

## Finance for Non-Residents and Expats with Granite Powered by AAA

## GENERAL INFORMATION FOR PROMOTION

Australia has long been a desirable destination for non-residents seeking to build a new life or invest in property. Recognizing the importance of inclusive growth and economic development, Granite has expanding their offering in a joint venture with AAA with a lending program tailored to assist these individuals in their pursuit of property ownership. Granite Powered by AAA offers loans to Non-Residents, Expats and Australian Visa Holders looking to finance property in Australia. By offering loans specifically designed for these clients, we can assist with greater financial inclusion and improving the financial wellbeing of our clients.

Australia's property market has played a significant role in the country's economic growth over the years. Encouraging non-residents to invest in property not only stimulates the housing market but also drives economic prosperity by attracting foreign capital, fostering local businesses, and creating employment opportunities.

While the prospect of property ownership in Australia offers numerous advantages, new migrants, expats, and nonresidents often face unique challenges when it comes to securing financing. Traditional lenders typically require a substantial deposit, take a very narrow view on the type of income that could be acceptable and exclude applicants on the various types of VISAs they may or may not hold. Moreover, the lack of familiarity with overseas financials and income documentation can further complicate the process. AAA have specialised in Non-Resident mortgage lending for over 27 years, and are proud to partner with Granite for their Non-Resident and Expat program. AAA bring a deep understanding to the specific circumstances of new migrants, expats, and non-residents. These programs offer tailored eligibility criteria, flexible document requirements, and commercial documentation procedures.

We can help with Non-Resident Loans, Expats and various types of Australian Visa holders.

- up to 85% LVR
- Available for Construction and NDIS type securities
- wide arrange of acceptable countries and different income sources
- We can assist with a wide range of acceptable purposes: purchases, refinancing, equity release, etc

Should you have any queries, feel free to reach out to our accredited brokers for assistance.

澳大利亚长期以来一直是寻求建立新生活或投资房产的非居民的理想目的地。认识到包容性增长和经济发展的重要性,Granite 与 AAA 成立了一家合资企业,扩大其产品范围,推出量身定制的贷款计划,帮助这些个人追求财产所有权。Granite Powered by AAA 向希望在澳大利亚购买房产的非居民、外籍人士和澳大利亚签证持有者提供贷款。 通过提供专门为这些客户设计的贷款,我们可以帮助提高金融包容性并改善客户的财务状况。

多年来,澳大利亚房地产市场在该国经济增长中发挥了重要作用。 鼓励非居民投资房地产不仅可以刺激房地产市场,还可以通过吸引外资、培育本地企业和创造就业机会来推动经济繁荣。

虽然在澳大利亚拥有房产的前景提供了许多优势,但新移民、外籍人士和非居民在获得融资方面往往面临独特的挑战。 传统贷款机构通常需要大量存款,对可接受的收入类型的看法非常狭隘,并且将他们可能持有或可能不持有的各种类型签证的申请人排除在外。

我们可以为非澳洲居民、外籍人士和各种类型 的澳大利亚签证持有者提供帮助。

- 贷款成数高达 85% LVR
- 适用于建筑贷款和 NDIS 房型
- 可接受的国家范围和收入来源广泛
- 我们可以协助实现各种可接受的贷款目的: 购买、再融资、套现等

如果您有任何疑问,请随时联系我们的认可经 纪人寻求帮助。