MP SME –
Commercial Security

Local Investors and Residents of Australia

Key Features

Borrower rate from

7.59% p.a.

√ 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[1]	Client LVR	Variable Interest Rate
	LVR ≤ 60%	7.59% p.a.
	LVR > 60% to ≤ 65%	7.59% p.a.
	LVR > 65% to ≤ 70%	7.99% p.a.
	LVR ≤ 75%	8.39% p.a.
Interest Only Premium	No premium	
Large Loan Premium	No premium	
Lease Doc Loading[2]	No premium	
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%	0.50% of the loan amount
LVR > 65% to ≤ 70%	0.50% of the loan amount
LVR > 70% to ≤ 75%	0.50% of the loan amount

Optional Early Repayment Waiver Fee 1.50% to waive the Early Repayment Exit Fee. [4]

Fees and Charges[5]

Conditional Offer	Application Fee	$990[6]
Settlement	Documentation Fee	$1,500
	Optional Early Repayment Waiver Fee	1.50%[7]
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	$395
Annual	Annual Package Fee	$395[8]
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)[4]

1. The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
2. Lease Doc applications are only available for LVR ≤70%.
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. Early Repayment Exit Fee is payable if the loan is discharged within 3 years from the settlement date.
5. Other fees and charges are payable.
6. Includes one valuation up to $440. Where valuation exceeds the cost, the difference is payable by the client at settlement.
7. 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.
8. The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

This brochure has been prepared for Mortgage Broker, Mortgage Manager, and Referrer purposes only, and is not for consumer marketing purposes.

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Mortgageport Management Pty Ltd (MP)
ABN 42 082 753 679 | ACL 386360
MP is a member of the Navalo Financial Services Group Holdings Pty Ltd Group of Companies

GPO Box 3491, Sydney, NSW 2001
(02) 8379 7164
1800 100 747
sales@mortgageport.com.au
mortgageport.com.au