MP Alt Doc

Local Investors and Residents of Australia or Temporary Residents with a Pathway to Residency

Key Features

Borrower rate from **6.34%** p.a.

Comparison rate from **6.82%** p.a.[1]

$3m Owner Occupied Special

(Valid to 30 September 2025)

√ New Purchase √ Refinance √ Cash Out

- Self-Employed Applicants
- Up to 80% LVR
- Confirmation of Loan Acceptance within 48 Hours
- Fully Featured Online Customer Portal
- Offset Facility Available

Minimum Loan Amount	AUD $100,000

Maximum Loan Amount	Client LVR		Maximum Loan Amount
	Metro	LVR ≤65%	AUD $3,000,000
	Metro & Non-Metro	LVR ≤75%	AUD $2,000,000
		LVR >75% to ≤80%	AUD $1,750,000
	Regional	LVR ≤60%	AUD $750,000
	Single Borrower Exposure		AUD $3,000,000

Variable Interest Rate[2]	Client LVR	Owner Occupied	Investor	Dual Form Income Discount
	LVR ≤65% (Metro Only)	6.34% p.a.	6.48% p.a. (Loan amount ≤AUD$2,000,000) 6.84% p.a. (Loan amount >AUD$2,000,000)	-0.10%
	LVR ≤70% (Metro & Non-Metro)	6.48% p.a.	6.48% p.a.	-0.10%
	LVR >70% to ≤80% (Metro & Non-Metro)	6.53% p.a.	6.53% p.a.	-0.05%
	LVR ≤60% (Regional)	6.53% p.a.	6.53% p.a.	-0.05%

Interest Only Premium	0.30% p.a. loading to the applicable rate
MP Prime Visa Premium	0.30% p.a. loading to the applicable rate
Fixed Rate Premium[3]	Fixed Rates – Price on Application Maximum 5 years Fixed Rate
Loan Term	Up to 30 years (Maximum 5 years Interest Only)
Offset Loading	0.10% p.a. loading to the applicable rate
Borrower Type	Self-employed applicants
Repayment Type	Monthly Repayments
Security	Residential security only

Risk Fees[4]

Client LVR	Fee Chargeable
<70%	Waived
>70% to <80%	Waived
<60% Regional or Unclassified	Waived

Income Verification

- [ ] Signed Self-Declaration of income by Borrower/Guarantor; plus

One of the options below:

- [ ] Accountant's Letter confirming income
- [ ] 12 months BAS statements from ATO Portal
- [ ] 12 months business bank statements serviceability assessment.

Fees and Charges[5]

Conditional Offer	Application Fee	$990[6]
Settlement	Documentation Fee	$395
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	$295
Annual	Annual Package Fee	$395[7]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	$895
	Unregulated Loans Early Repayment Fee (within 3 years)[8]	3 months interest (inclusive of any applicable loadings)

MP Prime Visa Policy

Borrowers with an approved temporary visa that has at least 12 months from the time of application, or a bridging visa has been granted, or a formal application for permanent residency has been lodged and approval is imminent. No foreign income can be considered as part of servicing and each individual must reside in Australia.

MP Prime Visa Acceptable Visa List

Visa No.	188 , 309, 444, 475, 476, 485, 487, 489, 500, 820, 884, Bridging A & B

1. The Comparison Rate is based on a secured loan of $150,000 for 25 years. Fees and charges may be payable. **WARNING**: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison. This advertisement does not consider your personal and financial situation. Terms, conditions, fees, charges and lending criteria apply and are available on application. Target Market Determinations for the product are available here: MP Alt Doc & Alt Doc Flex (Variable Rate) / MP Alt Doc & Alt Doc Flex (Fixed Rate).
2. The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
3. Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.
4. The Risk Fee is a one-off, non-refundable fee paid at settlement used to offset the risk associated with loans of a higher LVR. It may be capitalised into the loan amount up to the maximum LVR.
5. Other fees and charges are payable.
6. Includes one valuation up to $440. Where valuation exceeds the cost, the difference is payable by the client at settlement.
7. The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.
8. This is applicable to unregulated loans only (e.g. corporate borrower). The Early Repayment Fee is payable if the loan is discharged within 3 years from the settlement date.

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MP is a member of the BC Investment Group Holdings Limited Group of Companies

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MP Alt Doc Flex

Local Investors and Residents of Australia or Temporary Residents with a Pathway to Residency

Key Features

Borrower rate from **6.24%** p.a.

Comparison rate from **6.72%** p.a.[1]

$3m Owner Occupied Special

(Valid to 30 September 2025)

√ New Purchase √ Refinance √ Cash Out

- Self-Employed Applicants
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Minimum Loan Amount	AUD $100,000	

Maximum Loan Amount	Client LVR		Maximum Loan Amount
	Metro	LVR ≤65%	AUD $3,000,000
	Metro & Non-Metro	LVR ≤75%	AUD $2,000,000
		LVR >75% to ≤80%	AUD $1,750,000
	Regional	LVR ≤60%	AUD $750,000
	Single Borrower Exposure		AUD $3,000,000

Variable Interest Rate[2]	Client LVR	Owner Occupied	Investor	Dual Form Income Discount
	LVR ≤65% (Metro Only)	6.24% p.a.	6.38% p.a. (Loan amount ≤AUD$2,000,000) 6.74% p.a. (Loan amount >AUD$2,000,000)	-0.10%
	LVR ≤70% (Metro & Non-Metro)	6.38% p.a.	6.38% p.a.	-0.10%
	LVR >70% to ≤80% (Metro & Non-Metro)	6.43% p.a.	6.43% p.a.	-0.05%
	LVR ≤60% (Regional)	6.43% p.a.	6.43% p.a.	-0.05%

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MP Prime Visa Premium	0.30% p.a. loading to the applicable rate
Fixed Rate Premium[3]	Fixed Rates – Price on Application Maximum 5 years Fixed Rate
Loan Term	Up to 30 years (Maximum 5 years Interest Only)
Offset Loading	0.10% p.a. loading to the applicable rate
Borrower Type	Self-employed applicants
Repayment Type	Monthly Repayments
Security	Residential security only

Risk Fees[4]

Client LVR	Fees Chargeable
≤70%	0.50% of the loan amount
>70% to ≤80%	1.00% of the loan amount
≤60% Regional or Unclassified	1.00% of the loan amount
MP Prime Visa all LVR bands	0.75% of the loan amount

Income Verification

- ☐ Signed Self-Declaration of income by Borrower/Guarantor; plus

  One of the options below:
- ☐ Accountant's Letter confirming income
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