

# MP SME – Commercial Security

Local Investors and Residents of Australia

## Key Features

Borrower rate from

**7.79%** p.a.

✓ New Purchase    ✓ Refinance    ✓ Cash Out

- Business Purpose Loan
- Self-Employed, Company or Trust Applicants
- Up to 75% LVR
- Confirmation of Loan Acceptance within 48 Hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal

Minimum Loan Amount	AUD \$50,000	
Maximum Loan Amount	Client LVR	Maximum Loan Amount
	LVR ≤65%	AUD \$3,000,000
	LVR >65% to ≤70%	AUD \$2,000,000
	LVR >70% to ≤75%	AUD \$1,500,000
	Single Borrower Exposure	AUD \$5,000,000
Variable Interest Rate <sup>[1]</sup>	Client LVR	Variable Interest Rate
	LVR ≤ 60%	7.79% p.a.
	LVR > 60% to ≤ 65%	7.99% p.a.
	LVR > 65% to ≤ 70%	8.09% p.a.
	LVR ≤ 75%	8.39% p.a.
Interest Only Premium	0.30% p.a. loading to the applicable rate	
Large Loan Premium	<del>0.40% p.a. loading to the applicable rate for clients with loan amount &gt; AUD \$2,000,000</del> <b>Waived</b>	
Lease Doc Loading <sup>[2]</sup>	0.20% p.a. loading to the applicable rate	
Alt Doc Premium	0.50% p.a. loading to the applicable rate	
Loan Term	Minimum 3 years	
Security Location	Metro	
Borrower Type	Self-employed, company or trust applicants	
Repayment Type	Monthly Repayments	
Security	Commercial security only	

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

Client LVR	Fees Chargeable
LVR ≤ 60%	0.50% of the loan amount
LVR > 60% to ≤ 65%	1.00% of the loan amount
LVR > 65% to ≤ 70%	1.00% of the loan amount
LVR > 70% to ≤ 75%	1.25% of the loan amount

Exit Fee within minimum 3 years of Loan Term is 3 months interest (inclusive of any applicable loadings)<sup>[4]</sup>

## Fees and Charges<sup>[5]</sup>

Conditional Offer	Application Fee	\$990 <sup>[6]</sup>
	Documentation Fee	\$1,500
Settlement	Optional Early Repayment Waiver	1.50% <sup>[7]</sup>
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$395
	Annual Package Fee	\$395 <sup>[8]</sup>
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895

## Why Mortgageport



Business Purpose Loan



New Purchase,  
Refinance or Cash Out



Self-Employed,  
Company or Trust  
Applicants



Up to 75% LVR



Confirmation of Loan  
Acceptance within 48  
Hours



Multilingual Customer  
Service



Fully Featured Online  
Customer Portal

1. The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
2. Lease Doc applications are only available for LVR ≤ 65%.
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. Exit Fee payable if the loan is discharged within 2 years from the settlement date.
5. Other fees and charges are payable.
6. Includes one valuation up to \$440. Where valuation exceeds the cost, the difference is payable by the client at settlement.
7. Optional one-off, non-refundable fee paid at settlement which waives the requirement to pay the Exit Fee if the loan is discharged within 2 years from the settlement date.
8. 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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