



Finance for Non-Residents and Expats

Granite's Non-Resident and Expat program is powered by AAA Financial Corporation Pty Ltd

SPECIAL

NON-RESIDENT FROM

7.33 %
p.a

RBA Tracker P&I

7.89 %
p.a

comparison rate

EXPAT FROM

6.93 %
p.a

RBA Tracker P&I

7.47 %
p.a

comparison rate

for **owner occupied** or **investment** property purchases



borrow **up to 90%**

wide range of accepted **countries** and **currencies**



includes 100% **offset** account



Granite's Non-Resident and Expat program is powered by AAA Financial Corporation. Since 1995 AAA have been working with international investors to provide tailored financing solutions. With a multinational network of offices and partners, Granite and AAA can assist you with your Australian property purchase, whether you're a seasoned or first time investor. Our feature packed

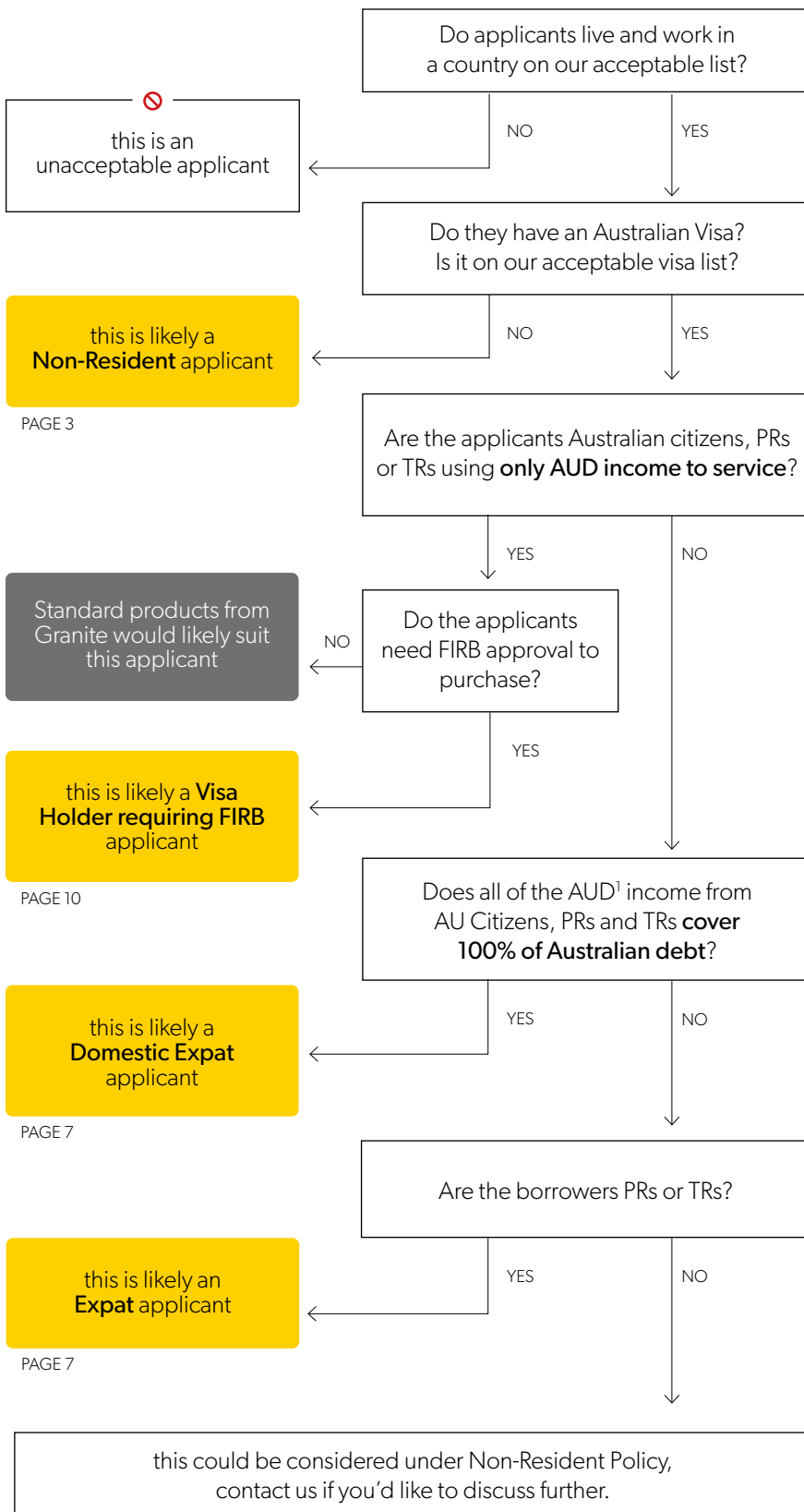
lending solutions can help you with your investment goals. Our 85% LVR limit allows you to borrow higher percentages of the purchase price. **Ask your BDM how today.**

Email info@aaafin.com.au or phone 07 3211 8388.

GRANITE POWERED BY AAA

Determining the borrower type

Granite Standard, Australian, Non-Resident, Domestic Expat, or Expat?
 A guide to figuring out where your borrower fits in our product types.



