

MP Prime Full Doc Promo

Local Investors and Residents of Australia

Key Features

Borrower rate from Comparison rate from

5.89% p.a. **6.37% p.a.^[1]**



✓ New Purchase ✓ Refinance ✓ Cash Out

- Salaried and Self-Employed Applicants
- Up to 95% LVR^[2]
- 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 \leq 65% AUD \$2,500,000 (POA if $>$ \$2,000,000) |
| | | | LVR > 65% to \leq 75% AUD \$2,000,000 |
| | | | LVR > 75% to \leq 80% AUD \$1,750,000 |
| | | | LVR > 80% to \leq 95% AUD \$800,000 |
| Variable Interest Rate ^[3] | Single Borrower Exposure | | AUD \$3,000,000 |
| | Client LVR | Owner Occupied Rate | Investor Rate |
| | | LVR \leq 70% 5.89% p.a. | 6.09% p.a. |
| | | LVR > 70% to \leq 80% 5.89% p.a. | 6.09% p.a. |
| | | LVR > 80% to \leq 90% 6.74% p.a. | 6.94% p.a. |
| | | LVR > 90% to \leq 95% 7.34% p.a. | 7.74% 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 \leq 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 | | |

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) |

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 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 Prime Home Loan \(Variable Rate\) / MP Prime Home Loan \(Fixed Rate\)](#).
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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mortgageport

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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 Comparison rate from

6.04% p.a. **6.52% p.a.^[1]**

Prime \$3m Owner Occupied Special

(Expiry Date: 31 March 2026^[4])



✓ New Purchase

- Salaried and Self-Employed Applicants
- Up to 95% LVR^[2]

✓ Refinance

- Fully Featured Online Customer Portal
- Offset Facility Available

✓ Cash Out

| Minimum Loan Amount | AUD \$100,000 | | |
|---------------------------------------|--|---|---------------------|
| Maximum Loan Amount | Client LVR | Maximum Loan Amount | Maximum Loan Amount |
| | LVR \leq 65% (Owner Occupied & Metro Only) | AUD \$3,000,000 | |
| | LVR \leq 65% | AUD \$2,500,000 (POA if $>$ \$2,000,000) | |
| | Maximum Loan Amount | LVR > 65% to \leq 75% | AUD \$2,000,000 |
| | | LVR > 75% to \leq 80% | AUD \$1,750,000 |
| | | LVR > 80% to \leq 95% | AUD \$800,000 |
| | Single Borrower Exposure | | AUD \$3,000,000 |
| Variable Interest Rate ^[3] | Client LVR | Owner Occupied Rate | Investor Rate |
| | LVR \leq 65% (Metro Only) | 6.04% p.a. | 6.24% p.a. |
| | LVR > 65% to \leq 70% | 6.24% p.a. | 6.34% p.a. |
| | LVR > 70% to \leq 80% | 6.34% p.a. | 6.44% p.a. |
| | LVR > 80% to \leq 90% | 6.74% p.a. | 6.94% p.a. |
| | LVR > 90% to \leq 95% | 7.34% p.a. | 7.74% 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 \leq 90%) Investor Self-Employed: 0.20% p.a. loading \leq 70% LVR and 0.40% p.a. loading \leq 95% LVR Owner Occupied: 0.20% p.a. loading \leq 70% LVR and 0.40% p.a. loading \leq 95% LVR | | |
| MP Prime Visa Premium | 0.30% p.a. loading to the applicable Owner-Occupied or Investor rate up to 80% LVR | | |
| Fixed Rate Premium ^[5] | Fixed Rates – Price on Application Maximum 5 years Fixed Rate | | |
| 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]

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

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2. Lenders Mortgage Insurance (LMI) is a non-refundable, non-transferable 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. This special promotion will commence on 9 February 2026 at 00:00 hrs AEDT and will end on 31 March 2026 at 23:59 hrs AEDT.
5. Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.
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.

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