



Non-Resident & Expat Easy Refi

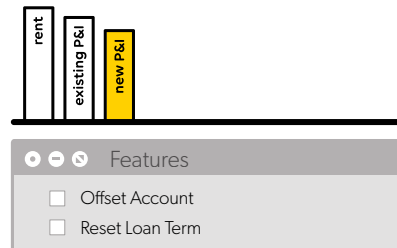


scan or click me

An easier application process for refinances,
a straight forward way to put your clients
in a stronger financial position.

← Start with our Calculator and get a fast Pre-Approval.

- 1 Check eligibility criteria
 - Proposed **repayments and interest rate must be lower** than loan to be refinanced
- 2 Pick your features and complete the calculator
- 3 Pre-Approval and supporting documents submission



A Pre-Approval will be emailed to the nominated address along with a simplified pre-filled application form. Email us the signed application form, along with your pre-approval and supporting documentation.

- | NR | Expat | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | 3 months* loan statements for the security property, showing clear conduct, <i>plus</i> documentation showing details of original loan amount and loan term. |
| <input type="checkbox"/> | <input type="checkbox"/> | Income documentation
<i>For PAYG Income</i> , either 2 most recent payslips; <i>or</i> an employment letter issued within the last 30 days, <i>and</i> 3 months bank statements showing salary credits.
<i>For Self Employed Income</i> :
<u>Sole Trader/Partnership</u> : 6 months of personal bank statements showing consistent income credits <i>or</i> latest Financial Statements;
<u>Company</u> : either 6 months of personal bank statements showing consistent income credits, <i>or</i> latest Financial Statements <i>and</i> 3 months latest company bank statements showing turnover/trading history.
<i>Plus</i> , for <u>any Australian Directorships</u> : Accountant's letter confirming all entities, and that they're trading profitably (or not trading). |
| <input type="checkbox"/> | <input type="checkbox"/> | Latest Rental Statement (if investment property) |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of recent Council Rates notice. |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of passport and additional photographic ID issued by Government Body. |
| <input type="checkbox"/> | <input type="checkbox"/> | Clear home country Comprehensive Credit Report. |
| - | <input type="checkbox"/> | Copy of Visa (where relevant) |
| <input type="checkbox"/> | <input type="checkbox"/> | Easy Refi Application Form. |

Also available on Commercial Properties, higher Valuation Fee will apply. Not available for Domestic Expat. *If mortgaged being refinanced is not on Comprehensive Credit Report, then 12 months loan statements are required.

so simple
and easy!

- 4 Credit Assessment and Valuation by our team
- 5 Formal Approval
- 6 Settlement

GRANITE POWERED BY AAA