

# Product Guide

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## 1 The full spectrum of specialist borrower profiles

-  Prime
-  Near Prime
-  Specialist

## 2 Across a broader range of products



Residential



Commercial



SMSF




Retained  
Stock





Non-Resident  
& Expat

## 3 Digitally streamlined approval process

-  Delivering a faster and more consistent assessment

## 4 Committed to support you and your customers

-  No ongoing borrower fees on any products
-  No clawbacks and choice of upfront for our brokers



**Built for Broker** <sup>TM</sup>

## Product Overview

The ORDE Residential Product caters to both PAYG and self-employed applicants to assist them in meeting their loan objectives where residential property is available as security. Whether purchase, refinance, cash out or consolidation, ORDE understands your customer's past to help them reach their future goals.

## Product Parameters

Maximum LVR 80%
Loan Size: \$100,000 ≤ \$2,000,000
Owner-occupied or Investment
Individual, Company or Trust
Maximum Loan Term 30 years
P&I or IO (Max 5 years)
Maximum 4 splits
Free Redraw

## Key Niches

Full Doc or Alt Doc
Vacant Land Acceptable
No Monthly or Annual Fees
Full Doc Near Prime – \$990 Application Fee

## Customer Profile

	Prime	Near Prime	Near Prime +	Specialist	Specialist +
<b>Debt Consolidation</b>	Max of 4 Debts	Unlimited personal or business debts			
<b>Private Loan</b>	Evidenced conduct	Capitalised Interest			
<b>Cash Out</b>	Unlimited for acceptable stated purpose				
<b>Vacant Land</b>	Acceptable – Max 5 acres (75% maximum LVR on loans up to \$1,000,000)			Not Acceptable	
<b>Max Land Size</b>	25 acres	Unlimited (on application)			
<b>Location</b>	Cat 1 & 2	Cat 1, 2, 3 & 4			
<b>Max Exposure</b>	\$5m (Individual exposures above \$3m should be discussed with your BDM)				
<b>Permanent FT/PT</b>	6 Months Current or 12 Months Industry	3 Months Current or 12 Months Industry			
<b>Casual</b>	12 Months Current	6 Months Current or 12 Months Industry			
<b>Self Employed</b>	ABN Minimum 24 Months GST Minimum 12 Months	ABN Minimum 12 Months GST Minimum 6 Months		ABN Minimum 6 Months GST Minimum 6 Months	
<b>Documentation – PAYG</b>	Last 2 Payslips plus <b>one</b> of: <ul style="list-style-type: none"> <li>Income Statement from MyGov</li> <li>Employment Letter</li> <li>3 months Bank Statements evidencing salary credits</li> </ul>				
<b>Documentation – SE Full Doc</b>	Most recent (1) year Company & Personal Tax Returns & Notice of Assessments Most recent (1) year Financials (if available) Most recent BAS or 3 months business trading statements if tax return is > 6 months old				
<b>Documentation – SE Alt Doc</b>	Declaration of Financial position plus <b>one</b> of: <ul style="list-style-type: none"> <li>ORDE Accountants Letter</li> <li>6 months BAS</li> <li>6 months bank statements</li> </ul>				
<b>Paid Defaults</b>	Up to \$500	Unlimited up to \$1,000 accepted			
		Up to 2 where listed 12 months ago	Unlimited		
<b>Unlimited Unpaid Defaults</b>	No	Up to \$1,000 accepted	Where listed over 12 months ago	Where listed over 6 months ago	Yes
<b>Mortgage Arrears</b>	No Arrears	< 1 month (paid)	1 month	3 months	> 3 months
<b>Other Arrears</b>	No Arrears	1 month	3 months	> 3 months	> 3 months
<b>Discharged Bankruptcy</b>	No	From 1 year		From 1 day	

## Residential – P&I Interest Rates on loan sizes ≤ \$1,750,000

### FULL DOC

	≤65%	≤75%	≤80%
Prime	7.19%	7.34%	7.44%
Near Prime	7.49%	7.59%	7.74%
Near Prime +	7.74%	7.84%	7.94%
Specialist	8.24%	8.74%	9.24%
Specialist +	9.64%	9.84%	10.44%

