

MP SME – Commercial Security

Local Investors and Residents of Australia

Key Features

Borrower rate from

8.04% p.a.



✓ 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
- Multilingual Customer Service
- 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 ≤70%	AUD \$2,000,000
	LVR >70% to ≤75%	AUD \$1,500,000
	Single Borrower Exposure	AUD \$5,000,000
Variable Interest Rate ^[1]	Client LVR	Variable Interest Rate
	LVR ≤ 60%	8.04% p.a.
	LVR > 60% to ≤ 65%	8.24% p.a.
	LVR > 65% to ≤ 70%	8.34% p.a.
	LVR ≤ 75%	8.64% p.a.
Interest Only Premium	0.30% p.a. loading to the applicable rate	
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 ^[2]	0.20% p.a. loading to the applicable rate	
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^[3]

Client LVR	Fees Chargeable
LVR ≤ 60%	0.50% of the loan amount
LVR > 60% to ≤ 65%	1.00% of the loan amount
LVR > 65% to ≤ 70%	1.00% of the loan amount
LVR > 70% to ≤ 75%	1.25% of the loan amount

Exit Fee within minimum 3 years of Loan Term is 3 months interest (inclusive of any applicable loadings)^[4]

Fees and Charges^[5]

Conditional Offer	Application Fee	\$990 ^[6]
	Documentation Fee	\$1,500
Settlement	Optional Early Repayment Waiver	1.50% ^[7]
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$395
	Annual Package Fee	\$395 ^[8]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895

Why Mortgageport



Business Purpose Loan



New Purchase,
Refinance or Cash Out



Self-Employed,
Company or Trust
Applicants



Up to 75% LVR



Confirmation of Loan
Acceptance within 48
Hours



Multilingual Customer
Service



Fully Featured Online
Customer Portal

- The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
- Lease Doc applications are only available for LVR ≤ 65%.
- 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.
- Exit Fee payable if the loan is discharged within 2 years from the settlement date.
- 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.
- Optional one-off, non-refundable fee paid at settlement which waives the requirement to pay the Exit Fee if the loan is discharged within 2 years from the settlement date.
- The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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