Acceptable Visa Types

TYPE	DESCRIPTION	NUMBER	PERMANENT OR TEMPORARY
Family and Partner Visas	Partner Visa	100	Permanently
Family and Partner Visas	Parent Visa	103	Permanently
Family and Partner Visas	Aged Dependant Relative Visa	114	Permanently
Family and Partner Visas	Remaining Relative	115	Permanently
Family and Partner Visas	Carer Visa	116	Permanently
Worked and Skilled	Distinguished Talent	124	Permanently
Worked and Skilled	Business Talent	132	Permanently
Family and Partner Visas	Contributory Parent	143	Permanently
Other	Former Resident	151	Permanently
Other	Resident Return	155	Permanently
Other	Resident Return	157	Permanently
Worked and Skilled	Employer Nomination Scheme	186	Permanently
Worked and Skilled	Regional Sponsored Migration Scheme	187	Permanently
Worked and Skilled	Skilled Independent	189	Permanently
Worked and Skilled	Skilled Nominated	190	Permanently
Refugee and Humanitarian Visas	Refugee Visa	200	Permanently
Refugee and Humanitarian Visas	Global Special Humanitarians	202	Permanently
Family and Partner Visas	Partner Visa	309	Temporary
Other	Investor Retirement	405	Permanently
Other	Special Category	444	Permanently
Worked and Skilled	Regional Sponsored	475	Temporary
Worked and Skilled	Temporary Skill Shortage	482	Temporary
Worked and Skilled	Skilled Regional	489	Temporary
Worked and Skilled	Skilled Work Regional	491	Temporary
Worked and Skilled	Skilled Employer Sponsored Regional	494	Temporary
Family and Partner Visas	Partner Visa	801	Permanently
Family and Partner Visas	Aged Parent Visa	804	Permanently
Family and Partner Visas	Partner Visa	820*	Temporary
Family and Partner Visas	Remaining Relative	835	Permanently

TYPE	DESCRIPTION	NUMBER	PERMANENT OR TEMPORARY
Family and Partner Visas	Carer Visa	836	Permanently
Worked and Skilled	Global Talent	858	Permanently
Family and Partner Visas	Contributory Aged Parent	864	Permanently
Refugee and Humanitarian Visas	Protection Visa	866	Permanently
Worked and Skilled	Skilled Regional	887	Permanently
Worked and Skilled	Business Innovation and Investment	888	Permanently
Worked and Skilled	Business Owner	890	Permanently
Worked and Skilled	Investor	891	Permanently
Worked and Skilled	State or Territory Sponsored Business Owner	892	Permanently
Worked and Skilled	State or Territory Sponsored Investor	893	Permanently

Visa Holder (Borrower who is not a citizen or permanent resident of Australia and is living in Australia on a Visa at the time of the loan)

- Ok to consider as per list of approved Visas - (see Visa list attached)Any temporary Visa must not expire within 12 months of the settlement date (Path to permanent residency to be confirmed)
- Must be a Prime borrower
- Loan must be a Full-Documentation loan
- Borrower must be PAYG (i.e. not self-employed)
- For applicants who hold an 820 Visa, their partner who is an Australian Resident or Citizen must be included as a co-applicant and co-mortgagor in the home loan application.

Expat Borrowers

Expat Borrower (Borrower who is a citizen or permanent resident of Australia but is not domiciled in Australia at that time of the loan)

- Must be an Australian Citizen or permanent resident
- Evidence of satisfactory visa status allowing applicant to work overseas
- Must be a Prime Borrower
- Loan must be a Full-Documentation loan
- Borrower must be PAYG (i.e. not self-employed)
- Borrower must be employed on a full time permanent basis
- Residential property only
- Maximum LVR - 75%
- Maximum Loan Size - $1.5m
- Approved jurisdictions - Canada, China, France, Germany, Hong Kong, Japan, New Zealand, Singapore, Switzerland, United Kingdom (England, Scotland, Wales, Northern Ireland) and United States of America
- Cash out/equity release not available

Income verification requirements :

- 2 payslips issued by the employer dated within 6 weeks of application submission date
- 3 months Bank Statements evidencing salary credits
- Letter from the employer confirming terms of employment
- A maximum of 80% of overseas income converted to Australian Dollars may be used for Serviceability purposes
- Employment tenure to be as per Prime borrower requirements
- Credit reports as per Credit policy