

# MP SMSF Commercial

Local Investors and Residents of Australia

## Key Features

Borrower rate from

**8.04%** p.a.



## ✓ New Purchase    ✓ Refinance

- Corporate Trustee Only
- Up to 75% LVR
- Confirmation of Loan Acceptance within 48 Hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal
- Offset Facility Available

<b>Minimum Loan Amount</b>	AUD \$50,000		
<b>Maximum Loan Amount</b>	<b>Security Location</b>	<b>Client LVR</b>	<b>Maximum Loan Amount</b>
	Metro & Non-Metro	LVR ≤70%	AUD \$2,000,000
	Metro & Non-Metro	LVR >70% to ≤75%	AUD \$1,500,000
	Regional	LVR ≤60%	AUD \$1,500,000
	Single Borrower Exposure		AUD \$3,000,000
<b>Variable Interest Rate<sup>[1]</sup></b>	<b>Client LVR (Metro &amp; Non-Metro)</b>		<b>Variable Interest Rate</b>
	LVR ≤ 60%		8.04% p.a.
	LVR > 60% to ≤ 65%		8.24% p.a.
	LVR > 65% to ≤ 70%		8.24% p.a.
	LVR > 70% to ≤ 75%		8.64% p.a.
	<b>Client LVR (Regional)</b>		<b>Variable Interest Rate</b>
LVR ≤ 60%		8.64% p.a.	
<b>Interest Only Premium</b>	0.30% p.a. loading to the applicable rate		
<b>Large Loan Premium</b>	0.40% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,500,000		
<b>Inner City Postcode Loading</b>	0.50% p.a. loading to the applicable rate for clients with loan LVR >70%		
<b>Fixed Rate Premium<sup>[2]</sup></b>	Fixed Rates – Price on Application Maximum 5 years Fixed Rate		
<b>Loan Term</b>	Minimum 3 years Maximum 30 years		
<b>Offset Loading</b>	0.10% p.a. loading to the applicable rate		
<b>Borrower Type</b>	Corporate trustee only		
<b>Repayment Type</b>	Monthly Repayments		
<b>Security</b>	Factories, Warehouses, Retail Outlets and any other acceptable commercial use securities		

## Risk Fees<sup>[3]</sup>

Client LVR	Fees Chargeable
Regional or Unclassified	0.50% of the loan amount
LVR ≤ 70% Metro & Non-Metro	0.50% of the loan amount
LVR > 70% Metro & Non-Metro	1.00% of the loan amount

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

<b>Conditional Offer</b>	Application Fee	\$990 <sup>[5]</sup>
<b>Settlement</b>	Documentation Fee	\$770
	Transaction Structure Review Fee	\$730
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$250
<b>Annual</b>	Annual Package Fee	\$395 <sup>[6]</sup>
<b>On Final Repayment of Loan</b>	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895

## Why Mortgageport



New Purchase or Refinance



Corporate Trustee Only



Up to 75% LVR



Confirmation of Loan Acceptance within 48 Hours



Multilingual Customer Service



Fully Featured Online Customer Portal



Offset Facility Available

1. The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
2. Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.
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. 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. The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

Disclaimer: This brochure is not an offer of finance to any person and the delivery of this brochure to any person does not constitute an offer of finance that can be relied on. Any financing that may be provided by us to you will only be considered after we have received the required information from you and have conducted our own checks and assessments. We reserve the right to refuse to provide any financing to any person for whatever reason in our absolute discretion. Should there be any inconsistency between the English and the Chinese versions, the English version shall prevail.

Privacy: Any personal information that was collected from you will be dealt with in accordance with our Privacy Policy which can be found at <https://www.mortgageport.com.au/privacy-policy>.

**mortgageport**

**Mortgageport Management Pty Ltd (MP)**

ABN 42 082 753 679 | Australian Credit Licence 386360

MP is a member of the BC Investment Group Holdings Limited Group of Companies



PO Box 1230,  
North Sydney, 2059



(02) 8379 7164  
1800 100 747



[sales@mortgageport.com.au](mailto:sales@mortgageport.com.au)



[mortgageport.com.au](https://www.mortgageport.com.au)

November 2023