

# MORTGAGE MATTERS

THE OFFICIAL NEWSLETTER



## NEW THIS WEEK: REF AMP\*

Lending to Trusts & Company

New Policy Updates for New to Bank Business (Assessment of the level of aggregate exposure)

## LENDING TO EX-PATRIATE

REF AMP\*

New to Bank clients  
(And guarantors as well)

1. Must be living & working in Australia
2. Lending to clients living and working overseas (ex-pats) are subject to current policy

LIFESTYLE-V FINANCE

## PRICING:

REF BOQ\*

1. Enhancement of the online pricing request process
2. Automated first decision
3. Customers can receive an answer almost immediately for all new lending pricing requests submitted

# DIRECTOR VEE R- BYRNE

## MESSAGE

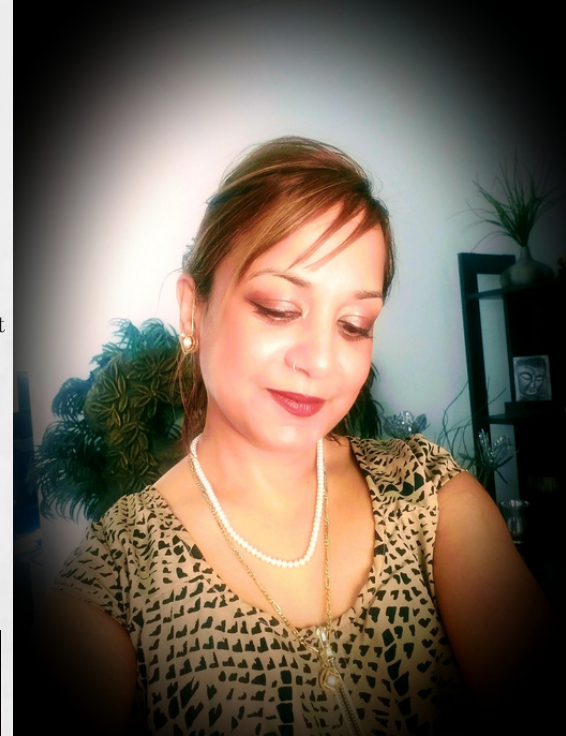
Newsletters are great platforms to share tips and stories regarding the business that people might enjoy.

We showcase a lot of factual information about the property landscape, lending and present the latest industry updates.

Working with commercial properties, especially corporate spaces the emphasis is on the existing features of the current market and the changing policies of today.

And least to mention the topics of interest for First Home Buyers and Investors.

The lending arena is ever evolving: Let's keep pace with the industry,



VEE R-BYRNE  
DIRECTOR

LIFESTYLE- V FINANCE  
LIFE STYLE WE FINANCE PTY LTD

## OVERTIME INCOME:

## ESSENTIAL WORKERS ARE VALUABLE TO AUSTRALIA

- Doctors, Nurses and Medical/Healthcare Professionals
- Primary and Secondary Educators
- Ambulance Officers
- Fire Fighters
- Police Officers
- Australian Defence Force Employees
- Australian Border Force Employees
- Corrective Services Employee

"ME USES 100% OF OVERTIME, PENALTY PAYMENTS, SHIFT AND STAFF ALLOWANCES FOR OUR ESSENTIAL WORKERS"..  
REF ME BANK\*



# High Risk Industry: Unsecured Personal Loans From WISR\*

## Example 1

Client is in a high risk industry (post -covid) works full time in a Cafe, 12mths

Client works in a high risk industry in hairdressing, 5 years.

Purpose: Car Loan

## Example 2

Client is nearing the end of a car lease & needs to payout the balloon section at the end of term.

Purpose: Payout Balloon

REF WISR\*



## ALT Docs Products Ref Resimac\*

**Great News: Some Risk Fees have been waived!**

Many Australians need support to get back on their feet  
A range of Prime Alt Doc and Specialist (Full and Alt Doc) loans are designed to help

- 1.This includes those borrowers who may have some form of previous credit impairment
- 2.Solutions for these customers to make a material difference
- 3.Also help customers' with lower their repayments and consolidate debts



[www.lifestylevfinance.com.au](http://www.lifestylevfinance.com.au)  
E:[lifestylevfinance.com.au](mailto:lifestylevfinance.com.au)



Vee R-Byrne  
M 040 756 8080