

# MP SMSF Commercial

Local Investors and Residents of Australia

## Key Features

Borrower rate from

**7.79%** 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

Minimum Loan Amount	AUD \$50,000	
Maximum Loan Amount	Client LVR	Maximum Loan Amount
	Metro and LVR $\leq 70\%$	AUD \$2,000,000
	Metro and LVR $> 70\%$ to $\leq 75\%$	AUD \$1,500,000
	Regional and LVR $\leq 60\%$	AUD \$1,500,000
	Single Borrower Exposure	AUD \$3,000,000
Variable Interest Rate <sup>[1]</sup>	Client LVR (Metro)	Variable Interest Rate
	LVR $\leq 60\%$	7.79% p.a.
	LVR $> 60\%$ to $\leq 65\%$	7.99% p.a.
	LVR $> 65\%$ to $\leq 70\%$	7.99% p.a.
	LVR $> 70\%$ to $\leq 75\%$	8.39% p.a.
	Client LVR (Regional)	Variable Interest Rate
	LVR $\leq 60\%$	8.39% p.a.
Interest Only Premium	0.30% p.a. loading to the applicable rate	
Large Loan Premium	0.40% p.a. loading to the applicable rate for clients with loan amount $>$ AUD \$1,500,000	
Inner City Postcode Loading	0.50% p.a. loading to the applicable rate for clients with loan LVR $> 70\%$	
Fixed Rate Premium <sup>[2]</sup>	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	
Liquidity Test	7.5% of Loan Amount	
Net Asset Test	AUD \$120,000	
Borrower Type	Corporate trustee only	
Repayment Type	Monthly Repayments	
Security	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	0.50% of the loan amount
LVR > 70% 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.

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**mortgageport**

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