

MP Prime Full Doc Promo

Local Investors and Residents of Australia

Key Features

Borrower rate from Comparison rate from

6.39% p.a. **6.86%** p.a.^[1]



✓ New Purchase ✓ Refinance ✓ Cash Out

- Salaried and self-employed applicants
- Fully featured online customer portal
- Up to 95% LVR^[2]
- 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.

Privacy: Any personal information that was collected from you will be dealt with in accordance with our Privacy Policy which can be found at <https://www.mortgageport.com.au/privacy-policy>

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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



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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 Comparison rate from

6.54% p.a. **7.01%** p.a.^[1]



Promotion
≤\$1m & ≤70% LVR

(Expiry Date: 30 September 2026^[4])

✓ **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^[5] | Fixed Rates – Price on Application (Maximum 5 years Fixed Rate) | | | | |

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.

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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^[6]

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| Conditional Offer | Application Fee | \$990 ^[7] |
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| | 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

- 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.
- The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
- This special promotion will commence on 18 June 2026 at 00:00 hrs AEST and will end on 30 September 2026 at 23:59 hrs AEST.
- Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.
- 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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June 2026