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NOTES & HELPFUL REFERENCES

Acceptable Countries List (this list is subject to change)

Argentina, Australia, Brazil, Brunei, Canada, China, France, Ghana, Germany, Guam, Hong Kong, India, Israel, Indonesia, Japan, Kenya, Macau, Malaysia, Mexico, New Caledonia, New Zealand, Oman, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, Thailand, Türkiye, United Kingdom (England, Scotland, Wales, Northern Ireland), United Arab Emirates, United States of America, Vietnam and any other European Union countries not specified in this list.
 DFAT Sanctioned countries are unacceptable.



Country is based on where applicant *lives and works*, not citizenship. If citizenship doesn't match where they work, we will need to see a valid working visa or equivalent.

PR/TR Acceptable Visa List (this list is subject to change)

Permanent 100, 103, 111, 114, 115, 116, 119, 120, 121, 124, 132, 134, 136, 137, 138, 139, 143, 151, 155*, 157, 173, 175, 176, 186, 187, 189, 190, 191, 200, 201, 202, 203, 204, 801, 804, 808, 814, 835, 836, 838, 855, 856, 857, 858, 864, 866, 885, 886, 887, 888, 890, 891, 892, 893.

Temporary 160, 161, 162, 163, 164, 165, 188, 300, 309, 310, 401, 403, 405, 407, 410, 415, 416, 420, 422, 423, 428, 444, 457, 461, 475, 476, 482, 485, 487, 491, 494, 500, 590, 790, 820, 870, 884.



We take steps to verify that you are fulfilling the obligations of your Visa. All PRs and TRs must have at least 6 months remaining term. *Exception: 155 subclass has no timeline restrictions.

EXPAT Borrower income currency

When determining eligibility for Domestic Expat, only AUD income can be used to cover all AU Debts. When determining serviceability, all acceptable foreign and AUD income can be utilised.

	BORROWER TYPE & CURRENCY OF BORROWER INCOME			
	AU/NZ Citizen ¹	PRs	TRs	NRs
VISA HOLDERS REQUIRING FIRB	Granite Standard products		no overseas income used for servicing, require FIRB and residing in AU/NZ	-
	co-borrower residing in AU/NZ			
DOMESTIC EXPAT		Overseas income is used for servicing, but net AUD income covers all AU repayments.		co-borrower*
EXPAT	Citizen, PR or TR with overseas income			-
	co-applicant living overseas			co-borrower
NON RESIDENT			co-applicant living overseas	sole income earner
				all borrowers

* Co-borrower used for servicing purposes only, and not qualifying purposes. ¹ NZ Citizens earning NZD income are considered equivalent applicants as AUS Citizens.



Determining eligibility of a product is different to determining Serviceability.

Non-Resident

- NDIS
- ALT DOC
- SOPHISTICATED INVESTOR
- EASY REFI
- RBA TRACKER

		P&I ≤ \$2 million	
		borrower rate	comparison
LVR	≤ 65%	7.33 (RBA + 2.98)	7.89
	≤ 75%		
	≤ 85%		7.93
	≤ 90%		7.98
JUMBO LOADINGS	\$1,500,001 – \$2,000,000 <small>[Max 90% LVR]</small>	\$2,000,001 – \$2,500,000 <small>[Max 85% LVR]</small>	
		+0.00	+0.30
INTEREST ONLY#	+0.40		
NDIS	+0.00		

		P&I ≤ \$2 million	
		borrower rate	comparison
LVR	≤ 65%	7.88	8.41
	≤ 75%	8.28	8.85
	≤ 85%	8.68	9.29
	≤ 90%	n/a	
JUMBO LOADINGS	\$1,500,001 – \$2,000,000 <small>[Max 85% LVR]</small>	\$2,000,001 – \$2,500,000 <small>[Max 80% LVR]</small>	
		+0.00	+0.50
INTEREST ONLY#	+0.40		
NDIS	+0.00 <small>MAX 70% LVR</small>		

*Non-Resident Tracker Special valid until 28.02.25. Available for New Business Only - #Interest Only Max \$2,500,000 and 75%LVR. Max 5 years IO. Alt Doc: Max 75% LVR

[Click to see our latest fixed rates online](#)

Estimated Fees

VALUATION FEE	\$275.00 ¹	
LENDER LEGAL FEE	\$300.00 ³	
SETTLEMENT FEE	\$550.00	
APPLICATION FEE	waived	
ANNUAL FEE	\$499.00	
LENDER RISK FEE		≤ \$2,000,000
	≤ 70% LVR	0.50%
	≤ 75% LVR	1.00%
	≤ 80% LVR	1.75%
	≤ 85% LVR	2.75%
	≤ 90% LVR	4.00%
FEE LOADINGS	+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties	

VALUATION FEE	\$275.00 ¹		
LENDER LEGAL FEE	\$300.00 ³		
SETTLEMENT FEE	\$550.00		
APPLICATION FEE	waived		
ANNUAL FEE	\$499.00		
LENDER RISK FEE		≤ \$1,500,000	≤ \$2,000,000
	≤ 70% LVR	0.50%	1.00%
	≤ 75% LVR	1.00%	1.50%
	≤ 80% LVR	1.50%	2.00%
	≤ 85% LVR	2.00%	2.50%
	≤ 90% LVR	n/a	
FEE LOADINGS	+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties		

¹VALUATION FEE: Major metro only. Other areas maybe a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher. ³Additional legal sundry costs may apply.