### ALT DOC

	≤65%	≤75%	≤80%
Prime	7.34%	7.54%	7.54%
Near Prime	7.79%	8.09%	8.14%
Near Prime +	8.24%	8.54%	8.74%
Specialist	8.74%	9.14%	9.54%
Specialist +	10.24%	10.74%	11.04%

## Fees and Charges

### APPLICATION FEE

		Prime	Near Prime	Near Prime +	Specialist	Specialist +
Full Doc	≤70%	\$495	\$990	0.50%	1.00%	1.00%
	≤80%	\$495	\$990	1.00%	1.50%	1.50%
Alt Doc	≤70%	0.50%	0.50%	1.00%	1.25%	1.50%
	≤80%	0.50%	0.75%	1.25%	1.50%	1.75%

VALUATION FEE\* From \$330

ONGOING FEE \$0

SOLICITORS FEE At Cost ~\$500

DISCHARGE FEE \$450 plus solicitor fees

EARLY REPAYMENT FEE Unregulated loans only: 1.50% of original loan amount within 3 years

\*Payable before valuation is ordered

### Applicable Loadings

	Interest Rate	Application Fee*
Interest Only	0.30%	N/A
Investment Property	0.30%	N/A
Acreage > 25	From 1.00%	0.75%
Loan size \$1.75m ≤ \$2m	0.25%	0.35%
Vacant Land**	2.50%	1.00%

### Loan Size Limits

Prime, Near Prime & Near Prime +	≤75%	\$2,000,000
	≤80%	\$1,750,000
Specialist	≤75%	\$1,500,000
	≤80%	\$1,250,000
Specialist +	≤75%	\$1,250,000
	≤80%	\$1,000,000

\*Loading applies to existing application fee except where a fixed dollar fee applies, in which case the loading replaces the existing application fee.

\*\* Applies to both primary and secondary securities.

Need an alternative solution? ORDE has you covered.



Residential



Commercial



SMSF



Retained Stock



Non-Resident & Expat

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## Product Overview

The ORDE Prestige product provides funding for any reasonable purpose utilising prestige residential property as security.

## Product Parameters

Loans up to \$5,000,000  
 Individual, Company or Trust  
 Full and Alt Doc Income Verification

Prime & Near Prime profiles  
 Loan terms to 30 years  
 Principal and Interest or Interest Only

## Interest Rates on loan sizes \$2,000,000 ≤ \$5,000,000

### FULL DOC & ALT DOC

	≤65%	≤70%
Prime	8.24%	8.64%
Near Prime	8.94%	N/A
Investment Property	Waived	
Interest Only	Waived	

### Fees and Charges

APPLICATION FEE	1.25%
VALUATION FEE	From \$330
SOLICITORS FEE	At Cost ~\$500
ONGOING FEE	\$0
DISCHARGE FEE	\$450 plus solicitor fees
EARLY REPAYMENT FEE	Unregulated loans only: 1.50% of original loan amount within 3 years

## Loan Size Limits

	LVR	Metro (Sydney / Melbourne)	Metro (All other Capital Cities)	Cat 1 & 2
Prime	≤70%	\$5,000,000	\$2,500,000	\$2,500,000
	≤60%	\$5,000,000	\$5,000,000	\$3,500,000
Near Prime	≤65%	\$2,500,000	\$2,500,000	\$2,500,000

## Key Information

	Prime	Near Prime
Purpose	Any reasonable purpose including purchase, refinance, consolidation or equity release	
Cashout	Unlimited for acceptable stated purpose	
Acceptable Securities	Residential security excluding Vacant Land	
Max Exposure	\$7.5m (Individual exposures above \$5m should be discussed with your BDM)	
Income	Permanent PAYG, Self Employed (Full or Alt Doc) and Rental Income	Permanent & Casual PAYG, Self Employed (Full or Alt Doc) and Rental Income
Self Employed	ABN Minimum 24 Months GST Minimum 12 Months	ABN Minimum 12 Months GST Minimum 6 Months

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## Product Overview

The ORDE Residential Construction product provides funding for house and land packages, new builds, and significant renovations.

