

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 ≤ 75%	AUD \$3,000,000
	Single Borrower Exposure	AUD \$5,000,000
Variable Interest Rate ^[2]	Client LVR	Variable Interest Rate
	LVR ≤ 60%	7.29% p.a.
	LVR > 60% to ≤ 65%	7.29% p.a.
	LVR > 65% to ≤ 70%	7.49% p.a.
	LVR ≤ 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 ≤ 60%	0.50% of the loan amount
LVR > 60% to ≤ 65%	0.50% of the loan amount
LVR > 65% to ≤ 70%	1.00% of the loan amount 0.50% of the loan amount ^[1]
LVR > 70% to ≤ 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 ≤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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MP is a member of the Navalo Financial Services Group Holdings Pty Ltd Group of Companies



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