Max Loan Size vs LVR: see Postcode Guide for details on classification

	ESTABLISHED		
	SYD/MEL INNER CITY & METRO	OTHER INNER CITY & METRO	NON-METRO
0 – 70.00			2,500,000
70.01 – 80.00	3,000,000	3,000,000	2,000,000
80.01 – 90.00	2,000,000	2,000,000	-

	EASY REFI		
	SYD/MEL INNER CITY & METRO	OTHER INNER CITY & METRO	NON-METRO
0 – 70.00			2,500,000
70.01 – 80.00	3,000,000	3,000,000	2,000,000
80.01 – 90.00	-		

Inner City and Non-Metro Max 80% LVR. WA, TAS & NT Max 80% LVR. NDIS non-metro on a case-by-case basis. See postcode guide for restricted NDIS postcodes.



AAA Non-Resident 2024: Product Details

MAX LVR	Standard Variable \leq 85% LVR RBA Tracker \leq 90% LVR
ACCEPTABLE SECURITY SIZES	\geq 30m ² (no studio)
INTEREST ONLY	Interest Only Max 75% and \$2,500,000. Max 5 years Interest Only.
TERM	359 months P&I <small>NDIS Term is 25 years.</small>
LOAN FEATURES	100% Offset. Internet and Phone Banking (free unlimited transactions). No Early Repayment Penalties. Redraw Available. Set-up costs can potentially be capitalised.
ACCEPTABLE INCOME COUNTRIES	Argentina, Australia, Brazil, Brunei, Canada, China, France, Ghana, Germany, Guam, Hong Kong, India, Israel, Indonesia, Japan, Kenya, Macau, Malaysia, Mexico, New Caledonia, New Zealand, Oman, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, Thailand, Türkiye, United Kingdom (England, Scotland, Wales, Northern Ireland), United Arab Emirates, United States of America, Vietnam and any other European Union countries not specified in this list (this list is subject to change). DFAT Sanctioned countries are unacceptable.
CASH OUT	Available for acceptable purposes, Max 75% LVR
NDIS PROPERTIES	NDIS Max 80% LVR. Maximum 2 NDIS properties per household. 5% Liquidity test applicable. No Interest Only for NDIS loans. MAX Loan Term for NDIS properties is 300 months / 25 years. NDIS properties in non-metro postcodes accepted on a case-by-case basis. See page 14 for restricted NDIS postcodes we cannot accept.
INCOME SOURCE	Full Doc/Alt Doc/Sophisticated Investor/Easy Refi
OTHER NOTES	<ul style="list-style-type: none"> • Borrower(s) must have clear credit history. • Max loans per borrowing entity is \$4,000,000. • NT/TAS/WA MAX 80%LVR (established properties only).
RBA TRACKER	The RBA Tracker is a variable rate with transparency. The rate is tied to the Reserve Bank of Australia's (RBA) cash rate, plus a locked in margin derived from the cost of funds at the time. Knowing how the rate is structured means you know exactly how it will move, whether up or down. For more information see our fact sheet .

Non-Resident Construction

NDIS RBA TRACKER

Construction ^{C11} RBA Tracker			Construction ^{C11} Variable		
P&I ≤ \$2 million			P&I ≤ \$1.5 million		
LVR	borrower rate	comparison	borrower rate	comparison	
≤ 65%	7.53 (RBA + 3.18)	8.14	9.08	9.68	
≤ 75%		8.17	9.38	9.64	
≤ 80%		9.20	9.68	9.66	
≤ 85%		9.20		9.97	
INTEREST ONLY	During Construction period, loan is Interest Only. Max Construction I/O term 15 months.				
JUMBO LOADINGS	≤ \$2,000,000 [Max 85% LVR]	\$2,000,001 – \$2,500,000 [Max 80% LVR]	n/a		
	+0.00	+0.30			
NDIS	+0.00		+0.00 MAX 70% LVR		

Standard Construction Rates include a Construction loading of 0.80%. This Rate loading will be removed once construction is complete. During Construction, loan is Interest Only. Max Construction I/O term 15 months.

