

Bold Visa Holder

Loans may be considered for temporary and permanent residents of Australia where an appropriate visa has been granted by the Department of Immigration and Citizenship. Visa needs to remain current for at least 12 months from the time of loan application. If bridging visa has been granted, or a formal application for permanent residency has been lodged and approval is imminent, we may also accept loan applications.

Product Features:

- New purchase, refinance or equity release
- PAYG and self-employed applicants
- Up to 80% LVR (when income 100% derived in Australia)
- Offset available
- Alt Doc can be consider on a case by case basis
- Fixed rates available – P.O.A.
- Prime rates apply where income derived in Australia

Loan Amount

Minimum Loan size: \$150,000

Maximum Loan size:

- Melbourne & Sydney Metro - \$1.5M
- Brisbane, Gold Coast, Canberra, Perth & Adelaide - \$900,000
- Non Metro - \$750,000
- Single Borrower Exposure – 2.0M

Loan Terms

- 10 years - 25 years (Max. 5 years Interest Only)

Income Document Requirements

PAYG	Self Employed
<ul style="list-style-type: none"> • Last 3 months personal bank account statements showing regular salary credits; and • Employment agreement or letter from Employer; or • Last 3 months salary slips for regular income. 	<ul style="list-style-type: none"> • Last 6 months personal bank account statements showing distributions, dividends or other credits from the business (business bank statements may be required if credits are irregular or insufficient); and • Two years business financials; or • Accountant certificate.

PRODUCT SPECIFICATIONS

Repayment types	Principal and Interest or Interest Only.
Interest Only Periods	A maximum of 5 years.
Security Type	1 st Mortgage Property Security
Security size requirements	<45 sqm – 50% LVR, 45 -50 sqm – 60% LVR, >50 sqm – 75% LVR

100	Permanent
103	Permanent
111	Permanent
114	Permanent
115	Permanent
116	Permanent
119	Permanent
120	Permanent
121	Permanent
124	Permanent
132	Permanent
134	Permanent
136	Permanent

137	Permanent
138	Permanent
139	Permanent
143	Permanent
151	Permanent
155	Permanent
157	Permanent
175	Permanent
176	Permanent
184	Permanent
186	Permanent
187	Permanent
188	Temporary

189	Permanent
190	Permanent
200	Permanent
201	Permanent
203	Permanent
204	Permanent
309	Temporary
444	Temporary
475	Temporary
476	Temporary
485	Temporary
487	Temporary
489	Temporary

500	Temporary
801	Permanent
804	Permanent
814	Permanent
820	Temporary
835	Permanent
836	Permanent
838	Permanent
855	Permanent
856	Permanent
857	Permanent
858	Permanent
864	Permanent

866	Permanent
882	Permanent
884	Temporary

885	Permanent
886	Permanent
887	Permanent

888	Permanent
890	Permanent
891	Permanent

892	Permanent
893	Permanent
A&B	Bridging

Fees	
Establishment	\$990 Includes cost of a standard val (\$440)
Legals	\$400 plus disbursements
Settlement Fee	\$400
Account Fees	\$499 p.a.
Discharge	\$895 plus lenders legals at cost.

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