

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