Fixed Rates unavailable while under Construction

Estimated Fees

PROGRESS VAL FEE	\$145.00 (per val, typically x5)		\$145.00 (per val, typically x5)		
PROGRESS PAYMENT CONSTRUCTION FEE	\$1,500.00		\$1,500.00		
VALUATION FEE	\$275.00 ¹		\$275.00 ¹		
LENDER LEGAL FEE	\$300.00 ³		\$300.00 ³		
SETTLEMENT FEE	\$550.00		\$550.00		
APPLICATION FEE	waived		waived		
ANNUAL FEE	\$499.00		\$499.00		
LENDER RISK FEE ⁴		≤ \$2,000,000	≤ \$2,500,000	CONSTRUCTION ≤ \$1,500,000	
	≤ 70% LVR	1.00%	1.50%	≤ 70% LVR	1.50%
	≤ 75% LVR	1.50%	2.00%	≤ 75% LVR	2.00%
	≤ 80% LVR	2.25%	2.75%	≤ 80% LVR	2.50%
	≤ 85% LVR	3.25%	n/a	≤ 85% LVR	3.00%
POSSIBLE FEE LOADINGS	+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties		+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties		
	+ 1.00% If NDIS ⁵ Construction > \$1.5m and ≤ \$2m		+ 1.00% If NDIS ⁵ Construction > \$1.5m and ≤ \$2m		

¹ VALUATION FEE: Major metro only. Other areas maybe a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher. ³ Additional legal sundry costs may apply. ⁴ If Construction exceeds 12 months, a monthly Risk Fee (1/12th of initial Risk Fee) will be charged until construction is complete. ⁵ NDIS max 80% LVR.

Max Loan Size vs LVR: see Postcode Guide for details on classification

	CONSTRUCTION		
	SYD/MEL INNER CITY & METRO	OTHER INNER CITY & METRO	NON-METRO
0 – 70.00			2,500,000
70.01 – 80.00	3,000,000	3,000,000	2,000,000
80.01 – 85.00	2,000,000	2,000,000	-

Inner City, High Risk and High Density Max 80% LVR. WA, TAS & NT Max LVR 80%. NDIS non-metro on a case-by-case basis. See postcode guide for restricted construction postcodes.

AAA NR Construction: Product Details

MAX LVR	85% LVR
TERM	359 months
REPAYMENTS	IO up to 12 months or during construction. P&I 348 months there after
INTEREST ONLY	Construction has 12 months Interest Only as standard. 3 months extended Interest Only is available. Max 15 months total. IO Rate loading will apply
LOAN FEATURES	100% Offset. Internet and Phone Banking (free unlimited transactions). No Early Repayment Penalties. Redraw Available after construction. Set-up costs can potentially be capitalised.
ACCEPTABLE COUNTRIES	Argentina, Australia, Brazil, Brunei, Canada, China, France, Ghana, Germany, Guam, Hong Kong, India, Israel, Indonesia, Japan, Kenya, Macau, Malaysia, Mexico, New Caledonia, New Zealand, Oman, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, Thailand, Türkiye, United Kingdom (England, Scotland, Wales, Northern Ireland), United Arab Emirates, United States of America, Vietnam and any other European Union countries not specified in this list (this list is subject to change). DFAT Sanctioned countries are unacceptable.
CASH OUT	Available for acceptable purposes.
NDIS CONSTRUCTION	Applicants can only have one construction loan in progress at any time. Max 2 NDIS properties per household. Interest Only is not available after construction for NDIS. MAX Loan Term for NDIS properties is 300mth/25 yrs. MAX 70% LVR and MAX loan size \$2mil. 5% Liquidity test applicable. NDIS new builds in non-metro postcodes accepted on a case-by-case basis. NDIS construction not accepted for Restricted postcodes. See acceptable postcode list for specifics.
INCOME SOURCE	Only Full Doc Acceptable
OTHER NOTES	<ul style="list-style-type: none"> • Applicants can only have one construction loan in progress at any time. • Borrower(s) must have clear credit history. • Max loans per borrowing entity is \$4,000,000. • NT/TAS/WA Max LVR 80%. Inner City and Major Metro only. Construction not accepted for Restricted postcodes. See acceptable postcode list for specifics.
RBA TRACKER	The RBA Tracker is a variable rate with transparency. The rate is tied to the Reserve Bank of Australia's (RBA) cash rate, plus a locked in margin derived from the cost of funds at the time. Knowing how the rate is structured means you know exactly how it will move, whether up or down. For more information see our fact sheet .

	Domestic Expat <small>Overseas income is used for servicing, but net AUD Income from AU Citizens, PRs or TRs covers all AUD debts</small>		Expat <small>Any AU Citizen, PR or TR applicant that requires Foreign Income to cover Australian Debt Obligations</small>			RBA Tracker		
	Standard Variable		Standard Variable			RBA Tracker		
	P&I ≤ \$2million		P&I ≤ \$2million			P&I ≤ \$2million		
	rate	comparison	rate	comparison		rate	comparison	
Owner Occupied / Investment	≤ 70% LVR	7.00	7.55	7.50	7.95	≤ 70%	7.47	
	≤ 75% LVR	7.10	7.67	7.60	8.08		≤ 75%	7.49
	≤ 80% LVR						≤ 80%	6.93 (RBA + 2.58)
	≤ 85% LVR	7.40	8.02	7.90	8.51		≤ 85%	7.58
	≤ 90% LVR	n/a		n/a			≤ 90%	7.65
INTEREST ONLY	+0.40 Max 90%		+0.40 Max 90%			+0.40 Max 90%		
JUMBO LOADING	\$2,000,001 – \$3,500,000 [Max 80% LVR]		\$2,000,001 – \$3,500,000 [Max 80% LVR]			\$2,000,001 – \$2,500,000 [Max 85% LVR]		
	+0.50		+0.50			+0.30		
LOAN TERM & REPAYMENTS	360 months P&I or 60 months IO then 300 months P&I							

