

# MP SME – Commercial Security Promotion

Local Investors and Residents of Australia

## Key Features

Borrower rate from

**7.74%** p.a.

**Lower Interest Rate  
Interest Only Waived  
Reduced Risk Fee**

Expiry Date: 31<sup>st</sup> March 2025 <sup>[1]</sup>

✓ **New Purchase**   ✓ **Refinance**   ✓ **Cash Out**

- Business Purpose Loan
- Self-Employed, Company or Trust Applicants
- Up to 75% LVR
- Confirmation of Loan Acceptance within 48 Hours
- Fully Featured Online Customer Portal

Minimum Loan Amount	AUD \$50,000	
Maximum Loan Amount	Client LVR	Maximum Loan Amount
	LVR ≤ 65%	AUD \$3,000,000
	LVR > 65% to ≤ 75%	AUD \$2,000,000
	Single Borrower Exposure	AUD \$5,000,000
Variable Interest Rate <sup>[2]</sup>	Client LVR	Variable Interest Rate
	LVR ≤ 60%	7.74% p.a.
	LVR > 60% to ≤ 65%	7.74% p.a.
	LVR > 65% to ≤ 70%	8.04% p.a.
	LVR ≤ 75%	8.24% p.a.
Interest Only Premium	<del>-0.30% p.a. loading to the applicable rate</del> <b>Waived</b>	
Large Loan Premium	<del>-0.40% p.a. loading to the applicable rate for clients with loan amount &gt; AUD \$2,000,000</del> <b>Waived</b>	
Lease Doc Loading <sup>[3]</sup>	<del>-0.20% p.a. loading to the applicable rate</del> <b>Waived<sup>[4]</sup></b>	
Alt Doc Premium	0.50% p.a. loading to the applicable rate	
Loan Term	Minimum 3 years	
Security Location	Metro & Non-Metro	
Borrower Type	Self-employed, company or trust applicants	
Repayment Type	Monthly Repayments	
Security	Commercial security only	

## Risk Fees<sup>[5]</sup>

Client LVR	Fees Chargeable
LVR ≤ 60%	0.50% of the loan amount
LVR > 60% to ≤ 65%	0.50% of the loan amount
LVR > 65% to ≤ 70%	<del>1.00% of the loan amount</del> 0.50% of the loan amount <sup>[4]</sup>
LVR > 70% to ≤ 75%	<del>1.00% of the loan amount</del> 0.50% of the loan amount <sup>[4]</sup>

Optional Early Repayment Fee Waiver 1.50% to waive the Early Repayment Exit Fee.<sup>[6]</sup>

## Fees and Charges<sup>[7]</sup>

<b>Conditional Offer</b>	Application Fee	\$990 <sup>[8]</sup>
<b>Settlement</b>	Documentation Fee	\$1,500
	Optional Early Repayment Waiver	1.50% <sup>[9]</sup>
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$395
<b>Annual</b>	Annual Package Fee	\$395 <sup>[10]</sup>
<b>On Final Repayment of Loan</b>	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$1,295
	Early Repayment Exit Fee (Repaid within 3 years)	3 months interest (inclusive of any applicable loadings) <sup>[6]</sup>

1. This special promotion will commence on 14 October 2024 at 00:00 hrs AEST and will end on 31 March 2025 at 23:59 hrs AEST.
2. The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
3. Lease Doc applications are only available for LVR ≤70%.
4. March Madness Special effective on 24 February 2025 for loans that settle by 31 March 2025.
5. 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.
6. Exit Fee payable if the loan is discharged within 3 years from the settlement date.
7. Other fees and charges are payable.
8. Includes one valuation up to \$440. Where valuation exceeds the cost, the difference is payable by the client at settlement.
9. Optional one-off, non-refundable fee paid at settlement which waives the requirement to pay the Exit Fee if the loan is discharged within 3 years from the settlement date.
10. 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.


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>.


**mortgageport**

**Mortgageport Management Pty Ltd (MP)**

ABN 42 082 753 679 | Australian Credit Licence 386360

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

 PO Box 1230,  
North Sydney, 2059

 (02) 8379 7164  
1800 100 747

 [sales@mortgageport.com.au](mailto:sales@mortgageport.com.au)

 [mortgageport.com.au](https://www.mortgageport.com.au)

March 2025