MP Alt Doc



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

Key Features

Borrower rate from **7.34%** p.a.

Comparison rate from **7.80%** p.a.[1]

Promotion
Interest Only Loading & Offset Loading Waived
Effective 9 November 2026
(Expiry date: 31 January 2027[2])

√ New Purchase
√ Refinance
√ Cash Out

- Self-employed applicants
- Up to 80% LVR
- Fully featured online customer portal
- Offset facility available

Minimum Loan Amount	AUD $100,000				
Maximum Loan Amount	Client LVR			Maximum Loan Amount	
	Metro & Non-Metro	LVR ≤65%		AUD $3,000,000	
		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[3]	Client LVR	Owner Occupied	Investor	Dual Form Income Discount	≤$1m Discount
	LVR ≤65% (Metro & Non-Metro)	7.34% p.a.	7.34% p.a. (Loan amount ≤AUD$2,000,000) 7.54% p.a. (Loan amount >AUD$2,000,000)	-0.10%	-0.10%
	LVR ≤70% (Metro & Non-Metro)	7.49% p.a.	7.49% p.a.	-0.10%	-0.10%
	LVR >70% to ≤80% (Metro & Non-Metro)	7.63% p.a.	7.63% p.a.	-0.05%	/
	LVR ≤60% (Regional)	7.68% p.a.	7.68% p.a.	-0.05%	/
Interest Only Premium	~~0.20% p.a. loading to the applicable rate~~ **Waived**[2]				
MP Prime Visa Premium	0.30% p.a. loading to the applicable rate				
Fixed Rate Premium[4]	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~~ **Waived**[2]				
Borrower Type	Self-employed applicants				
Repayment Type	Monthly Repayments				
Security	Residential security only				

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 applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.
This brochure has been prepared for Mortgage Broker, Mortgage Manager, and Referrer purposes only, and is not for consumer marketing purposes.
This brochure 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)

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Mortgageport Management Pty Ltd (MP)
ABN 42 082 753 679 | ACL 386360
MP is a member of the Navalo Financial Services Group Holdings Pty Ltd group of companies (collectively 'Navalo')

Risk Fees[5]

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[6]

Conditional Offer	Application Fee	$990[7]
Settlement	Documentation Fee	$395
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	$295
Annual	Annual Package Fee	$395[8]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	$895
	Unregulated Loans Early Repayment Fee (within 3 years)[9]	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

2. This special promotion will commence on 9 November 2026 at 00:00 hrs AEDT and will end on 31 January 2027 at 23:59 hrs AEDT.
3. The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
4. Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.
5. 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.
6. Other fees and charges are payable.
7. Includes one valuation up to $440. Where valuation exceeds the cost, the difference is payable by the client at settlement.
8. The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.
9. 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.

Disclaimer: This brochure is not an offer of finance to any person and the delivery of this brochure to any person does not constitute an offer of finance that can be relied on. Any financing that may be provided by us to you will only be considered after we have received the required information from you and have conducted our own checks and assessments. We reserve the right to refuse to provide any financing to any person for whatever reason in our absolute discretion. Should there be any inconsistency between the English and the Chinese versions, the English version shall prevail.

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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 **7.24%** p.a.

Comparison rate from **7.71%** p.a.[1]

Promotion
Interest Only Loading & Offset Loading Waived

Effective 9 November 2026
(Expiry date: 31 January 2027[2])

√ New Purchase

√ Refinance

√ Cash Out

- Self-employed applicants
- Up to 80% LVR
- Fully featured online customer portal
- Offset facility available

Minimum Loan Amount	AUD $100,000				
Maximum Loan Amount	Client LVR				Maximum Loan Amount
	Metro & Non-Metro	LVR ≤65%			AUD $3,000,000
		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[3]	Client LVR	Owner Occupied	Investor	Dual Form Income Discount	≤$1m Discount
	LVR ≤65% (Metro & Non-Metro)	7.24% p.a.	7.24% p.a. (Loan amount ≤AUD$2,000,000) 7.44% p.a. (Loan amount >AUD$2,000,000)	-0.10%	-0.10%
	LVR ≤70% (Metro & Non-Metro)	7.39% p.a.	7.39% p.a.	-0.10%	-0.10%
	LVR >70% to ≤80% (Metro & Non-Metro)	7.53% p.a.	7.53% p.a.	-0.05%	/
	LVR ≤60% (Regional)	7.58% p.a.	7.58% p.a.	-0.05%	/
Interest Only Premium	~~0.20% p.a. loading to the applicable rate~~ **Waived[2]**				
MP Prime Visa Premium	0.30% p.a. loading to the applicable rate				
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Loan Term	Up to 30 years (Maximum 5 years Interest Only)				
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Risk Fees[5]

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:
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