



GLOBAL
MORTGAGE GROUP



International Loan Programs



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Dear Valued Client,

We founded Global Mortgage Group in 2017 originally to provide Asia-based investors seeking a mortgage for U.S. property direct access to wholesale lending in the U.S.

Traditional bank options are very limited and incredibly difficult to qualify for since they were created to accommodate their own citizens living domestically.

We have fixed this!

With over 300 lending relationships globally, we now offer mortgage loans to the **U.S., UK, France, Portugal, Canada, Australia, Thailand, and Japan**, as well as bridging loans in most countries globally.

Separately, we offer loans on crypto, listed shares, and debt, as well as private aviation and commercial vessels.

We are now introducing the concept of “**Financing as a Service**” to our private wealth and client advisor partners.

Our team is comprised of former senior investment bankers, private wealth managers, and investment managers, and we have created an institutional approach to financing.

That is to say; our team works with sophistication, care and transparency with our clients to ensure that their financing journey is as smooth as possible.

Included, you will find a list of our popular loan programs.

Thank you for the opportunity and we look forward to working with you.

Donald Klip, Co-Founder





GMG Foreign National Australia+

Who is this for?

- ✓ Non-resident Foreign Nationals seeking a mortgage
- ✓ Purchase, Refinance or Equity release
- ✓ Salaried and Self-employed borrowers

Key Features:

- ✓ No Australian credit or income necessary
- ✓ Up to 85% loan to value
- ✓ Construction loans available
- ✓ Closing time within weeks
- ✓ Sign closing documents outside Australia

Loan Amount	A\$150,000 - A\$2,000,000 Depending on city and location
Interest Rate	Starting at 7.73% p.a. Fixed, variable and RBA-pegged rates available
Loan to Value	Maximum 85% Subject to property size minimums
Loan Term	Up to 30 years
Repayment	Monthly P+I Interest-only available (Max 5 years, 75% loan-to-value)
Add-On Options	Large loans above A\$1,000,000: +0.30% to +0.8% Interest-only (max 5 years):+ 0.40% to +0.50%
Availability	Melbourne, Sydney, Brisbane, Gold Coast, Canberra, Perth & Adelaide Other locations on case-by-case basis
Use of Property	Investment
Employment Type	Salaried or Self-employed
Cost and Fees	Facility fee 1% (success fee) All other associated fees and costs: case-by-case
Qualifying requirements	Salaried: 3 months bank statements, pay slips and employment contract Self-employed: 6 months personal bank statements showing compensation AND 2 years business financials and accountant certificate



GMG Aussie Expat+

Who is this for?

- ✓ Aussie Expats seeking a mortgage back home
- ✓ Purchase, Refinance or Equity release
- ✓ Borrowers who CAN QUALIFY based on income
- ✓ Salaried and Self-employed
- ✓ Borrowers seeking flexible and bespoke loan options

Key Features:

- ✓ No Australian credit or income necessary
- ✓ Up to 85% Loan to Value
- ✓ Loan pre-approval within 48 hours
- ✓ Sign closing documents outside Australia
- ✓ 30-45 day closing time

Loan Amount	Up to \$2,000,000
Interest Rate	Starting at 5.80% Variable
Loan to Value	Max 85%
Loan Term	30 years P&I
Add-on Large Loans	+ 0.40% p.a. for >\$1,000,001 to \$1,500,000 + 0.60% p.a. for >\$1,500,001 to \$2,000,000 + 0.90% p.a. for >\$2,000,001 to \$2,500,000
Add-on Interest-Only	+ 0.40% p.a.
Add-on Alt Doc	+ 0.40% p.a.
Add-on Sophisticated Investor	+ 0.40% p.a.
Availability	Melbourne, Sydney, Brisbane, Gold Coast, Canberra, Perth & Adelaide (Other locations on case-by-case basis)
Use of Property	Investment or Second Home
Employment Type	Salaried or Self-employed
Cost and Fees	Origination 1.5% (success fee) for loans up to € 750,000 All associated fees and costs: case by case
Qualifying requirements	Salaried: 3 mths bank statements; Employment contract or 3 mths payslips Self-employed: 6 mths personal bank statements showing compensation AND 2 years business financials and accountant certificate



GMG HNW UK+

Who is this for?

- ✓ Non-resident Foreign Nationals seeking a UK mortgage
- ✓ Purchase, Refinance, Equity Release
- ✓ Salaried and Self-employed
- ✓ Borrowers seeking flexible and bespoke loan options
- ✓ No UK credit or income necessary

Key Features:

- ✓ Up to 65% loan to value
- ✓ Fast Loan pre-approval
- ✓ No AUM required
- ✓ Sign closing documents outside England

Loan Amount	£500,000 (min)
Interest Rate	Starting at 2% + BOE (Interest-only available)
Loan to Value	60% (Buy-to-Let) 65% (Self-Use)
Loan Term	5 years for (Investment Property) 15 years for (Self-Use)
Use of Property	Self-Use Investment Property
Employment Type	Salaried or Self-employed
Ownership Structure	Personal Structure Non-Personal Structure registered in UK only (No foreign entities such as Jersey, BVI, etc)
Cost and Fees	- Origination 1% (success fee) - Legal & Valuation fee: TBC



GMG Foreign National England+

Who is this for?

