AAA NR Sophisticated Investor

MINIMUM CRITERIA

- · for new purchases in Australia only
- for clients who currently own 1 or more properties within Australia
- minimum 25% combined equity within existing properties located in the Australia
- · no negative gearing reliance
- overall LVR position after purchase must be <75%



NON-RESIDENT ONLY

| EXTRA CONDITIONS | Client's principle place of residence is outside of Australia |
|---------------------|---|
| | Client's have clear Home Country Credit Report |
| | Each individual property must have a minimum 20% equity |
| INCOME DOCUMENTS | Rental agreements and 6 months bank statements showing proof of rental income for all existing properties used in servicing |
| | No overseas income documents needed . If Australian income is derived, then full docs for AU income required. |
| | Sophisticated Investor Declaration |
| SERVICING | As per Sophisticated Investor Servicing Calculator (minimum monthly repayment of all loans using the actual borrower rate plus 1.50%, or 6.00%) |
| FACILITIES | •100% Offset •Internet banking, BPay and phone banking |

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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.