NEW PRODUCT LAUNCH

MP Residential Bridging (NCCP)



Local Investors and Residents of Australia

Key Features

Borrower rate from **8.79%** p.a.

Comparison rate from **7.41%** p.a.[1]

Short-term loan to fund the purchase or refinance of a residential property prior to completing the sale or refinance of an existing residential property

- Salaried and self-employed applicants
- Up to 75% LVR
- Fully featured online customer portal
- Offset facility available

Minimum Loan Amount	AUD $100,000		
Maximum Loan Amount	Client LVR	Maximum Loan Amount	
	LVR ≤75%	AUD $5,000,000	
	Single Borrower Exposure	AUD $5,000,000	
Variable Interest Rate[2]	Client LVR	Variable Interest Rate	Comparison Rate[1]
	LVR ≤ 65%	8.79% p.a.	7.41% p.a.
	LVR > 65% to ≤ 70%	8.89% p.a.	7.61% p.a.
	LVR > 70% to ≤ 75%	9.14% p.a.	7.76% p.a.
Large Loan Premium	0.20% p.a. loading to the applicable rate for clients with a loan amount >AUD $3,000,000		
Fixed Rate Premium	Not available		
Loan Term	18 months bridging period (30 years if residual debt)		
Maximum LVR	Up to 75% LVR (Up to 80% LVR on residual debt)		
Borrower Type	Salaried and self-employed applicants		
Repayment Type	Interest Only or Interest Capitalised options available		
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.
   Due to the short-term nature of this Bridging Loan product, being up to 18 months, the actual interest rate may be higher than the comparison rate.
   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.
2. The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.

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Risk Fees [3]

Client LVR	Fees Chargeable
All LVR Bands	1.25% of the loan amount

Fees and Charges[4]

Conditional Offer	Application Fee	$990[5]
Settlement	Documentation Fee	$395
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	$295
Annual	Annual Package Fee	$395[6]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	$895

3. 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.
4. Other fees and charges are payable.
5. Includes one valuation up to $440. Where valuation exceeds the cost, the difference is payable by the client at settlement.
6. The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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