- ✓ Non-resident Foreign Nationals seeking a UK mortgage
- ✓ Borrowers who CAN QUALIFY based on income
- ✓ Salaried and Self-employed
- ✓ No UK credit or income necessary
- ✓ Borrowers seeking flexible and bespoke loan options

Key Features:

- ✓ Up to 70% loan to value
- ✓ Loan pre-approval within 48 hours
- ✓ Formal approval within 7 days of application
- ✓ Sign closing documents outside England

Loan Amount	£75,000 (min) £500,000 - £1,500,000 (max) <i>Depends on location and London Zone</i>
Interest Rate	Starting at 8.59%
Loan to Value	Premier Properties: 70% LTV Others: 65% LTV
Loan Term	5-25 years
Interest Only Premium LTV Premium	0.50% p.a. loading to the applicable interest rate 0.50% p.a. loading to the applicable interest rate for LTV ≥60%
Availability	All areas of UK
Use of Property	Investment Only
Employment Type	Salaried or Self-employed
Cost and Fees	<ul style="list-style-type: none"> - Origination 1% (success fee) - Legal & Valuation fee: At Cost - Application: £660 - Establishment fee: 2.25% - Valuation fee: at cost - Annual Package fee: £299 - Mortgage Discharge fee: £450



GMG UK Low Doc+

Who is this for?

- ✓ Non-resident Foreign Nationals seeking a UK mortgage
- ✓ CANNOT or PREFER NOT to qualify based on income
- ✓ Entrepreneurs without steady income
- ✓ Borrowers who seek FAST closing and easy qualifying

Key Features:

- ✓ NO income proof necessary
- ✓ Asset-based loan program
- ✓ Loan pre-approval within 48 hours
- ✓ Sign closing documents outside England

Loan Amount	£75,000 (min) £1,000,000 (max) <i>Depends on location and London Zone</i>
Interest Rate	Starting at 8.82%
Loan to Value	Max 60%
Loan Term	5-25 years
Add-on - LTV	0.50% p.a. loading to the applicable interest rate for LTV ≥50
Add-on - Interest Only	0.50% p.a. loading to the applicable interest rate
Availability	All areas of UK
Use of Property	Investment Only
Employment Type	Salaried or Self-employed
Cost and Fees	<ul style="list-style-type: none"> - Origination 1% (success fee) - Legal & Valuation fee: At Cost - Application: £660 - Establishment fee: 2.25% - Valuation fee: at cost - Annual Package fee: £299 - Mortgage Discharge fee: £450



GMG UK Refi+

Who is this for?

- ✓ Investors looking to refinance their existing mortgage
- ✓ Refinance ONLY
- ✓ Borrowers who CAN QUALIFY based on income
- ✓ Salaried and Self-employed
- ✓ Borrowers seeking flexible and bespoke loan options

Key Features:

- ✓ No UK credit or income necessary
- ✓ Up to 70% loan to value
- ✓ Loan pre-approval within 48 hours
- ✓ Formal approval within 7 days of application
- ✓ Sign closing documents outside England

Loan Amount	£75,000 (min) £500,000 - £1,500,000 (max) <i>Depends on location and London Zone</i>
Interest Rate	Starting at 8.59%
Loan to Value	Premier Properties: 70% LTV Others: 65% LTV
Loan Term	5-25 years
Interest Only Premium LTV Premium	0.50% p.a. loading to the applicable interest rate 0.50% p.a. loading to the applicable interest rate for LTV ≥60%
Availability	All areas of UK
Employment Type	Salaried or Self-employed
Cost and Fees	<ul style="list-style-type: none"> - Origination 1% (success fee) - Legal & Valuation fee: At Cost - Application: £660 - Establishment fee: 2.25% - Valuation fee: at cost - Annual Package fee: £299 - Mortgage Discharge fee: £450



GMG Dubai Investor+

Who is this for?

- ✓ Non-resident Foreign Nationals seeking a Dubai mortgage
- ✓ Purchase, Refinance or Equity release
- ✓ Borrowers who CAN QUALIFY using income
- ✓ Salaried and Self-employed
- ✓ Golden Visa Candidates

Key Features:

- ✓ Fast processing time
- ✓ Loan programs designed specifically for Non-residents
- ✓ Up to 60% loan to value
- ✓ Preference to sign closing documents IN Dubai
- ✓ 30 day closing time

Loan Amount	AED 350,000 (min) No Max (qualifying criteria depends heavily on the client and/or property profile)
Interest Rate	5.5%* to 6.5%* (Non-Residents) <i>Rates depend on fixed period</i>
Loan to Value	Up to 60%
Loan Term	Up to 25 years
Availability	Dubai focused primarily
Types of Property	Single family homes Condominiums Multi-family commercial Office / Retail commercial
Use of Property	Primary, Second home and Investment purposes
Employment Type	Salaried or self-employed
Cost and Fees	- Life & Property Insurance: Chosen by the bank - Pre-approvals: AED 1,575-2,000 (non-residents) - Arrangement Fee + Broker Fee: From 2%
Qualifying Requirements	Borrower needs to set up a local entity



GMG Thailand Investor+

Who is this for?