* 1st Month is not included in max term calculations. NDIS Max 80% LVR

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Estimated Fees

	Domestic Expat				Expat				Expat RBA Tracker		
VALUATION FEE	\$275.00 ¹				\$275.00 ¹				\$275.00 ¹		
TRANSLATION FEE	TBA				TBA				TBA		
LENDER LEGAL FEE	\$300.00 ³				\$300.00 ³				\$300.00 ³		
SETTLEMENT FEE	\$350.00				\$350.00				\$350.00		
ANNUAL FEE	\$495.00				\$495.00				\$495.00		
LENDER RISK FEE		≤ \$1,500,000	≤ \$2,000,000	≤ \$2,500,000		≤ \$1,500,000	≤ \$2,000,000	≤ \$2,500,000		≤ \$2,000,000	≤ \$2,500,000
	≤ 70%	0.50%	1.00%	1.50%	≤ 70%	0.50%	1.00%	1.50%	≤ 70%	0.50%	1.00%
	≤ 75%	1.00%	1.50%	2.00%	≤ 75%	1.00%	1.50%	2.00%	≤ 75%	1.00%	1.50%
	≤ 80%	1.50%	2.00%	2.50%	≤ 80%	1.50%	2.00%	2.50%	≤ 80%	1.75%	2.25%
	≤ 85%	2.00%	2.50%		≤ 85%	2.00%	2.50%		≤ 85%	2.75%	3.25%
	≤ 90%	-			≤ 90%	-			≤ 90%	4.00%	-
POSSIBLE FEE LOADINGS	+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties				+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties				+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties		

¹ VALUATION FEE: Major metro only. Other areas may be a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher. ³ Additional legal sundry costs may apply.

Max Loan Size & LVR by Location: see Postcode Guide for details on classification

	Domestic Expat			Expat		
	INNER CITY	METRO	NON-METRO	INNER CITY	METRO	NON-METRO
0 – 70.00	\$3,000,000	\$3,500,000	\$3,000,000	\$3,000,000	\$3,500,000	\$3,000,000
70.01 – 80.00	\$2,500,000	\$3,000,000	\$2,500,000	\$2,500,000	\$3,000,000	\$2,500,000
80.01 – 85.00	-	\$2,000,000	\$1,750,000	-	\$2,000,000	\$1,750,000
85.01 – 90.00 ⁴	-	-	-	-	-	-

⁴ 90% LVR Limit only available for RBA Tracker product. Variable products limited to 85% Inner City, High Risk and High Density Max 80% LVR. WA, TAS & NT Max LVR 80%. NDIS Max 80% LVR. non-metro on a case-by-case basis. See postcode guide for restricted NDIS postcodes.

EXPAT Construction Products

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NDIS RBA TRACKER EXPAT ONLY

		Domestic Expat		Expat		Construction RBA Tracker	
		Construction Variable		Construction Variable		Construction RBA Tracker	
		P&I ≤ \$1.5million		P&I ≤ \$1.5million		P&I ≤ \$2million	
		rate	comparison	rate	comparison	rate	comparison
Owner Occupied / Investment	≤ 70% LVR	7.80	8.42	8.30	8.91	6.93 (RBA + 2.58)	7.54
	≤ 75% LVR	7.90	8.57	8.40	9.06		7.57
	≤ 80% LVR						7.61
	≤ 85% LVR	8.20	8.88	8.70	9.37		7.63
INTEREST ONLY		During Construction period, loan is Interest Only. Max Construction I/O term 15 months.					
JUMBO LOADING		\$1,500,001 – \$2,000,000 [NDIS ONLY. MAX LVR 70%]		\$1,500,001 – \$2,000,000 [NDIS ONLY. MAX LVR 70%]		\$2,000,001 – \$2,500,000	
		+0.00		+0.00		+0.30	
LOAN TERM & REPAYMENTS		12 months IO then 348 months P&I ^{#5}				12 months IO then 348 months P&I ^{#5}	

⁵NDIS Term is 25 years. [#]1st Month is not included in max term calculations.

