MP SMSF Commercial

Local Investors and Residents of Australia

Key Features

Borrower rate from

6.99% p.a.

Now up to 80% LVR

√ New Purchase √ Refinance

- Corporate Trustee Only
- Up to 80% LVR
- Confirmation of Loan Acceptance within 48 Hours
- Fully Featured Online Customer Portal
- Offset Facility Available[1]

Minimum Loan Amount	AUD $150,000		
Maximum Loan Amount	Security Location	Client LVR	Maximum Loan Amount
	Metro & Non-Metro	LVR ≤70%	AUD $2,000,000
	Metro & Non-Metro	LVR >70% to ≤80%	AUD $1,500,000
	Regional	LVR ≤60%	AUD $1,500,000
	Single Borrower Exposure		AUD $3,000,000
Variable Interest Rate[2]	Client LVR (Metro & Non-Metro)	Variable Interest Rate	
	LVR ≤ 70%	6.99% p.a.	
	LVR > 70% to ≤ 80%	7.39% p.a.	
	Client LVR (Regional)	Variable Interest Rate	
	LVR ≤ 60%	7.39% p.a.	
Interest Only Premium	0.30% p.a. loading to the applicable rate		
Fixed Rate Premium[3]	Fixed Rates – Price on Application Maximum 5 years Fixed Rate		
Loan Term	Minimum 3 years Maximum 30 years		
Offset Loading	0.10% p.a. loading to the applicable rate		
Borrower Type	Corporate trustee only		
Repayment Type	Monthly Repayments		
Security	Factories, Warehouses, Retail Outlets and any other acceptable commercial use securities		

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A member of BC Investment Group

Mortgageport Management Pty Ltd (MP)
ABN 42 082 753 679 | Australian Credit Licence 386360
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Risk Fees[4]

Client LVR	Fees Chargeable
Regional or Unclassified	0.50% of the loan amount
LVR > 60% & ≤ 70% Metro & Non-Metro	0.50% of the loan amount
LVR > 70% & ≤ 80% Metro & Non-Metro	1.00% of the loan amount
LVR ≤ 60% Metro & Non-Metro	Risk Fee Not Applicable

Optional Early Repayment Fee Waiver 1.50% to waive the Early Repayment Exit Fee. [5]

Fees and Charges[6]

Conditional Offer	Application Fee	$990[7]
Settlement	Documentation Fee	$770
	Transaction Structure Review Fee	$730
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	$295
	Optional Early Repayment Waiver	1.50%[8]
Annual	Annual Package Fee	$395[9]
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)[5]

1. The offset facility is not a cash management account (CMA). Any fund held in offset can only be transferred to linked SMSF CMA.
2. The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin. Target Market Determinations for the product is available here.
3. Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.
4. 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.
5. Early Repayment Exit Fee is payable if the loan is discharged within 3 years from the settlement date.
6. Other fees and charges are payable.
7. Includes one valuation up to $440. Where valuation exceeds the cost, the difference is payable by the client at settlement.
8. 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.
9. The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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