- ✓ Foreign Nationals seeking a Thailand mortgage
- ✓ Purchase ONLY
- ✓ Borrowers who CAN QUALIFY using income
- ✓ Salaried and Self-employed

Key Features:

- ✓ No AUM Required
- ✓ Loan programs designed specifically for Non-residents
- ✓ Up to 50% loan to value
- ✓ Preference to sign closing documents IN Bangkok
- ✓ Closing times up to 45 days

Loan Amount	THB 3,500,000 (min) or US\$ 140,000 THB 125,000,000 (min) or US\$5,000,000
Interest rate	Min Lending Rate + 2.4%
Loan to value	Max 50%
Loan term	Up to 1-10 years
Add-on - LTV	Not applicable
Add-on - Interest Only	Not applicable
Add-on - Fixed rate	Not applicable
Add-on - Large loan	Not applicable
Availability	Bangkok and its peripheral, key resort provinces
Use of property	Investment or Second home
Employment type	Salaried or Self-employed
Costs & Fees	Origination fee: 1% (success fee) - All associated fees and costs: Variable



GMG Japan Investor+

Who is this for?

- ✓ Foreign nationals seeking a Japan mortgage
- ✓ Purchase ONLY
- ✓ Borrowers who CAN QUALIFY using income
- ✓ Salaried and self-employed

Key Features:

- ✓ No AUM required
- ✓ Loan programs designed specifically for non-residents
- ✓ Up to 80% loan to value and 35 year term
- ✓ Sign closing documents outside Japan

Loan Amount	JPY 30,000,000 (min) JPY 500,000,000 (max)
Interest Rate	1.8 to 5.5%
Loan to Value	Max 80%
Loan Term	Up to 35 years
Availability	Greater Tokyo Area Other locations on a case-by-case basis
Types of Property	Single family homes Condominiums Multi-family commercial Office / Retail commercial
Use of Property	Investment or Second home
Employment Type	Salaried or self-employed
Cost and Fees	Origination 3% (success fee) All associated fees and costs: variable
Qualifying Requirements	Borrower needs to set up a local entity



GMG Spain Investor+

Who is this for?

- ✓ Foreign nationals seeking a Spain mortgage
- ✓ Purchase ONLY
- ✓ Borrowers who CAN QUALIFY using income
- ✓ Salaried and self-employed

Key Features:

- ✓ No AUM required
- ✓ Loan programs designed specifically for non-residents
- ✓ Up to 70% loan to value and 20 year term
- ✓ Sign closing documents outside Spain

Loan Amount	€ 200,000 (min)
Interest Rate	1.9 to 3%
Loan to Value	Max 70%
Loan Term	Up to 20 years
Availability	Spanish Mainlands Spanish Islands
Types of Property	Single family homes Condominiums
Use of Property	Second home or main residence
Employment Type	Salaried or self-employed
Cost and Fees	Origination 1.5% (success fee) for loans up to € 750,000 All associated fees and costs: case by case



GMG Europe Investor+

Who is this for?

- ✓ Foreign Nationals seeking a European mortgage
- ✓ Purchase ONLY
- ✓ Borrowers who CAN QUALIFY using income
- ✓ Salaried and self-employed

Key Features:

- ✓ No AUM required
- ✓ Loan programs designed specifically for non-residents
- ✓ Up to 70% loan to value
- ✓ Sign closing documents outside of the country

	Spain	Portugal	France
Loan Amount	€200,000 (min)	€200,000 (min)	€350,000 (min)
Interest Rate	1.9 - 3%	From 0.47% Variable 1.8% Fixed	1.50% - 2.0%
Loan to Value	Max 70%	Max 65% to 70%	Max 70%
Loan Term	Up to 20 years	Up to 25 years	Up to 20 years
Availability	Spanish Mainlands Spanish Islands	Most Major cities (primarily Lisbon and Porto)	Paris, The Alps, French Riviera and Cote d'Azur
Types of Property	Single family homes Condominiums		
Use of Property	Second home or main residence	Investment, Second Home and Main Residence	Investment, Second home and Main Residence
Employment Type	Salaried or self- employed	Salaried or self- employed	Salaried or self- employed
Cost and Fees	- Origination 1.5% - 2% (success fee) for loans up to € 750,000 - All associated fees and Costs: Case by Case	- Origination 1%-2% (success fee) - All associated fees and Costs: Case by Case	- Origination 1% (success fee) - Life insurance required - Cost: Case by Case
Qualifying requirements	NA	NA	Must not be 75 years or older when loan matures

** Italy, UK, Switzerland and other continental countries available*



Corporate Deck
and Case Studies



International
Loan Program



Listed Shares
& Crypto



Global Specialty
Landing



Global Bridging
Loans



Schedule a
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