## Product Parameters

Loans up to \$2,000,000  
 Owner Occupied or Investment  
 Full and Alt Doc Income Verification

Prime & Near Prime profiles  
 Up to two dwellings on one title  
 Up to 5 years' Interest Only

## Interest Rates on loan sizes ≤ \$1,750,000

### FULL DOC & ALT DOC

	≤65%	≤75%	≤80%
<b>Prime</b>	8.59%	8.79%	8.99%
<b>Near Prime</b>	8.99%	9.19%	9.39%
<b>Post Construction</b>	Standard Residential Rates		

### Loan Size Limits

LVR	Cat 1	Cat 2
≤65%	\$2,000,000	\$2,000,000
≤70%	\$2,000,000	\$1,500,000
≤75%	\$1,750,000	\$1,250,000
≤80%	\$1,500,000	\$1,000,000

## Fees and Charges

<b>APPLICATION FEE</b>	1.25%
<b>VALUATION FEE</b>	From \$330
<b>SOLICITORS FEE</b>	At Cost ~\$500
<b>ONGOING FEE</b>	\$0
<b>DISCHARGE FEE</b>	\$450 plus solicitor fees
<b>EARLY REPAYMENT FEE</b>	Unregulated loans only: 1.50% of original loan amount within 3 years

## Applicable Loadings

	Interest Rate	Application Fee
<b>Investment</b>	N/A	N/A
<b>Interest Only</b>	N/A	N/A
<b>Loan size &gt;\$1.75m</b>	0.25%	N/A

## Key Information

	Prime	Near Prime
<b>Purpose</b>	Construction of residential property or significant home renovations by a licensed / registered builder	
<b>Redraw</b>	Free redraw available after construction period	
<b>Acceptable Securities</b>	Residential Vacant Land (max 5 Acres) and established residential properties	
<b>Construction Commencement</b>	Construction must commence within 3 months of settlement	
<b>Construction Period</b>	Construction must be completed within 12 months. Upon completion of the construction period, the interest rate will convert to the standard rate for the product, unless in arrears.	
<b>Documents Required</b>	Fixed Price Build Contract Formal build tender including proposed drawdown schedule Final plans Build specifications Quotes for works outside of Build Contract Copy of Planning Permit / Development Approval as required	
<b>Self Employed</b>	ABN Minimum 24 Months GST Minimum 12 Months	ABN Minimum 12 Months GST Minimum 6 Months

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Residential | Commercial | SMSF | Retained Stock | Non-Resident & Expat

## Product Overview

The ORDE Commercial Product caters to both owner-occupiers and investors seeking to purchase, refinance or release equity from commercial real estate. ORDE provides flexibility to our customers in verifying their income and provides a set and forget facility to help meet their long term objectives.

## Product Parameters

Maximum LVR 75%
Loan Size: \$100,000 ≤ \$2,000,000
Owner-occupied or Investment
Individual, Company or Trust
Loan Term 1-30 years
P&I or IO (Max 5 years)
Category 1 & 2 Postcodes only
Free Redraw

## Key Niches

Full Doc, Lease Doc or Alt Doc
Set and Forget – No Annual Reviews
No Monthly or Annual Fees
No Commitment Fee
1.25x Minimum ICR
No Interest Only Loading

