

# MP Alt Doc

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

## Key Features

Borrower rate from Comparison rate from

**6.63%** p.a. **7.10%** p.a.<sup>[1]</sup>

**No Investor Premium**  
+  
**MP Prime Visa Launch**

✓ **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                      |
|                                       | Maximum Loan Amount  | LVR ≤65%                                    | AUD \$2,500,000<br>(POA if >\$2,000,000) |
|                                       |  | LVR >65% to ≤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 <sup>[2]</sup> | Client LVR (Metro)   | Variable Interest Rate<br>(Risk Fee Waived) | Dual Form Income Discount                |
|                                       | LVR ≤70%   | 6.73% p.a.                                  | -0.10%                                   |
|                                       | LVR >70% to ≤80%   | 6.78% p.a.                                  | -0.05%                                   |
|                                       | Client LVR (Regional)  | Variable Interest Rate<br>(Risk Fee Waived) | Dual Form Income Discount                |
|                                       | LVR ≤60%   | 6.78% p.a.                                  | -0.05%                                   |
| Investor Premium                      | 0.50% p.a. loading to the applicable rate <b>Waived</b>          |   |  |
| 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 <sup>[3]</sup>     | Fixed Rates – Price on Application<br>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<sup>[4]</sup>

| 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<sup>[5]</sup>

|                            |   |  |
|----------------------------|---|--|
| Conditional Offer          | Application Fee   | \$990 <sup>[6]</sup>                                     |
| Settlement                 | Documentation Fee   | \$395  |
|                            | Search Fee  | At Cost  |
|                            | Registration Fee  | At Cost  |
|                            | Settlement Fee  | \$295  |
| Annual                     | Annual Package Fee  | \$395 <sup>[7]</sup>                                     |
| On Final Repayment of Loan | Discharge Third Party Fee   | At Cost  |
|                            | Product Discharge Fee   | \$895  |
|                            | Unregulated Loans Early Repayment Fee (within 3 years) <sup>[8]</sup> | 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 |
|----------|--|

- 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 \(Fixed Rate\)](#).
- The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
- Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.
- 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.
- Other fees and charges are payable.
- Includes one valuation up to \$440. Where valuation exceeds the cost, the difference is payable by the client at settlement.
- The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.
- 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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May 2025

# MP Alt Doc Flex

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## Key Features

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**6.53%** p.a. **7.00%** p.a.<sup>[1]</sup>

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MP Prime Visa Launch**

✓ **New Purchase** ✓ **Refinance** ✓ **Cash Out**

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|                                       | LVR ≤70%   | 6.63% p.a.                                   | -0.10%                                   |
|                                       | LVR >70% to ≤80%   | 6.68% p.a.                                   | -0.05%                                   |
|                                       | Client LVR (Regional)  | Variable Interest Rate<br>(Risk Fee Applies) | Dual Form Income Discount                |
|                                       | LVR ≤60%   | 6.68% p.a.                                   | -0.05%                                   |
| Investor Premium                      | 0.50% p.a. loading to the applicable rate <b>Waived</b>          |  |  |
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| 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<sup>[4]</sup>

| 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

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