

MP SME - Residential Security

Local Investors and Residents of Australia

Key Features

Borrower rate from

7.75% p.a.



✓ New Purchase ✓ Refinance ✓ Cash Out

- Business Purpose Loan
- Self-Employed, Company or Trust Applicants
- Up to 80% LVR
- Confirmation of Loan Acceptance within 48 Hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal

| | | |
|---------------------------------------|---|------------------------|
| Minimum Loan Amount | AUD \$100,000 | |
| Maximum Loan Amount | Client LVR | Maximum Loan Amount |
| | LVR ≤65% | AUD \$2,500,000 |
| | LVR >65% to ≤70% | AUD \$2,000,000 |
| | LVR >70% to ≤80% | AUD \$1,500,000 |
| | Single Borrower Exposure | AUD \$5,000,000 |
| Variable Interest Rate ⁽¹⁾ | Client LVR | Variable Interest Rate |
| | LVR ≤ 60% | 7.75% p.a. |
| | LVR > 60% to ≤ 65% | 7.85% p.a. |
| | LVR > 65% to ≤ 70% | 8.05% p.a. |
| | LVR > 70% to ≤ 80% | 8.35% p.a. |
| Interest Only Premium | 0.30% p.a. loading to the applicable rate | |
| Large Loan Premium | 1.00% p.a. loading to the applicable rate for clients with loan amount >AUD \$1,000,000 | |
| Alt Doc Premium | 0.30% p.a. loading to the applicable rate | |
| Fixed Rate Premium | Fixed Rates – Price on Application Maximum 5 years Fixed Rate | |
| Loan Term | Minimum 3 years | |
| Borrower Type | Self-employed, company or trust applicants | |
| Repayment Type | Monthly Repayments | |
| Security | Residential security only | |
| Security Location | Metro & Non-Metro | |

Risk Fees^[2]

| Client LVR | Fees Chargeable |
|--------------------|--------------------------|
| LVR ≤ 60% | NIL |
| LVR > 60% to ≤ 65% | 0.50% of the loan amount |
| LVR > 65% to ≤ 70% | 1.00% of the loan amount |
| LVR > 70% to ≤ 80% | 1.25% of the loan amount |

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

Fees and Charges^[4]

| | | |
|----------------------------|---------------------------------|----------------------|
| Conditional Offer | Application Fee | \$990 ^[5] |
| | Documentation Fee | \$1,500 |
| Settlement | Optional Early Repayment Waiver | 1.50% ^[6] |
| | Search Fee | At Cost |
| | Registration Fee | At Cost |
| | Settlement Fee | \$395 |
| | Annual Package Fee | \$395 ^[7] |
| 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 80% 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.
- 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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