

Made for Resimac

The Residential Property Investor + Specialist Investment Loan



I know the real value of an asset and I know a good investment opportunity when I see it. I'm not deterred by all the restrictions being imposed on me.



The Residential Property Investor

At a glance:

They're a seasoned professional investor with an established portfolio and good existing equity. They're very practical and driven to maximise their return on investment, so they'll buy wherever there's a good opportunity.

Their goal:

They're looking for a lender they can truly partner with, that has not only the investment finance products, but the experience and expertise needed to help them navigate the red tape so they can capitalise on the opportunity and maximise their return.

Their challenges:

- Ever changing regulation is making it harder to invest in residential real estate and make a decent return
- The residential property market is extremely competitive
- Other lenders won't let them unlock existing equity in their portfolio
- Other lenders don't understand their vision – they just treat them like any other customer
- Time is of the essence – they need to be ready to capitalise on great opportunities

What Resimac product?

Specialist Investment Loan

At a glance:

A pragmatic approach to residential investment finance, designed for those who want to maximise their return on investment. It allows eligible customers to capitalise on existing equity.

Great for:

Professional residential property investors with an established portfolio, looking to continue their growth trajectory.

Key features:

Eligible applicants	Individuals, Companies and Trusts (individual and company trusts) ⁻
Loan use	Purchase investment, refinance investment, cash out ¹ , business purposes or any other worthwhile or investment purpose ⁻
Loan amount	\$200,000 - \$2,000,000
Loan term	30 years
Maximum loan-to-value ratio	60% (Existing properties) or 70% (New builds ²)
Repayment options	Interest Only for 10 years to a maximum of 50% LVR followed by 20 years Principal and Interest (P and I). The balance of the loan if over 50% LVR is over 30 years P and I
Acceptable income sources ⁺	Residential rental income (incl. tenancy agreement or rental assessment with long term rental income estimate). Full time, permanent part-time or contract employment (PAYE). Bonuses, commission and overtime. Self-employed (full doc) income.

Key benefits:

- Up to 20 years interest only to 50% LVR with principle & interest on additional lending above 50% LVR
- Low establishment fee of 1.5%
- Pragmatic assessment of servicing capacity
- Residential investment finance at competitive rates
- Reliability of funding and long-term lending structures that support their ongoing cashflow
- Local knowledge with pragmatic thinking to help navigate regulatory requirements
- Quick turnaround so they're ready when opportunities arise

⁽¹⁾Up to 70% LVR. ⁻Terms, conditions, limits, exclusions and other criteria applies. ⁽²⁾New builds, classified as withing 6 months of CCC being issues. ⁺For serviceability purposes. Conditions, limits and restrictions apply. Income documentation requirements apply.

Find out more about our solutions or customer segments. Contact a Resimac BDM.



Ashlene Prasad

Auckland, Northland, Waikato
& Bay of Plenty
021 440 091
ashlene.prasad@resimac.co.nz



Ben Jamieson

Lower North & South Island
021 531 771
ben.jamieson@resimac.co.nz