

Optimiser Expat & New Residents

LVR	50%	65%	70%	75%
Owner Occupied	7.23%	7.23%	7.23%	7.23%
Investment	7.43%	7.43%	7.43%	7.43%

Optimiser Expat Residential Established Dwellings | Maximum Loan Size

Max Loan Amounts: (minimum loan size \$150,000)
 \$1,500,000 - Melbourne & Sydney
 \$900,000 - Brisbane, Gold Coast, Canberra, Perth & Adelaide
 \$750,000 - Non Metro locations

Optimiser Expat Program Loadings & Parameters

Loan Size >\$750K & <\$1M	Add 0.30%	Risk fees Up to 65% LVR 0.50% >65% to 70% LVR 1.00% >70% to 75% LVR 1.50%
Loan Size >\$1M	Add 0.50%	
Interest Only 1-5 Years	add 0.30%	

Acceptable Loan Purposes

- Purchase, refinance and/or equity release of residential property (excludes construction)
- Available for PAYG or Self-Employed Applicants with maximum exposure limit of \$2,000,000 single borrower.
- Purchase non-real estate investment (shares, managed funds) & debt consolidation (excludes tax liabilities).
- Fixed Rate options for up to 3 years are P.O.A.
- Maximum loan term to 25 years
- Living areas - No Minimum Size - <45 sqm max 50% LVR | 45 - 50 sqm max LVR 60% | >50 sqm max 75% LVR

Acceptable Countries:

Brazil, Brunei, Canada, China, France, Germany, Hong Kong, India, Indonesia, Japan, Macau, Malaysia, Mexico, New Zealand, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, United Kingdom, United Arab Emirates, United States and Vietnam.

- **All** Applicants must provide their passport as identification.
- Acceptable income evidence must be translated into English and converted into Australian dollars using the exchange rate at the time of assessment (www.xe.com)

PAYG Income Documentation

- Last 3 months personal bank account statements showing regular salary credits: and
- Employment agreement or letter from Employer: **or**
- Last 3 months payslips showing regular income.

Self Employed Income Documentation

- Last 6 months personal bank account statements showing distributions, dividends or other credits from business, Business Bank Statements may be required if credits are irregular or insufficient: and
- 2 Years business financials

Optimiser Expat Application Fees

Application Fee	\$990.00	Annual Fee	\$499.00
Valuation fee from	\$484.00	Settlement Fee	\$250.00
Lenders Legal Fee from	\$400.00	Discharge Fees approx.	\$895.00

Application material available at www.mortgage-mart.com.au. Please refer to the Optimiser Postcode Guide for more details on acceptable security locations and LVR limitations if applicable. Subject to lender acceptance and criteria. Other conditions, fees and charges may apply and is subject to change without notice. Australian Credit Licence 382 606. Rates effective from 15th March 2024.