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Estimated Fees

	Domestic Expat Construction		Expat Construction		Expat Construction RBA Tracker		
VALUATION FEE	\$275.00 ¹		\$275.00 ¹		\$275.00 ¹		
TRANSLATION FEE	TBA		TBA		TBA		
LENDER LEGAL FEE	\$300.00 ³		\$300.00 ³		\$300.00 ³		
SETTLEMENT FEE	\$350.00		\$350.00		\$350.00		
CONSTRUCTION PROGRESS VAL FEE	\$725.00 (\$145 per val)		\$725.00 (\$145 per val)		\$725.00 (\$145 per val)		
PROGRESS PAYMENT CONSTRUCTION FEE	\$1,500.00		\$1,500.00		\$1,500.00		
ANNUAL FEE	\$495.00		\$495.00		\$495.00		
LENDER RISK FEE ⁴	Domestic Expat Construction		Expat Construction		Tracker ≤ \$2m		Tracker ≤ \$2.5m
	≤ 70% LVR	1.50%	≤ 70% LVR	1.50%	≤ 70% LVR	1.00%	1.50%
	≤ 75% LVR	2.00%	≤ 75% LVR	2.00%	≤ 75% LVR	1.50%	2.00%
	≤ 80% LVR	2.50%	≤ 80% LVR	2.50%	≤ 80% LVR	2.25%	2.75%
	≤ 85% LVR	3.00%	≤ 85% LVR	3.00%	≤ 85% LVR	3.25%	-
POSSIBLE FEE LOADINGS	+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties		+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties		+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties		
	+ 1.00% If NDIS ⁴ Construction >\$1.5m and ≤\$2m		+ 1.00% If NDIS ⁴ Construction >\$1.5m and ≤\$2m		+ 1.00% If NDIS ⁴ Construction >\$1.5m and ≤\$2m		

¹ VALUATION FEE: Major metro only. Other areas may be a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher. ³ Additional legal sundry costs may apply. ⁴ If Construction exceeds 12 months, a monthly Risk Fee (1/12th of initial Risk Fee) will be charged until construction is complete.

Max Loan Size & LVR by Location: see Postcode Guide for details on classification

Domestic Expat Construction & Expats Construction			
	INNER CITY	METRO	NON-METRO
0 – 70.00	\$3,000,000	\$3,500,000	\$3,000,000
70.01 – 80.00	\$2,500,000	\$3,000,000	\$2,500,000
80.01 – 85.00	-	\$2,000,000	-

Inner City, High Risk and High Density Max 80% LVR. WA, TAS & NT Max LVR 80%. See postcode guide for restricted construction postcodes.



Expat Product Details

ACCEPTABLE LOAN PURPOSE	Purchase Property, Refinance, Construction, and other acceptable purpose including Cash Out can be considered on a case by case basis.	
LOAN FEATURES	100% Offset. Internet and Phone Banking (free unlimited transactions). No Early Repayment Penalties. Redraw Available. Set-up costs can potentially be capitalised.	
PRICING STREAMS	DOMESTIC EXPAT	<ul style="list-style-type: none"> Overseas income is used for servicing, but all AUD Income from Australian Citizens, Permanent and Temporary Residents with acceptable visas that cover 100% of all AUD debts
	EXPAT	<ul style="list-style-type: none"> Any AU Citizen, PR or TR applicant that requires Foreign Income to cover Australian Debt Obligations, and passes servicing calculations.
ACCEPTABLE COUNTRIES	<p>Argentina, Australia, Brazil, Brunei, Canada, China, France, Ghana, Germany, Guam, Hong Kong, India, Israel, Indonesia, Japan, Kenya, Macau, Malaysia, Mexico, New Caledonia, New Zealand, Oman, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, Thailand, Türkiye, United Kingdom (England, Scotland, Wales, Northern Ireland), United Arab Emirates, United States of America, Vietnam and any other European Union countries not specified in this list (this list is subject to change). DFAT Sanctioned countries are unacceptable.</p>	
INTEREST ONLY		DOMESTIC EXPAT
	Established	max 5 years Interest Only. Max LVR 90%
	Construction	12 months IO as standard can be extended to max 15 months with a rate loading. max LVR 75%
CASH OUT	Cash out available up to 80%LVR and considered on a case by case basis, up to 85%. Not available for Construction.	
CONSTRUCTION	<p>Applicants can only have one construction loan in progress at any time. Construction not accepted for Restricted postcodes. See acceptable postcode list for specifics.</p>	
NDIS	<p>NDIS Max 80% LVR. Maximum 2 NDIS properties per household. 5% Liquidity test applicable. No Interest Only for NDIS loans. MAX Loan Term for NDIS properties is 300 months / 25 years. NDIS properties in non-metro postcodes accepted on a case-by-case basis. See postcode guide for restricted NDIS postcodes we cannot accept.</p>	
SIMPLE REFI	Simple Refi available for Expat (not available for Domestic Expat). See fact sheet for more details.	
OTHER NOTES	Max loan per borrowing entity is \$4,000,000.	
RBA TRACKER	<p>The RBA Tracker is a variable rate with transparency. The rate is tied to the Reserve Bank of Australia's (RBA) cash rate, plus a locked in margin derived from the cost of funds at the time. Knowing how the rate is structured means you know exactly how it will move, whether up or down. For more information see our fact sheet.</p>	

Visa Holder Products

Visa holders requiring FIRB
(with AUD income)

