



# Non Resident Loans

Offers Non Resident Loans up to 70% LVR!

Our Non Resident Loans are packed with features that perfect for your clients abroad

## Pegasus Prof Pack Non Resident Variable

- Variable rate up to 70% LVR
- 70% of net income; 80% of rent
- Minimum net asset of \$200,000 (AUD)
- Income Verification
  - **PAYG:** 3 months' salary crediting evidenced by bank account **plus at least one of the following:**
    - 2 of 3 most recent computer generated payslips include below information:
      - Employer
      - Employee (borrowers) name
      - Income particulars
      - YTD earnings
      - Date
      - Overtime/allowances (where applicable)
  - or** an Employment contract or letter of employment on letterhead with company stamp including:
    - Gross annual income (if package, breakdown of package)
    - Role or position
    - Length of employment
    - Basis of employment (full time etc)
    - Role of the signatory
    - Should not be > 1 month old
  - or** Last 2 years Taxation Notices
  - **Self-employed:** 6 months' business and personal bank statement **plus at least two of the following:**
    - Last 2 years tax returns Personal & Business
    - Last 2 years Taxation notices
    - Last 2 years financials
- Fees:
  - Application Fee: 1.0% of loan amount
  - Loan Documentation Fee: \$570
  - Establishment Fee: \$2,950
  - Risk Fee: See Risk Table over page
  - Processing fee: \$250 (including 1 free valuation to \$330)
  - Funder's legal Fee: \$330
  - Settlement Fee: \$550
  - Construction Administration fee: \$750 (applicable only to construction loans)
  - Progress inspection valuation fees: \$995 (applicable only to construction loans)
- Property size
  - Min 40sqm living area

## The Basics

Key Features	<ul style="list-style-type: none"> <li>• 100% Offset Account</li> <li>• Variable rate &lt;= 50% LVR 6.85%, &lt;= 60% LVR 7.40%, &lt;= 70% LVR 7.85%</li> <li>• No LMI fees</li> </ul>
Maximum Loan Amount (Single Security)	<ul style="list-style-type: none"> <li>• \$900,000 NSW</li> <li>• \$800,000 VIC</li> <li>• \$750,000 Except TAS/NT</li> </ul>
LVR	<ul style="list-style-type: none"> <li>• Up to 70% based on loan size</li> </ul>
Loan Term	<ul style="list-style-type: none"> <li>• 30 years</li> </ul>
Loan Option	<ul style="list-style-type: none"> <li>• Principal &amp; Interest</li> </ul>
Borrower Type	<ul style="list-style-type: none"> <li>• Salary &amp; Wage Earners (PAYG equivalent) and Self Employed</li> </ul>
Credit History	<ul style="list-style-type: none"> <li>• Clear Credit History</li> </ul>
Loan Purpose	<ul style="list-style-type: none"> <li>• Purchase, Refinance, Construction</li> </ul>
Acceptable Securities	<ul style="list-style-type: none"> <li>• On Application within postcode range</li> </ul>
Construction	<ul style="list-style-type: none"> <li>• Available</li> </ul>
Split Loans	<ul style="list-style-type: none"> <li>• Available. Split your loan into more than one portion</li> </ul>
Redraw	<ul style="list-style-type: none"> <li>• Available</li> </ul>
Repayment Frequency	<ul style="list-style-type: none"> <li>• Principal &amp; Interest Loans- weekly, fortnightly and monthly repayments <i>Payments can be automatically debited from the Offset Account</i></li> </ul>
Transaction Fees	<ul style="list-style-type: none"> <li>• Free unlimited transactions</li> <li>• Internet Banking</li> <li>• BPay</li> <li>• Direct Debit / Salary Crediting</li> </ul>
Annual Fee	<ul style="list-style-type: none"> <li>• \$499 Prof Pack Fee</li> </ul>
Discharge Fee	<ul style="list-style-type: none"> <li>• \$895</li> </ul>
Non resident risk fee	<ul style="list-style-type: none"> <li>• Ranging between 0.75%-2.55% depending on LVR &amp; loan amount</li> </ul>

### Contact details:

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