

# MP SME - Residential Security

Local Investors and Residents of Australia

## Key Features

Borrower rate from

**7.00%** 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
- Fully Featured Online Customer Portal

|                                       |                                                                  |                        |
|---------------------------------------|------------------------------------------------------------------|------------------------|
| Minimum Loan Amount                   | AUD \$100,000                                                    |                        |
| Maximum Loan Amount                   | Client LVR                                                       | Maximum Loan Amount    |
|                                       | LVR ≤65%                                                         | AUD \$3,000,000        |
|                                       | LVR >65% to ≤75%                                                 | AUD \$2,000,000        |
|                                       | LVR >75% to ≤80%                                                 | AUD \$1,500,000        |
|                                       | Single Borrower Exposure                                         | AUD \$5,000,000        |
| Variable Interest Rate <sup>[1]</sup> | Client LVR                                                       | Variable Interest Rate |
|                                       | LVR ≤ 60%                                                        | 7.00% p.a.             |
|                                       | LVR > 60% to ≤ 65%                                               | 7.10% p.a.             |
|                                       | LVR > 65% to ≤ 70%                                               | 7.30% p.a.             |
|                                       | LVR > 70% to ≤ 80%                                               | 7.60% p.a.             |
| Interest Only Premium                 | 0.30% p.a. loading to the applicable rate                        |                        |
| Alt Doc Premium                       | 0.30% p.a. loading to the applicable rate                        |                        |
| Fixed Rate Premium                    | Fixed Rates – Price on Application<br>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<sup>[2]</sup>

| 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 |

Optional Early Repayment Fee Waiver 1.50% to waive the Early Repayment Exit Fee.<sup>[3]</sup>

## Fees and Charges<sup>[4]</sup>

|                            |                                                     |                                                                            |
|----------------------------|-----------------------------------------------------|----------------------------------------------------------------------------|
| Conditional Offer          | Application Fee                                     | \$990 <sup>[5]</sup>                                                       |
| Settlement                 | Documentation Fee                                   | \$1,500                                                                    |
|                            | Optional Early Repayment Waiver                     | 1.50% <sup>[6]</sup>                                                       |
|                            | Search Fee                                          | At Cost                                                                    |
|                            | Registration Fee                                    | At Cost                                                                    |
|                            | Settlement Fee                                      | \$395                                                                      |
| Annual                     | Annual Package Fee                                  | \$395 <sup>[7]</sup>                                                       |
| On Final Repayment of Loan | Discharge Third Party Fee                           | At Cost                                                                    |
|                            | Product Discharge Fee                               | \$1,295                                                                    |
|                            | Early Repayment Exit Fee<br>(Repaid within 3 years) | 3 months interest<br>(inclusive of any applicable loadings) <sup>[3]</sup> |

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

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