

International Borrower

Australia is not only home to some of the world's most liveable cities, Australian real estate is seen as a stable and reliable asset making it a top choice for foreign investors and migrants.

We also know that at any one time there is around one million Australians living and working overseas. Many of which still wish to buy property in Australia whether it be for investment or to have a place to call home when they return.

It is for these reasons that we established our International Borrower line of products.

Assisting those who are under-served by the major banks has been at the core of La Trobe Financial's service proposition since 1952.

What Properties Can Foreign Nationals Buy?

Residential real estate – Under Australia's foreign investment framework, foreigners generally need to apply for foreign investment approval before purchasing residential real estate in Australia.

New dwellings – Applications to purchase new dwellings are usually approved without conditions. Applications to purchase vacant land are normally approved subject to construction being completed within four years (to prevent land banking). Once new dwellings are built or purchased, they may be rented out, sold, or retained for the foreign investor's own use.

Established dwellings – Non-resident foreign persons are generally prohibited from purchasing established dwellings in Australia. However, temporary residents can apply to purchase one established dwelling to use as a residence while they live in Australia. The purchase of an established dwelling in these circumstances would normally be conditional on the foreigners selling the property when they leave Australia, or their temporary residency expires and do not become a permanent resident or an Australian citizen. Temporary residents cannot acquire established dwellings to rent out or for use as a holiday home.

Why Is Australian Property So Attractive?

Low volatility investment – Australian Real Estate has performed well over a long period, whereas other traditionally favourable investments such as US shares and European bonds have been much more volatile.

Diversification – Wealthy families are looking to diversify their investment portfolios outside their home shores to protect themselves from the risks of potential political instability.

Avenue for residency – Families may be looking to obtain permanent residency in the future for themselves or their families and are looking to establish a foundation now.

Who's Buying Australian Property?

The strongest demand has come from buyers located in China, Singapore, Hong Kong, USA and Canada, with support from Korean, Malaysian, South African and Middle Eastern foreign nationals.

General Features

	Non-Resident Loan	Expatriate Loan
General Description	A loan for international borrowers looking to invest in Australian real-estate with Foreign Investment Review Board approval ("FIRB").	A loan for Australian citizens working or living abroad looking to buy property or refinance an existing loan to consolidate debt or access equity.
Purpose	Purchase and refinance only. Cash out not available.	Purchase and refinance only.
Income Verification	Full Doc verification accepted. All borrowers are to be located in an acceptable country – refer to La Trobe Financial.	Full Doc verification accepted. All borrowers are to be located in an acceptable country – refer to La Trobe Financial.
Acceptable Security	Residential (including single build construction) and commercial property.	Residential (including single build construction) and commercial property.
Acceptable Risk Grade	Category A only.	Category A only.
Maximum Loan Size	\$25,000,000	\$25,000,000
Maximum LVR	75% up to \$5,000,000 70% up to \$25,000,000 (Commercial 75%)	80% up to \$3,000,000 75% up to \$5,000,000 70% up to \$25,000,000 (Commercial 75%)
Application Fee	1.50% of the loan amount.	0.75% of the loan amount.
Non-Resident Premium	1.00% of the loan amount.	N/A
Commission Structure	Standard commission structure applies. No Clawback.	Standard commission structure applies. No Clawback.
Loan Term	Up to 30 years.	Up to 30 years.
Repayment Type	Principal & interest.	Principal & interest (interest only up to five years considered).
Additional Repayments	Yes	Yes
Redraw Available	No	Yes
Serviceability	Evidence of serviceability will be provided by obtaining a combination of the following: PAYG 3 latest payslips translated into English by NAATI* 3 months bank statements translated into English by NAATI* - Employment letter translated into English by NAATI* - XE currency conversion to be completed and provided with submission. * Please note all income documents provided to La Trobe Financial are to be translated into English by NAATI (National Accreditation Authority for Translators and Interpreters). Serviceability calculation method: 90% of foreign income used for serviceability calculation as well as Net Surplus Income Calculator. 2% sensitivity buffer applied to applicable interest rate.	
Additional Requirements	- FIRB approval is required - Evidence of deposit held in an Australian bank - Appointment of an agent (not broker) - Satisfactory Customer Identification Check - If refinancing, 6 months recent statements - Copy of their credit report from their country - Evidence of funds to complete transaction held in an Australian bank in the name of applicant.	- Evidence of deposit held in an Australian bank - Satisfactory Customer Identification Check - If refinancing, 6 months recent statements - Copy of their credit report from their country - Evidence of funds to complete transaction held in an Australian bank in the name of applicant.

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