

MP SME – Commercial Security Promotion

Local Investors and Residents of Australia

Key Features

Borrower rate from

7.29% p.a.

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

(Expiry Date:
31 March 2026 ^[1])



✓ New Purchase ✓ Refinance ✓ Cash Out

- Business Purpose Loan
- Self-Employed, Company or Trust Applicants
- Up to 75% LVR
- Fully Featured Online Customer Portal

Minimum Loan Amount	AUD \$50,000	
Maximum Loan Amount	Client LVR	Maximum Loan Amount
	LVR \leq 75%	AUD \$3,000,000
	Single Borrower Exposure	AUD \$5,000,000
Variable Interest Rate ^[2]	Client LVR	Variable Interest Rate
	LVR \leq 60%	7.29% p.a.
	LVR > 60% to \leq 65%	7.29% p.a.
	LVR > 65% to \leq 70%	7.49% p.a.
	LVR \leq 75%	7.89% p.a.
Interest Only Premium	–0.30% p.a. loading to the applicable rate – Waived	
Large Loan Premium	–0.40% p.a. loading to the applicable rate for clients with loan amount > AUD \$2,000,000 – Waived	
Lease Doc Loading ^[3]	–0.20% p.a. loading to the applicable rate – Waived	
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^[4]

Client LVR	Fees Chargeable
LVR \leq 60%	0.50% of the loan amount
LVR $>$ 60% to \leq 65%	0.50% of the loan amount
LVR $>$ 65% to \leq 70%	1.00% of the loan amount 0.50% of the loan amount ^[1]
LVR $>$ 70% to \leq 75%	1.00% of the loan amount 0.50% of the loan amount ^[1]

Optional Early Repayment Waiver Fee 1.50% to waive the Early Repayment Exit Fee.^[5]

Fees and Charges^[6]

Conditional Offer	Application Fee	\$990 ^[7]
Settlement	Documentation Fee	\$1,500
	Optional Early Repayment Waiver Fee	1.50% ^[8]
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$395
Annual	Annual Package Fee	\$395 ^[9]
On Final Repayment of Loan	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) ^[5]

1. 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.
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 \leq 70%.
4. 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.
5. Early Repayment Exit Fee is payable if the loan is discharged within 3 years from the settlement date.
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. Optional Early Repayment Waiver Fee is a one-off, non-refundable fee paid at settlement which waives the requirement to pay the Early Repayment Exit Fee if the loan is discharged within 3 years from the settlement date.
9. The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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