## Customer Profile

	Prime	Near Prime	Near Prime +
<b>Debt Consolidation</b>	Max of 4 Debts	Unlimited debts	
<b>Cash Out</b>	Unlimited for acceptable stated purpose		
<b>Acceptable Securities</b>	Office, Warehouse, Factory, Retail Premises, Light Industrial & Vacant Land (max 65%) *Specialised securities considered case by case		
<b>Max Exposure</b>	\$5m (Individual exposures above \$3m should be discussed with your BDM)		
<b>Permanent FT/PT</b>	6 Months Current or 12 Months Industry	3 Months Current or 12 Months Industry	
<b>Casual</b>	12 Months Current	6 Months Current or 12 Months Industry	
<b>Self Employed</b>	ABN Minimum 24 Months GST Minimum 12 Months	ABN Minimum 12 Months GST Minimum 6 Months	
<b>Documentation – PAYG</b>	Last 2 Payslips plus <b>one</b> of: <ul style="list-style-type: none"> <li>Income Statement from MyGov</li> <li>Employment Letter</li> <li>3 months Bank Statements evidencing salary credits</li> </ul>		
<b>Documentation – SE Full Doc</b>	Most recent (1) year Company & Personal Tax Returns & Notice of Assessments Most recent (1) year Financials (if available) Most recent BAS or 3 months business trading statements if tax return is > 6 months old		
<b>Documentation – SE Alt Doc</b>	Declaration of Financial position plus <b>one</b> of: <ul style="list-style-type: none"> <li>ORDE Accountants Letter</li> <li>6 months BAS</li> <li>6 months bank statements</li> </ul>		
<b>Lease Doc – Term Remaining</b>	3 years (including options)	2 years (including options)	1 year or New Lease
<b>Minimum ICR</b>	1.25x – Full Doc / Alt Doc 1.40x – Lease Doc		
<b>Paid Defaults</b>	Up to \$500	Unlimited up to \$1,000 accepted	
		Up to 2 where listed 12 months ago	Unlimited
<b>Unlimited Unpaid Defaults</b>	No	Up to \$1,000 accepted	Where listed over 12 months ago
<b>Mortgage Arrears</b>	No Arrears	< 1 month (paid)	1 month
<b>Other Arrears</b>	No Arrears	1 month	3 months
<b>Discharged Bankruptcy</b>	No	From 1 year	

## Commercial – Interest Rates on loan sizes ≤ \$2,000,000

### FULL DOC & LEASE DOC

	≤50%	≤65%	≤70%	≤75%
Prime	8.09%	8.14%	8.34%	8.64%
Near Prime	8.49%	8.54%	8.74%	9.04%
Near Prime +	8.99%	9.04%	9.24%	N/A

### ALT DOC

	≤50%	≤65%	≤70%	≤75%
Prime	8.49%	8.69%	8.99%	9.24%
Near Prime	8.89%	9.09%	9.39%	9.64%
Near Prime +	9.39%	9.59%	9.89%	N/A

## Fees and Charges

### APPLICATION FEE

		Prime	Near Prime	Near Prime +
Full Doc & Lease Doc	≤70%	0.85%	1.00%	1.50%
	≤75%	0.85%	1.25%	N/A
Alt Doc	≤70%	1.00%	1.00%	1.50%
	≤75%	1.00%	1.25%	N/A

**VALUATION FEE\*** From \$1,100

**SOLICITORS FEE** At Cost ~\$1,200

**ONGOING FEE** \$0

**DISCHARGE FEE** \$450 plus solicitor fees

\*Payable before valuation is ordered

**EARLY REPAYMENT FEE** 1.50% of original loan amount within 3 years

## Applicable Loadings

	Interest Rate	Application Fee*
Interest Only	N/A	N/A
Vacant Land	1.50%	0.50%

## Loan Size Limits

### FULL DOC & LEASE DOC

Prime	≤75%	\$2,000,000
Near Prime	≤70%	\$2,000,000
	≤75%	\$1,500,000
Near Prime +	≤70%	\$2,000,000

### ALT DOC

Prime	≤75%	\$2,000,000
Near Prime	≤70%	\$2,000,000
	≤75%	\$1,500,000
Near Prime +	≤70%	\$2,000,000

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Residential



Commercial



SMSF



Retained Stock



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## Product Overview

The ORDE SMSF Product provides a flexible and future-focused loan for applicants looking to acquire Residential and Commercial property within their self managed super fund portfolio.

