

## Non-Resident Overseas Bank Residential Investment Loan

Key Features	
Key Features	<ul style="list-style-type: none"> <li>- Competitive interest rate</li> <li>- Mixed use of Income and Deposit as servicing</li> <li>- Loan offer valid for up to 2 years from the date of acceptance.</li> </ul>
Product Overview	
Acceptable City	Melbourne, Sydney, Perth and Brisbane
Acceptable Property	<ul style="list-style-type: none"> <li>• Residential Properties Located in Melbourne, Sydney, Perth and Brisbane</li> <li>• Investment Properties only</li> <li>• All purchases must be approved by Foreign Investment Review Board (FIRB)</li> </ul>
Loan to Value Ratio	Up to 70% of the Property Value Up to 60% to non-Singaporean residents
Loan Term	Min: 5 Years Max: 30 Years
Lock-in Period	12 months
Minimum Loan Amount	Minimum S\$200,000/ AUD200,000
Repayment Options	Principle + Interest
Variable Interest Rate	Singapore Residents: from cost of funds (COF) $\geq$ 2.5% Foreigners: Cost of Fund $\geq$ 2.75%
Loan Purpose	New Purchase or Refinance of an existing residential property completed less than 12 months
Acceptable Securities	Inner City & Metro only (see acceptable postcode list)
Borrower Type	Salary & Wage Earners (PAYG equivalent) and Self-Employed
Credit History	Clear Credit History
Repayment Frequency	Monthly
Voluntary Repayments	Extra Repayments can be made at any time without penalty
Eligibility	<ul style="list-style-type: none"> <li>- Foreigners who are not residents of Australia</li> <li>- Citizens of Australia and NZ are prohibited</li> <li>- Applicants holding dual citizenship which includes Australia and NZ are also prohibited</li> </ul>

**For further information about this document, please contact:**

<b>Victoria Xia</b>	Relationship Manager	(03) 9209 9000	vxia@cashelhg.com
<b>Shannon Zeneli</b>	Associate Credit Manager	(03) 9209 9000	szeneli@cashelhg.com
<b>Aaron Brown</b>	Sydney Office Manager	(02) 8274 6700	abrown@cashelhg.com
<b>Angus Mason</b>	Chief Executive Officer	(03) 9209 9000	amason@cashelhg.com

The Non-Resident Overseas Banks Residential Investment Loan is available from a number of overseas bank financiers. This loan is perfect for non-resident borrowers who are not able to provide cash to settle their Australia Investment Properties.

### Cashel House Offices

#### Melbourne

Level 38, 55 Collins Street, Melbourne, VIC 3000 **phone** +61 3 9209 9000 **fax** +61 3 8677 9903

#### Sydney

Level 24, 68 Pitt Street, Sydney, NSW 2000 **phone** +61 2 8274 6700 **fax** +61 2 8274 6701

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