

# 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
- Fully Featured Online Customer Portal

Minimum Loan Amount	AUD \$100,000	
Maximum Loan Amount	Client LVR	Maximum Loan Amount
	LVR $\leq 65\%$	AUD \$3,000,000
	LVR $> 65\%$ to $\leq 75\%$	AUD \$2,000,000
	LVR $> 75\%$ to $\leq 80\%$	AUD \$1,500,000
	Single Borrower Exposure	AUD \$5,000,000
Variable Interest Rate <sup>(1)</sup>	Client LVR	Variable Interest Rate
	LVR $\leq 60\%$	7.75% p.a.
	LVR $> 60\%$ to $\leq 65\%$	7.85% p.a.
	LVR $> 65\%$ to $\leq 70\%$	8.05% p.a.
	LVR $> 70\%$ to $\leq 80\%$	8.35% 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 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 Waiver Fee 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>
	Documentation Fee	\$1,500
Settlement	Optional Early Repayment Waiver Fee	1.50% <sup>[6]</sup>
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$395
	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 (Repaid within 3 years)	3 months interest (inclusive of any applicable loadings) <sup>[3]</sup>

- 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.
- Early Repayment Exit Fee is payable if the loan is discharged within 3 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 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.
- The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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**mortgageport**

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