## Product Parameters

Residential and Commercial securities

Maximum LVR 80% Residential, 75% Commercial

Investment or Owner Occupied (Commercial Only)

Available to Prime & Near Prime profiles

Individual or Corporate Trustee

30 year loan terms – P&I or IO (Max 5 years)

Purchase and Refinance

## Interest Rates

### RESIDENTIAL

	≤65%	≤75%	≤80%
Prime	7.49%	7.69%	7.69%
Near Prime	7.99%	8.19%	8.19%

### COMMERCIAL

	≤65%	≤70%	≤75%
Prime	8.14%	8.34%	8.64%
Near Prime	8.54%	8.74%	9.04%

## Applicable Loadings

	Interest Rate	Application Fee*
Interest Only	0.30%	N/A
Loan size > \$750,000 (Residential Only)	N/A	0.50%

## Fees and Charges

### APPLICATION FEE

	Residential	Commercial
Prime	\$990 Waived	1.00%
Near Prime	1.00%	1.25%

VALUATION FEE\* From \$330

SOLICITORS FEE At Cost ~\$1,800

ONGOING FEE \$0

DISCHARGE FEE \$450 plus solicitor fees

EARLY REPAYMENT FEE 1.50% of original loan amount within 3 years

\*Payable before valuation is ordered

## Loan Size Limits

Residential		Commercial	
≤80%	\$1,250,000	≤75%	\$2,000,000

## Key Information

Minimum SMSF Balance	\$150,000
Liquidity Requirements	5% of SMSF debt position (balance of outstanding loans)
Acceptable Securities – Residential	80% LVR Established, Off the Plan      70% LVR High Density
Documentation – SMSF	Most recent year SMSF Financials OR Most recent year Retail/ Industry Fund Superannuation Statements
Documentation – PAYG	Last 2 Payslips
Documentation – SE	Required when owner occupied commercial or contributions history not evident <ul style="list-style-type: none"> <li>• Most recent (1) year Personal Tax Returns &amp; Notice Of Assessments</li> <li>• Most recent (1) year Company Financials</li> </ul>
Acceptable Securities – Commercial	Office, Warehouse, Factory, Retail Premise & Light Industrial
Other Requirements	Confirmation of current investment strategy developed by a suitably qualified individual. LRBA to be in line with current investment strategy.

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Residential | Commercial | SMSF | Retained Stock | Non-Resident & Expat



## Product Overview

The ORDE Retained Stock product allows refinance and equity release on residential and commercial properties to be retained by the developer within 12 months of completion.

## Product Parameters

Loans up to \$2,000,000

Loan terms to 30 years

Residential and Commercial

Full Doc or Alt Doc

Prime and Near Prime profiles

No ongoing fees

## Interest Rates

### RESIDENTIAL

	≤80% ex GST	Application Fee
≤ 3 in development	8.14%	0.75%
≤ 3 Properties retained *	8.69%	0.75%
> 3 Properties retained *	8.99%	1.25%
Commercial Property	Add 0.50%	1.50%

\* Number retained includes properties held at other financial institutions

## Fees and Charges

VALUATION FEE	From \$330
SOLICITORS FEE	At Cost ~\$1,200
ONGOING FEE	\$0
DISCHARGE FEE	\$450 plus solicitor fees
EARLY REPAYMENT FEE	1.50% of original loan amount within 3 years

## Key Information

	Residential	Commercial
Loan Purpose	Refinance or Cash Out on a property < 12 months from title issuance retained by the developer.	
Maximum LVR	Up to 80% ex GST	Up to 70% ex GST
Maximum Loan Size	Up to 70% ex GST – \$2,000,000 Up to 80% ex GST – \$1,500,000	Up to 70% ex GST – \$2,000,000
Maximum Exposure	\$4,000,000 per individual and development	
Location	Category 1 & 2	Category 1
Security Exposure	For developments greater than 5 no more than 50% retained stock	
Loan Term	1 – 30 years* *Interest rate loading of 0.50% applies for loan terms ≤ 5 years	
Repayment Type	Interest Only (Max 5 years) Interest Only (Max 5 years) Reverting to Principal & Interest	
Alt Doc Requirements	Declaration of Financial position plus <b>one</b> of: <ul style="list-style-type: none"> <li>ORDE Accountants Letter</li> <li>6 months BAS</li> <li>6 months bank statements</li> </ul>	
Credit Profile	Unlimited up to \$1,000 2 paid defaults > 12 months	

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## Product Overview

The ORDE Highest and Best Use product provides funding for the acquisition of residential securities assessed as suitable for future development.

