 75% to ≤ 80%</td> <td>% p.a.</td> </tr> </tbody> </table>	Client LVR	New Variable Interest Rate	LVR ≤ 70%	7.49% p.a.	LVR > 70% to ≤ 75%	7.68% p.a.	LVR > 75% to ≤ 80%	% p.a.
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<b>Interest Only Premium</b>	NIL								
<b>Large Loan Premium</b>	0.40% p.a. loading to the applicable rate for clients with loan amount >AUD \$1,500,000								
<b>Self-Employed Premium</b>	NIL								
<b>Loan Term</b>	Up to 28 years (Max. 5 years Interest Only)								
<b>Security Size Requirements</b>	No minimum size (refer to internal area) <table border="1"> <thead> <tr> <th>&lt;45 sqm</th> <th>45 – 50 sqm</th> <th>&gt;50 sqm</th> </tr> </thead> <tbody> <tr> <td>max 50% LVR</td> <td>max 60% LVR</td> <td>max 75% LVR</td> </tr> </tbody> </table>	<45 sqm	45 – 50 sqm	>50 sqm	max 50% LVR	max 60% LVR	max 75% LVR		
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<b>Borrower Type</b>	Salaried Employee and Self Employed								
<b>Repayment Type</b>	Monthly Repayments								
<b>Security</b>	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

### 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 Arthurmac 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<sup>[6]</sup>

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 interest rate is a variable interest rate and may be subject to change.

[2] Other fees and charges are payable.

[3] This fee is only payable upon 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.

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