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NDIS CONSTRUCTION EASY REFI

PRINCIPLE & INTEREST	Standard Established				Non-Standard NDIS*, Co-living or Multi Dwelling			
	≤\$2,000,000				≤\$2,000,000			
	rate	comparison	rate	comparison	rate	comparison	rate	comparison
	Owner Occupied		Investment		Owner Occupied		Investment	
≤70% LVR	6.70	6.76	7.00	7.44	6.70	6.76	7.00	7.44
≤80% LVR		6.76		7.40	6.80	6.79	7.10	7.46
≤85% LVR		7.20		7.53	7.10	7.20	7.40	7.82
≤90% LVR	7.00	7.55	7.30	7.89	7.60	7.26	7.90	7.89
≤95% LVR		7.68		8.07	n/a			
	Standard Construction				Non-Standard Construction			
≤70% LVR	6.70	6.84	7.00	7.52	7.50	6.84	7.80	7.52
≤80% LVR		6.87		7.54	7.60	6.87	7.90	7.54
≤85% LVR		7.27		7.60	7.90	7.57	8.20	7.90
≤90% LVR	7.00	7.63	7.30	7.96	8.40	7.63	8.70	7.96
≤95% LVR		7.76		8.15	n/a			
INTEREST ONLY	+0.40				+0.40			
JUMBO LOADING	\$2,000,001 – \$2,500,000				\$2,000,001 – \$2,500,000			
	+0.50				+0.50			

Interest Only Max 80% for O/o, 90% for Inv. IO Construction: No I/O loading applies up to 12 months. Max 15 months I/O term, standard I/O loading will apply. Owner Occupied loans >80%LVR must convert to P&I after construction. *NDIS Max 80% LVR.

See our latest fixed rates online

Estimated Fees

VALUATION FEE	\$275.00 ¹																																																																																									
LENDER LEGAL FEE	\$300.00 ³																																																																																									
SETTLEMENT FEE	\$350.00																																																																																									
LMI	NIL																																																																																									
RISK FEE	<table border="1"> <thead> <tr> <th rowspan="3"></th> <th colspan="4">Standard</th> <th colspan="3">Non-Standard</th> </tr> <tr> <th colspan="2">Owner Occupied</th> <th colspan="2">Investment</th> <th colspan="3">Owner Occupied and Investment</th> </tr> <tr> <th>Established</th> <th>Construction⁴</th> <th>Established</th> <th>Construction⁴</th> <th>Established</th> <th colspan="2">Construction⁴</th> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>NDIS* / Co-Living</td> <td>NDIS* / Co-Living</td> <td>Multi Dwelling</td> </tr> </thead> <tbody> <tr> <td>≤75% LVR</td> <td>0%</td> <td>0.50%</td> <td>0%</td> <td>1.25%</td> <td>0.75%</td> <td>1.25%</td> <td>2.50%</td> </tr> <tr> <td>≤80% LVR</td> <td>0%</td> <td>1.00%</td> <td>0%</td> <td>1.75%</td> <td>1.25%</td> <td>1.75%</td> <td>3.00%</td> </tr> <tr> <td>≤85% LVR</td> <td>1.75%</td> <td>2.25%</td> <td>2.50%</td> <td>3.00%</td> <td>2.50%</td> <td>3.00%</td> <td rowspan="4">n/a</td> </tr> <tr> <td>≤90% LVR</td> <td>3.00%</td> <td>3.50%</td> <td>3.75%</td> <td>4.25%</td> <td>3.75%</td> <td>4.25%</td> </tr> <tr> <td>≤91% LVR</td> <td>3.50%</td> <td>4.00%</td> <td>4.25%</td> <td>4.75%</td> <td rowspan="2">n/a</td> <td rowspan="2">n/a</td> </tr> <tr> <td>≤92% LVR</td> <td>4.00%</td> <td>4.50%</td> <td>4.75%</td> <td>5.25%</td> </tr> <tr> <td>≤93% LVR</td> <td>4.50%</td> <td>5.00%</td> <td>5.25%</td> <td>5.75%</td> <td rowspan="3">n/a</td> <td rowspan="3">n/a</td> </tr> <tr> <td>≤94% LVR</td> <td>5.00%</td> <td>5.50%</td> <td>5.75%</td> <td>6.25%</td> </tr> <tr> <td>≤95% LVR</td> <td>5.50%</td> <td>6.00%</td> <td>6.25%</td> <td>6.75%</td> </tr> </tbody> </table>		Standard				Non-Standard			Owner Occupied		Investment		Owner Occupied and Investment			Established	Construction ⁴	Established	Construction ⁴	Established	Construction ⁴						NDIS* / Co-Living	NDIS* / Co-Living	Multi Dwelling	≤75% LVR	0%	0.50%	0%	1.25%	0.75%	1.25%	2.50%	≤80% LVR	0%	1.00%	0%	1.75%	1.25%	1.75%	3.00%	≤85% LVR	1.75%	2.25%	2.50%	3.00%	2.50%	3.00%	n/a	≤90% LVR	3.00%	3.50%	3.75%	4.25%	3.75%	4.25%	≤91% LVR	3.50%	4.00%	4.25%	4.75%	n/a	n/a	≤92% LVR	4.00%	4.50%	4.75%	5.25%	≤93% LVR	4.50%	5.00%	5.25%	5.75%	n/a	n/a	≤94% LVR	5.00%	5.50%	5.75%	6.25%	≤95% LVR	5.50%	6.00%	6.25%	6.75%
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CONSTRUCTION FEE	\$750.00																																																																																									
CONSTRUCTION PROGRESS VAL FEE	\$725.00																																																																																									
ANNUAL FACILITY FEE	\$395.00 (waived if Owner Occupied ≤80%LVR)																																																																																									

