

# MP Prime Full Doc

Local Investors and Residents of Australia

## Key Features

Borrower rate from Comparison rate from

**6.83%** p.a. **7.30%** p.a.<sup>[1]</sup>



✓ New Purchase ✓ Refinance ✓ Cash Out

- Salaried and Self-Employed Applicants
- Up to 95% LVR<sup>[2]</sup>
- 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
	Metro	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
	Non-metro	LVR ≤65%	AUD \$2,500,000 (POA if >\$2,000,000)
LVR >65% to ≤80%		AUD \$1,000,000	
LVR >80% to ≤95%		AUD \$800,000	
	Single Borrower Exposure		AUD \$3,000,000
Variable Interest Rate <sup>[3]</sup>	Client LVR	Owner Occupied Rate	Investor Rate
	LVR ≤ 70%	6.83% p.a.	6.99% p.a.
	LVR > 70% to ≤ 80%	6.93% p.a.	6.99% p.a.
	LVR > 80% to ≤ 90%	7.44% p.a.	7.44% p.a.
	LVR > 90% to ≤ 95%	7.84% p.a.	8.24% p.a.
Interest Only Premium	0.40% p.a. loading to the applicable rate for clients with LVR ≤90%		
Large Loan Premium	<del>0.50% p.a. loading to the applicable rate for clients with loan amount &gt; AUD \$1,250,000 and ≤ AUD \$1,500,000</del> <b>Waived</b>		
	<del>0.70% p.a. loading to the applicable rate for clients with loan amount &gt; AUD \$1,500,000</del> <b>Waived</b>		
Fixed Rate Premium <sup>[4]</sup>	Fixed Rates – Price on Application Maximum 5 years Fixed Rate		
Self-Employed Loading	<del>0.20% p.a. loading to the applicable rate</del> <b>Waived</b>		
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		
Borrower Type	Salaried and self-employed applicants		
Repayment Type	Monthly Repayments		
Security	Residential security only		

## Fees and Charges<sup>[5]</sup>

Conditional Offer	Application Fee	\$990 <sup>[6]</sup>
Settlement	Documentation Fee	\$395
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$250
Annual	Annual Package Fee	\$395 <sup>[7]</sup>
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895

## Why Mortgageport



New Purchase,  
Refinance or Cash Out



Salaried and  
Self-Employed  
Applicants



Up to 95% LVR<sup>[2]</sup>



Confirmation of Loan  
Acceptance within 48  
Hours



Multilingual Customer  
Service



Fully Featured Online  
Customer Portal



Offset Facility Available

1. The Comparison Rate is based on an owner-occupied secured loan amount of AUD \$150,000 at 60% LVR, over a term of 25 years. 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 rate. This advertisement does not take into account your personal and financial situation. Terms, conditions, fees, charges and lending criteria apply and are available on application. Target Market Determination for the product is available [here](#).
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.

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**

**Mortgageport Management Pty Ltd (MP)**

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MP is a member of the BC Investment Group Holdings Limited Group of Companies

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May 2024

# MP Prime Full Doc Investor Promo

Local Investors and Residents of Australia

## Key Features

Borrower rate from Comparison rate from

**6.99%** p.a. **7.46%** p.a.<sup>[1]</sup>

Prime Investor Promo Rates from

**6.99%** p.a.

Expiry Date: 30<sup>th</sup> June 2024<sup>[3]</sup>



✓ New Purchase ✓ Refinance ✓ Cash Out

- Salaried Investor Applicants Only
- Up to 80% LVR<sup>[2]</sup>
- 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 (Investor – PAYG Only)	Maximum Loan Amount
	Metro	LVR ≤75% AUD \$2,000,000
		LVR >75% to ≤80% AUD \$1,750,000
	Non-metro	LVR ≤80% AUD \$1,000,000
	Single Borrower Exposure	AUD \$3,000,000
Variable Interest Rate <sup>[4]</sup>	Client LVR (Investor – PAYG Only and Loan Size of < AUD \$1,500,000)	Variable Interest Rate (Applies to Interest Only and Principal & Interest Loans)
	LVR ≤ 70%	6.99% p.a.
	LVR > 70% to ≤ 80%	6.99% p.a.
Interest Only Premium	<del>0.40% p.a. loading to the applicable rate</del> – <b>Waived</b>	
Large Loan Premium	<del>0.50% p.a. loading to the applicable rate for clients with loan amount &gt; AUD \$1,250,000 and ≤ AUD \$1,500,000</del> – <b>Waived</b>	
Fixed Rate Premium <sup>[5]</sup>	Fixed Rates – Price on Application Maximum 5 years Fixed Rate	
Loan Term	Up to 30 years (Maximum 5 years Interest Only)	
Maximum LVR	Up to 80%	
Borrower Type	Salaried Investor Applicants Only	
Repayment Type	Monthly Repayments	
Security	Residential security only	

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Refinance or Cash Out



Salaried Investor  
Applicants Only



Up to 80% LVR<sup>[2]</sup>



Confirmation of Loan  
Acceptance within 48  
Hours



Multilingual customer  
service



Fully Featured Online  
Customer Portal



Offset Facility Available

- The Comparison Rate is based on an owner-occupied secured loan amount of AUD \$150,000 at 60% LVR, over a term of 25 years.  
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 rate. This advertisement does not take into account your personal and financial situation. Terms, conditions, fees, charges and lending criteria apply and are available on application. Target Market Determination for the product is available [here](#).
- 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.
- This special promotion will commence on 15 May 2023 at 00:00 hrs AEST and will end on 30 June 2024 at 23:59 hrs AEST.
- 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.
- 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.

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