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## Platinum Non - Resident Loan

<b>LOAN PURPOSE:</b>	For Purchase of Investment Property (ONLY)
<b>LOAN AMOUNT:</b>	From \$50,000 to \$750,000
<b>LOAN TERM:</b>	From 15-40 Years
<b>REPAYMENT OPTIONS:</b>	Interest Only Option 1-10 Years Fixed Interest Option 1-5 Years
<b>FREQUENCY:</b>	Weekly, Fortnightly, Monthly
<b>LOAN FEATURES:</b>	Redraw Split Loan (Unlimited Minimum \$10,000) Dynamic Repayments Inward Direct Debits Inward Direct Credits Internal Portion Transfers Inward Deposit Book Payments Inward BPay Outward 3rd Party Direct Debits Loan Access System/Telephone Banking
<b>MAXIMUM LVR:</b>	80% to \$500,000 75% to \$750,000
<b>LMI CAPITALISATION:</b>	Yes – Maximum 82% LVR (including LMI).
<b>APPLICATION FEE:</b>	\$395
<b>VALUATION FEE:</b>	\$275
<b>ON GOING FEES:</b>	No Monthly Fee No Annual Fee No Administration Fee No Redraw Fee
<b>LMI PREMIUM PAYABLE BY:</b>	Funder: $\leq$ \$500,000.00 & $\leq$ 80% LVR Borrower: $>$ \$500,000.00 & $>$ 80% LVR
<b>PRODUCT PARAMETERS:</b>	<ul style="list-style-type: none"><li>- Written evidence of Foreign Investment Review Board (FIRB) approval is required.</li><li>- 80% of gross rental income should cover the proposed repayments.</li><li>- An irrevocable Power of Attorney in favour of a permanent Australian resident to be provided</li><li>- Confirmation of overseas income should be provided.</li></ul>
<b>DEFERRED ESTABLISHMENT FEES:</b>	1.20% 1 <sup>ST</sup> – 3 <sup>RD</sup> YEAR 0.90% 4 <sup>TH</sup> YEAR 0.60% 5 <sup>TH</sup> YEAR

The following web address may assist in determining FIRB eligibility – [www.firb.gov.au](http://www.firb.gov.au)

**This fact sheet provides general information only and is subject to change.  
Full details of the loan are set out in the loan agreement.  
Conditions, fees & charges apply.  
Reduced Trailer Commission Applies  
Platinum - Novasure product.**