MP SMSF Commercial

Local Investors and Residents of Australia

Key Features

Borrower rate from

7.49% p.a.

Reduced Rates & Risk Fee Waived

√ New Purchase √ Refinance

- Corporate trustee only
- Up to 80% LVR
- 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 ≤ 65%	7.49% p.a.	
	LVR > 65% to ≤ 70%	7.59% p.a.	
	LVR > 70% to ≤ 80%	7.79% p.a.	
	Client LVR (Regional)	Variable Interest Rate	
	LVR ≤ 60%	7.79% 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)		
Risk Fee	Waived for all LVR Bands		
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		

Fees and Charges[4]

Conditional Offer	Application Fee	$990[5]
Settlement	Documentation Fee	$770
	Transaction Structure Review Fee	$730
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	$295
	Optional Early Repayment Waiver Fee	1.50%[6]
Annual	Annual Package Fee	$395[7]
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)[8]

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

This brochure has been prepared for Mortgage Broker, Mortgage Manager, and Referrer purposes only, and is not for consumer marketing purposes.