

90% LVR with No LMI for Select Professionals

Own Occ P&I and Own Occ Construction Loans

Key Professional Groups



Education

Teachers (Registered Teachers)



Medical Professionals

Medical Board, Nursing, Dental, Optometry, Pharmacy, Physiotherapy, Psychology, Chiropractic, etc. Includes Pathologists, Veterinarians and Psychiatrists.



Aviation

Commercial Pilots, Air Traffic Controllers (CASA License)



Legal

Solicitors (State Law Society), Barristers (State Bar Association)



Cyber Security

Accredited Professionals (CISM, CISA, CISSP)



Finance / Actuarial

Registered Accountants (CA, CPA), Actuaries (FIAA), Financial Analysts (CFA)



Engineering / Science

Engineers (Engineers Australia), Geologists, Geophysicists, Hydrogeologists (AIG/ASEG/GSA)



Property / Construction

Architects, Project Managers (ABLIS), Quantity Surveyors (AIQS), Planners (PIA), Surveyors.



Emergency Services

Firefighters (State Firefighter Association), Police Officers (State Police Association)



Defence Force

Defence Force Personnel (Valid ADF ID)

Professional Criteria

1. Majority Income Earner

At least 50% of assessable income must be earned from an eligible profession.

2. Minimum 3 Years Industry Experience

At least 3 years' experience in the relevant field aligned to their qualification.

3. Relevant Accreditation

Holds the relevant qualification or accreditation for the profession.



Additional Property Criteria

- Up to 90% no LMI for metro areas
- 80% no LMI for regional areas

Bank of Sydney offers:

Dedicated BDM Support

Experienced support throughout the application process.

Fast Turnaround

Efficient assessment to keep applications moving.

Common-sense Credit Approach

Practical lending decisions based on individual circumstances.

Competitive Rates

Competitive pricing for eligible professionals.

For further Information

To find out more about Bank of Sydney's products & services, or to make an enquiry:

Call: 13 95 00

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Important Information

All applications subject to meeting lending criteria and Bank of Sydney approval. More information about our products and services is available at www.banksyd.com.au/important-product-information Bank of Sydney Ltd ABN 44 093 488 629 AFSL & Australian Credit Licence 243444