## Product Parameters

Loans up to \$2,000,000

Vacant Land Acceptable

Full and Alt Doc Income Verification

Prime and Near Prime profiles

Loan terms to 30 years

Principal and Interest or Interest Only

## Interest Rates

### FULL DOC & ALT DOC

	≤65% ex GST
Highest & Best Use ≤ 4 Dwellings	8.99%
Vacant Land ≤ 4 Dwellings (No GST deduction)	10.24%
	≤80% ex GST
Highest & Best Use ≤ 4 Dwellings	9.49%
Highest & Best Use > 4 Dwellings	10.64%

## Fees and Charges

APPLICATION FEE	1.50%
VALUATION FEE	From \$330
SOLICITORS FEE	At Cost ~\$1,200
ONGOING FEE	\$0
DISCHARGE FEE	\$450 plus solicitor fees
EARLY REPAYMENT FEE	1.50% of original loan amount within 3 years

## Key Information

Loan Purpose	Purchase, Refinance or Cash Out
Maximum LVR	80% ex GST 65% Vacant Land
Maximum Loan Size	Up to 75% - \$2,000,000 Up to 80% - \$1,750,000
Location	Category 1
Maximum Land Size	1 acre
Loan Term	1 – 30 years* *Interest rate loading of 0.50% applies for loan terms ≤ 5 years
Alt Doc Requirements	Declaration of Financial position plus <b>one</b> of: <ul style="list-style-type: none"> <li>• ORDE Accountants Letter</li> <li>• 6 months BAS</li> <li>• 6 months bank statements</li> </ul>
Credit Profile	Unlimited up to \$1,000 2 paid defaults > 12 months

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Commercial



SMSF



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## Product Overview

The ORDE Residential Bridging product provides funding for the purchase of residential property while awaiting the sale of an existing property.

## Product Parameters

Loans up to \$2,000,000

Interest Capitalised during Bridging

Full and Alt Doc Income Verification

Prime and Near Prime profiles

Loan terms to 30 years

Principal and Interest or Interest Only

## Interest Rates

### FULL DOC & ALT DOC

	≤65%	≤75%	≤80%
Prime	8.24%	8.49%	8.64%
Near Prime	8.64%	8.89%	8.99%

## Fees and Charges

APPLICATION FEE	1.25%
VALUATION FEE	From \$330
SOLICITORS FEE	At Cost ~\$500
ONGOING FEE	\$0
DISCHARGE FEE	\$450 plus solicitor fees

## Key Information

Loan Purpose	Purchase
Maximum LVR	Contracted Sale: 80% Un-contracted Sale: Max 75% on existing security + 80% on new purchase
Maximum Loan Size	Up to 75% - \$2,000,000 per security Up to 80% - \$1,750,000 per security \$4,000,000 max peak debt
Location	Category 1 & 2
Loan Term	Contracted Sale: 6 months – 12 months (bridging period) Un-contracted Sale: 12 months (bridging period) 30 years on residual debt
Repayments	Interest repayments met during peak debt period via a funded interest budget. P&I repayments required once sale of property complete
Servicing	To be evident on the residual debt position post sale of property
Alt Doc Requirements	Declaration of Financial position plus <b>one</b> of: <ul style="list-style-type: none"> <li>ORDE Accountants Letter</li> <li>6 months BAS</li> <li>6 months bank statements</li> </ul>
Credit Profile	Unlimited up to \$1,000 2 paid defaults > 12 months

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### Product Overview

The ORDE expat product is designed for Australian Citizens and Permanent Residents residing or deriving greater than 50% of their income from overseas sources.