¹VALUATION FEE: Major metro only. Other areas may be a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher. ³Additional legal sundry costs may apply. ⁴If Construction exceeds 12 months, a monthly Risk Fee (1/12th of initial Risk Fee) will be charged until construction is complete. *NDIS Max 80%

Max Loan Size vs LVR: see Postcode Guide for details on classification

MAX LVR	95%	90%
	Established and Construction	
	METRO	NON-METRO
0 – 70.00	\$3,500,000	\$3,000,000
75.01 – 80.00	\$3,000,000	\$2,500,000
80.01 – 85.00	\$2,000,000	\$1,750,000
85.01 – 90.00		\$2,000,000
90.01 – 95.00	\$1,750,000	

Min 30m² excluding balcony & car spaces (no studio). LVRs greater than 80% are dependant on LMI approval. Unclassified Max 80% LVR. NDIS non-metro on a case-by-case basis. See postcode guide for restricted Construction and NDIS postcodes.

LOAN TERM & REPAYMENTS	30 years P&I or 5 years IO then 25 years P&I ⁶	25 years P&I or 5 years IO then 20 years P&I ⁶
NDIS	-	NDIS Max 80%LVR. Maximum 2 NDIS properties per household. 5% Liquidity test applicable.
CASH OUT	Cash out available up to 80%LVR and considered on a case by case basis, up to 90%. Not available for Construction.	
FEATURES	100% Offset. Internet and Phone Banking (free unlimited transactions). No Early Repayment Penalties. Redraw Available. Set-up costs can potentially be capitalised.	

Postcode Guide: All products

State	Inner City	Metro	Non-Metro
NSW	2000 – 2005.	1000–1920, 2006–2308, 2500–2543, 2555–2574, 2745–2786.	1921–1999, 2309–2499, 2535–2554, 2575 – 2599, 2618–2744, 2787–2899, 2921–2999.
ACT		2600-2617, 2900–2920.	0200–0799.
VIC	3000–3010, 8000–8399.	3011–3232, 3235,3240–3241, 3321, 3328–3340, 3427–3441, 3750–3815, 3910–3920, 3926–3944, 3972–3978, 3980–3983, 8400–8899.	3233–3234, 3236–3239, 3242–3320, 3322–3327, 3341–3426, 3442–3749, 3816–3909, 3921–3925, 3945–3971,3979, 3984–3999, 8900–8999.
QLD	4000–4004, 9000–9299.	4005–4228, 4270–4313, 4340–4342, 4346, 4500–4575, 9400–9596.	4229–4269, 4314–4339, 4343–4345, 4347–4499, 9300–9399, 9597.
SA	5000–5005.	5006–5199, 5800–5999.	5200 – 5799.
WA	6000–6004	6005–6214, 6900–6999.	6215–6799.
TAS	7000–7003.	7004–7199, 7800–7899.	7200–7799,7900–7999.
NT	0800–0820.	0828–0832.	0821–0827, 0833–0999.

High Risk Postcodes				
NSW 2834, 2835, 2880.	QLD 4184, 4413, 4415, 4455, 4581, 4615, 4671, 4680, 4702, 4709, 4717, 4718, 4720, 4721, 4723, 4742, 4743, 4744, 4745, 4746, 4801, 4803, 4804, 4805, 4820, 4825, 4874.	SA 5221, 5601, 5722, 5723, 5725.	WA 6225, 6254, 6390, 6429, 6430, 6432, 6438, 6440, 6442, 6443, 6620, 6642, 6707, 6710, 6713, 6714, 6716, 6718, 6720, 6728, 6743, 6751, 6753, 6754, 6758, 6760, 6762, 6770, 6799.	TAS 7253, 7467, 7469, 7470.

NOTE: If security property is located in a High Risk Postcode, it will need an exception approval to be considered.

High Density	
NSW	2000, 2017, 2018, 2020, 2077, 2113, 2114, 2121, 2127, 2141, 2142, 2144, 2145, 2150, 2155, 2160, 2170, 2220, 2241, 2250, 2750.
VIC	3000, 3003, 3004, 3006, 3008, 3011, 3066, 3122, 3123, 3128, 3141, 3145, 3169.
QLD	4000, 4001, 4002, 4003, 4004, 4006, 4101, 4209, 4215, 4217, 4218.
SA	5000.
WA	6000, 6001, 6002.
NT	0800.
TAS	7000.

Inner-City	
NSW	2000 – 2005
VIC	3000 – 3010, 8000 – 8399
QLD	4000 – 4004, 9000 – 9299
SA	5000 – 5005
WA	6000 – 6004
TAS	7000 – 7003

Unacceptable	
4183. 6721, 6722.	

Restricted postcodes for NDIS & Construction		
VIC 3024, 3029, 3217, 3338, 3753,3978.	SA 5113.	WA 6112, 6171.

The above postcodes are unacceptable for Construction and/or NDIS. Non-Metro on a case-by-case basis for NDIS.