MP Alt Doc Everyday

Local Investors and Residents of Australia

Key Features

Borrower rate from Comparison rate from

One interest rate across all

LVR bands

7.09% p.a. 7.61% p.a.¹¹



✓ New Purchase

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

Minimum Loan Amount	AUD \$50,000			
Maximum Loan Amount	Client LVR		Maximum Loan Amount	
		LVR ≤65%	AUD \$1,750,000	
		LVR >65% to ≤70%	AUD \$1,500,000	
	Metro	LVR >70% to ≤75%	AUD \$1,250,000	
		LVR >75% to ≤80%	AUD \$1,000,000	
		Single Borrower Exposure	AUD \$2,500,000	
		LVR ≤70%	AUD \$1,000,000	
	Non-metro	LVR >70% to ≤80%	AUD \$750,000	
		Single Borrower Exposure	AUD \$2,500,000	
	Regional	LVR ≤60%	AUD \$750,000	
	ç	Single Borrower Exposure	AUD \$2,000,000	
Variable Interest Rate ^[2]	Client LVR (Metro)	Option 1 (Risk Fee Waived)	Option 2 (Risk Fee Applies)	
	LVR ≤65%	7.26% p.a.	7.09% p.a.	
	LVR >65% to ≤70%	7.26% p.a.	7.09% p.a.	
	LVR >70% to ≤75%	7.26% p.a.	7.09% p.a.	
	LVR >75% to ≤80%	7.26% p.a.	7.09% p.a.	
	Client LVR (Regional)	Option 1 (Risk Fee Waived)	Option 2 (Risk Fee Applies)	
	LVR ≤60%	7.26% p.a.	7.09% p.a.	
Investor Premium	0.50% p.a. loading to the applicable rate Waived			
Interest Only Premium	0.30% p.a. loading to the applicable rate			
Large Loan Premium	0 .50% p.a. loading to the applicable rate for clients with loan amount 			
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			
			Residential security only	

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Risk Fees^[4]

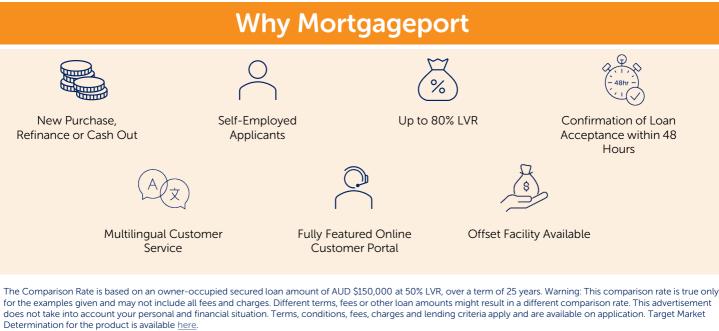
Client LVR	Option 1	Option 2
<u>≤</u> 70%	Waived	0.50% of the loan amount
>70% to ≤80%	Waived	1.00% of the loan amount
<60% Regional or Unclassified	Waived	1.00% of the loan amount

Income Verification

- Signed Self-Declaration of income by Borrower/Guarantor; plus
- Two 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	\$250
Annual	Annual Package Fee	\$395 ^[7]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895



- 2. 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.
- 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.

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- 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.

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November 2023

MP Alt Doc Pro

Local Investors and Residents of Australia

Key Features

Borrower rate from

Comparison rate from

7.19% p.a. 7.71%

One interest rate

across all

LVR bands

p.a.[1]



√ New Purchase

- Self-Employed Applicants
- Up to 80% LVR
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		Single Borrower Exposure	AUD \$2,500,000
	Regional	LVR ≤60%	AUD \$750,000
	Regional	Single Borrower Exposure	AUD \$2,000,000
Variable Interest Rate ^[2]	Client LVR (Metro)	Option 1 (Risk Fee Waived)	Option 2 (Risk Fee Applies)
	LVR ≤65%	7.36% p.a.	7.19% p.a.
	LVR >65% to ≤70%	7.36% p.a.	7.19% p.a.
	LVR >70% to ≤75%	7.36% p.a.	7.19% p.a.
	LVR >75% to ≤80%	7.36% p.a.	7.19% p.a.
	Client LVR (Regional)	Option 1 (Risk Fee Waived)	Option 2 (Risk Fee Applies)
	LVR ≤60%	7.36% p.a.	7.19% p.a.
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Interest Only Premium	0.30% p.a. loading to the applicable rate		
Large Loan Premium	0 .50% p.a. loading to the applicable rate for clients with loan amount → AUD \$1,000,000 and <u>< AUD \$1,500,000 Waived</u> 0.50% p.a. loading to the applicable rate for clients with loan amount → AUD \$1,500,000		
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		

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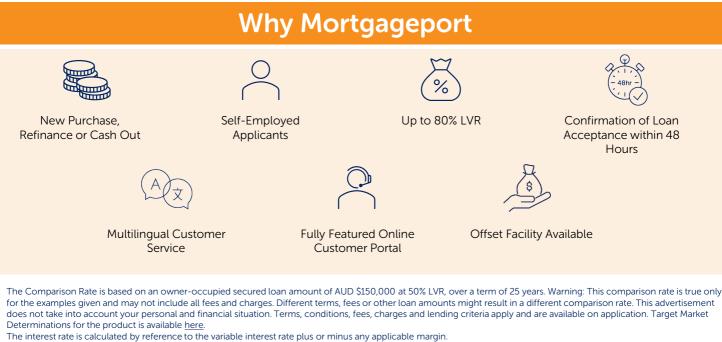
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