### Product Parameters

Loans up to \$2,000,000	Prime & Near Prime profiles only
Maximum LVR 80%	Loan terms to 30 years
PAYG & Self Employed	Principal & Interest or Interest Only

### Interest Rates

#### FULL DOC

	≤65%	≤75%	≤80%
Prime	7.34%	7.49%	7.59%
Near Prime	7.64%	7.74%	7.89%

### Fees and Charges

<b>APPLICATION FEE</b>	Prime: 0.75% / Near Prime: 1.00%
<b>VALUATION FEE</b>	From \$330

### Applicable Loadings

	Interest Rate	Application Fee*
Investment	0.30%	N/A
Interest Only	0.30%	N/A
Loan size \$1.75m ≤ \$2m	0.25%	0.35%
Vacant Land	2.50%	1.00%

<b>SOLICITORS FEE</b>	At Cost ~\$500
<b>ONGOING FEE</b>	\$0
<b>DISCHARGE FEE</b>	\$450 plus solicitor fees

### Key Information

<b>Loan Purpose</b>	Purchase or Refinance	
<b>Location Category</b>	Category 1 & 2	
<b>Maximum LVR</b>	80%	
<b>Minimum Loan Size</b>	\$100,000	
<b>Maximum Loan Size</b>	Up to 75% - \$2,000,000 Up to 80% - \$1,750,000	
<b>Credit Profile</b>	Prime & Near Prime	
<b>Acceptable Income</b>	PAYG, SE Full Doc and Australian Rental Income	
<b>PAYG Requirements</b>	Last 2 payslips; <b>plus</b> Employment Letter; <b>and</b> 3 months bank statements	Foreign income to be assessed at 90%
<b>SE Requirements</b>	Most recent years lodged & assessed tax returns and financials Company Registration to confirm directorship & shareholding	
<b>Exchange Rate</b>	Conversion of Foreign to AUD as at time of assessment – sourced from xe.com	
<b>Loan Requirements</b>	All foreign language documents must be translated by a NAATI approved translator	
<b>Borrower Requirements</b>	<ul style="list-style-type: none"> <li>Australian bank account where rental payments are made and repayments deducted</li> <li>Must have an agent or power of attorney in favour of an Australian Resident (residing in Australia) or Australian Legal firm appointed to received legal notice on the behalf of the borrower. Identification of the agent or power of attorney must satisfy ORDE's requirements.</li> </ul>	

Need an alternative solution? ORDE has you covered.

Residential | Commercial | SMSF | Retained Stock | Non-Resident & Expat

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## Product Overview

The ORDE Non Resident product is designed for non-resident borrowers looking to invest in Australian Residential Property with Foreign Investment Review Board (FIRB) approval.

## Product Parameters

Loans up to \$1,500,000

Maximum LVR 75%

PAYG Income sources only

Prime profiles only

Loan terms to 30 years

Principal & Interest or Interest Only

## Interest Rates

### FULL DOC

	≤55%	≤70%	≤75%
Australian Domicile	8.84%	8.99%	9.09%
Overseas Domicile	9.89%	10.04%	10.14%

## Applicable Loadings

	Interest Rate	Application Fee*
Investment	0.30%	N/A
Interest Only	0.30%	N/A

## Fees and Charges

APPLICATION FEE	Aus Domicile: 1.00% Overseas Domicile: 1.50%
VALUATION FEE	From \$330
SOLICITORS FEE	At Cost ~\$500
ONGOING FEE	\$0
DISCHARGE FEE	\$450 plus solicitor fees

## Key Information

Loan Purpose	Purchase or Refinance
Location Category	Category 1
Maximum LVR	75%
Minimum Loan Size	\$100,000
Maximum Loan Size	\$1,500,000
Credit Profile	Prime Only
Acceptable Security	House, Townhouse or Apartment* *High Rise or High Density development maximum 70% LVR
Acceptable Income	PAYG and Australian Rental Income
PAYG Requirements	Last 2 payslips; <b>plus</b> Employment Letter; <b>and</b> 3 months bank statements Foreign income to be assessed at 90%
Exchange Rate	Conversion of Foreign to AUD as at time of assessment – sourced from xe.com
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Borrower Requirements	<ul style="list-style-type: none"> <li>Australian bank account where rental payments are made and repayments deducted</li> <li>Must have an agent or power of attorney in favour of an Australian Resident (residing in Australia) or Australian Legal firm appointed to received legal notice on the behalf of the borrower. Identification of the agent or power of attorney must satisfy ORDE's requirements.</li> <li>Credit Report from appropriate credit reporting agency of resident country to be supplied</li> </ul>

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# Built for Broker <sup>TM</sup>

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**ORDE** Financial

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