



# AAA Simple Refi

## AU, Expat + Non-Resident

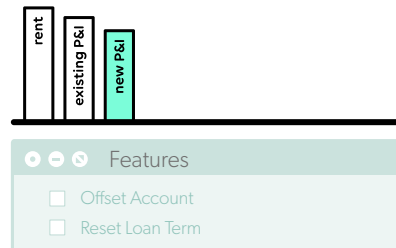


scan or click me

An easier application process for refinances,  
a straight forward way to put your clients  
in a stronger financial position.

← Start with our Calculator and get a fast Pre-Approval.

- 1 Check eligibility criteria
  - Proposed **repayments and interest rate must be lower** than loan to be refinanced
- 2 Pick your features and complete the calculator
- 3 Pre-Approval and supporting documents submission



A Pre-Approval will be emailed to the nominated address along with a simplified pre-filled application form. Email us the signed application form, along with your pre-approval and supporting documentation.

AU\* Expat NR

- 3 months<sup>#</sup> loan statements for the security property, showing clear conduct, *plus* documentation showing details of original loan amount and loan term.
- Income documentation  
*For PAYG Income*, either 2 most recent payslips; or an employment letter issued within the last 30 days, and 3 months bank statements showing salary credits.  
*For Self Employed Income*:  
Sole Trader/Partnership: 6 months of personal bank statements showing consistent income credits or latest Financial Statements;  
Company: either 6 months of personal bank statements showing consistent income credits, or latest Financial Statements and 3 months latest company bank statements showing turnover/trading history.  
*Plus, for any Australian Directorships*: Accountant's letter confirming all entities, and that they're trading profitably (or not trading).
- Latest Rental Statement (if investment property)
- Copy of recent Council Rates notice.
- Copy of passport and additional photographic ID issued by Government Body.
- Clear home country Comprehensive Credit Report.
- - Copy of Visa (where relevant)
- Simple Refi Application Form.

so simple  
and easy!

Also available on Commercial Properties, higher Valuation Fee will apply. Not available for Domestic Expat. \*Australian Owner Occupied applicants ≥55 years old who are looking to reset loan term with their Refi will need to do a full assessment. If loan term is the same as existing loan, then Simple Refi can be used. #If mortgaged being refinanced is not on Comprehensive Credit Report, then 12 months loan statements are required.

- 4 Credit Assessment and Valuation by our team
- 5 Formal Approval
- 6 Settlement

aaafin.com.au

AAA Financial Corporation PTY LTD Australian Credit License 376872.

Borrowers must meet the credit criteria at the time of application. Credit Assessment will be performed on the basis of information provided by the borrower and credit verification.