MP Prime Full Doc Promo

Local Investors and Residents of Australia

Key Features

Borrower rate from **6.39%** p.a.

Comparison rate from **6.86%** p.a.[1]

√ New Purchase √ Refinance √ Cash Out

- Salaried and self-employed applicants
- Up to 95% LVR[2]
- Fully featured online customer portal
- Offset facility available

Minimum Loan Amount	AUD $100,000	
Maximum Loan Amount	**Client LVR**	Maximum Loan Amount
	LVR ≤65%	AUD $2,500,000 (POA if >$2,000,000)
	LVR >65% to ≤75%	AUD $2,000,000
	LVR >75% to ≤80%	AUD $1,750,000
	LVR >80% to ≤95%	AUD $800,000
	Single Borrower Exposure	AUD $3,000,000

Variable Interest Rate[3]	Client LVR	Owner-Occupied Rate	Investor Rate
	LVR ≤ 70%	6.39% p.a.	6.59% p.a.
	LVR > 70% to ≤ 80%	6.39% p.a.	6.59% p.a.
	LVR > 80% to ≤ 90%	7.24% p.a.	7.44% p.a.
	LVR > 90% to ≤ 95%	7.84% p.a.	8.24% p.a.

Fixed Rate Premium[4]	Fixed Rates – Price on Application (Maximum 5 years Fixed Rate)
Interest Only Premium	0.40% p.a. loading to the applicable rate for client with LVR ≤ 90%
Loan Term	Up to 30 years (Maximum 5 years Interest Only)
Maximum LVR	Up to 95% LVR for owner-occupied purpose Up to 90% LVR for investment purpose Lenders Mortgage Insurance (LMI) is applicable when LVR > 80%[2]
Borrower Type	Salaried and 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 Prime Home Loan (Variable Rate) / MP Prime Home Loan (Fixed Rate)

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)

2. Lenders Mortgage Insurance (LMI) is a non-refundable, non-transferrable premium that is added to your loan. LMI protects the lender against any loss that may be incurred if you are unable to repay your loan. The lender requires LMI when you borrow greater than 80% of the property's value.
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. 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.

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 is a member of the Navalo Financial Services Group Holdings Pty Ltd Group of Companies

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MP Prime Full Doc

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

Key Features

Borrower rate from **6.54%** p.a.

Comparison rate from **7.01%** p.a.[1]

Reduced Rates ≤$1m & ≤70% LVR

√ New Purchase √ Refinance √ Cash Out

- Salaried and self-employed applicants
- Up to 95% LVR[2]
- Fully featured online customer portal
- Offset facility available

Minimum Loan Amount	AUD $100,000

Maximum Loan Amount	Client LVR	Maximum Loan Amount
	LVR ≤65% (Owner-Occupied Only)	AUD $3,000,000
	LVR ≤65%	AUD $2,500,000 (POA if >$2,000,000)
	LVR >65% to ≤75%	AUD $2,000,000
	LVR >75% to ≤80%	AUD $1,750,000
	LVR >80% to ≤95%	AUD $800,000
	Single Borrower Exposure	AUD $3,000,000

Variable Interest Rate[3]	Client LVR	Owner-Occupied Rate (OO)	OO ≤$1m Discount	Investor Rate (INV)	INV ≤$1m Discount
	LVR ≤ 65%	6.54% p.a.	-0.20%	6.74% p.a.	-0.10%
	LVR > 65% to ≤70%	6.74% p.a.	-0.40%	6.84% p.a.	-0.20%
	LVR > 70% to ≤ 80%	6.84% p.a.	/	6.94% p.a.	/
	LVR > 80% to ≤ 90%	7.24% p.a.	/	7.44% p.a.	/
	LVR > 90% to ≤ 95%	7.84% p.a.	/	8.24% p.a.	/

Prime OO Bundle Discount	0.10% p.a. discount applied to Investor loan up to 70% LVR when application includes a Prime Full Doc Owner-Occupied loan Only 1x Annual Fee, Application Fee, and Settlement Fee is applicable 4 loans maximum
Interest Only Premium	Investor PAYG: Waived up to 80% LVR (0.40% p.a. loading LVR >80% to ≤90%) Investor Self-Employed: 0.20% p.a. loading ≤70% LVR and 0.40% p.a. loading ≤ 95% LVR Owner-Occupied: 0.20% p.a. loading ≤70% LVR and 0.40% p.a. loading ≤ 95% LVR
MP Prime Visa Premium	0.30% p.a. loading to the applicable Owner-Occupied rate or Investor rate up to 80% LVR
Fixed Rate Premium[4]	Fixed Rates – Price on Application (Maximum 5 years Fixed Rate)

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Loan Term	Up to 40 years (Maximum 5 years Interest Only)
30+ year loading	0.30% p.a. applicable to the Owner-Occupied or Investor rate up to 80% LVR
30+ year loading waiver upfront fee	0.50% upfront fee applicable to the Owner-Occupied or Investor product up to 80% LVR
Maximum LVR	Up to 95% LVR Lenders Mortgage Insurance (LMI) is applicable when LVR > 80%[2]
Borrower Type	Salaried and self-employed applicants
Repayment Type	Monthly Repayments
Security	Residential security only

Fees and Charges[5]

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Settlement	Documentation Fee	$395
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Annual	Annual Package Fee	$395[7]
On Final Repayment of	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

2. Lenders Mortgage Insurance (LMI) is a non-refundable, non-transferrable premium that is added to your loan. LMI protects the lender against any loss that may be incurred if you are unable to repay your loan. The lender requires LMI when you borrow greater than 80% of the property's value.
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