

MORTGAGE MATCH

International



Are you interested in buying a New Zealand investment property with an interest rate of only 2.69% on your loan?

Mortgage Match International specialises in arranging investment property loans for Global Property Investors. Instead of arranging your loan with a New Zealand based lender, we look to arrange your loan with an international lender in a mainstream currency such as the Euro, USD or Pounds Sterling, to name a few.

What are the advantages of a foreign currency mortgage to me?

A foreign currency mortgage primarily offers two significant benefits to you, the investor:

1. Significantly lower interest rates than what can be obtained in New Zealand
2. The potential to **reduce your capital debt**. For example: if your debt is in Euros and the Euro falls by 5% against the New Zealand Dollar, then your mortgage debt is 5% smaller than on origination (excluding additional capital payments made).

How will this benefit you?

As mentioned earlier, the interest rate that you pay will be from as low as 2.69%. For example, a New Zealand mortgage of \$300,000 at 5.5% (current New Zealand interest rates) would require interest only repayments of \$317 per week, whereas the same mortgage with an interest rate of 2.69% would require equivalent repayments of \$155 per week. This is a staggering 51% saving!!!

Your New Zealand property can now be cash flow positive, there is money in the bank at the end of the week, and you will not be required to top up your mortgage. It creates a great opportunity to expand your New Zealand property portfolio.



How do I establish this loan?

A representative of Mortgage Match International will manage the application and establishment process using multi-national banks. Pre-approval can be obtained for off-the plan investing or completed property. Mortgage Match will send you all the appropriate forms for completion and liaise directly with the banks, to assess your loan eligibility. A loan offer is prepared and the lending bank takes security on the New Zealand property.

What are the risks?

Whilst lending from as low as 2.69% is extremely attractive, foreign-currency loans do have additional risk, one of which is exchange rate risks. This is because your loan is in a different currency to your income or the currency where the property is situated.

Benefits

The range of flexible overseas mortgages offer:

- Competitive interest rates
- Multi-currency loan facilities
- Mortgages are available in Sterling, US \$, Canadian \$, Euro, Australian \$, New Zealand \$, # Japanese Yen, ^ Swiss Franc, Hong Kong \$ and * Singapore \$
- Free currency switching option (2 per annum, then additional switches cost \$150 USD)
- Maximum repayment term of up to 30 years or 70 years of age, whichever is the earlier – including interest only loans

Loan Summary

- Minimum loan size £100,000 or currency equivalent
- Available for new purchase or refinance
- Maximum loan term, 30 years or to age 70 whichever is the sooner
- Multi-currency loan to maximum value of 70%
- No early or partial redemption penalties that coincide with interest rollover dates
- Free currency switching every quarter (2 per annum, then additional switches cost \$150 USD)
- Not available to residents of Australia, New Zealand, Canada or Portugal

Current interest rates as at 24th August 2009 *

GBP	2.69%
EURO	4.14%
USD	3.69%
CAD	3.89%
AUD	6.67%
NZD	6.16%
CHF	3.63%
HKD	3.52%
SGD	4.04%

** All rates are indicative only and are subject to change without prior notice*

Contact Us:

Telephone: 0064 3 4897196

Email: loans@mmigloballoans.com

Web: www.mmigloballoans.com

