

MP Alt Doc

Local Investors and Residents of Australia or
Temporary Residents with a Pathway to Residency

Key Features

Borrower rate from Comparison rate from

7.13% p.a. **7.60%** p.a.^[1]

**No Investor Premium
+
MP Prime Visa Launch**



✓ **New Purchase** ✓ **Refinance** ✓ **Cash Out**

- Self-Employed Applicants
- Up to 80% LVR
- Confirmation of Loan Acceptance within 48 Hours
- Fully Featured Online Customer Portal
- Offset Facility Available

Minimum Loan Amount	AUD \$50,000		
Maximum Loan Amount	Client LVR		Maximum Loan Amount
	Maximum Loan Amount	LVR ≤65%	AUD \$2,500,000 (POA if >\$2,000,000)
		LVR >65% to ≤75%	AUD \$2,000,000
		LVR >75% to ≤80%	AUD \$1,750,000
	Regional Single Borrower Exposure	LVR ≤60%	AUD \$750,000 AUD \$3,000,000
Variable Interest Rate ^[2]	Client LVR (Metro)	Variable Interest Rate (Risk Fee Waived)	Dual Form Income Discount
	LVR ≤70%	7.23% p.a.	-0.10%
	LVR >70% to ≤80%	7.28% p.a.	-0.05%
	Client LVR (Regional)	Variable Interest Rate (Risk Fee Waived)	Dual Form Income Discount
	LVR ≤60%	7.28% p.a.	-0.05%
Investor Premium	0.50% p.a. loading to the applicable rate Waived		
Interest Only Premium	0.30% p.a. loading to the applicable rate		
MP Prime Visa Premium	0.30% p.a. loading to the applicable rate		
Large Loan Premium	0.50% p.a. loading to the applicable rate for clients with loan amount >AUD \$1,000,000 and ≤AUD \$1,500,000 Waived		
	0.50% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,500,000		
Fixed Rate Premium ^[3]	Fixed Rates – Price on Application Maximum 5 years Fixed Rate		
Loan Term	Up to 30 years (Maximum 5 years Interest Only)		
Offset Loading	0.10% p.a. loading to the applicable rate		
Borrower Type	Self-employed applicants		
Repayment Type	Monthly Repayments		
Security	Residential security only		

Risk Fees^[4]

Client LVR	Fee Chargeable
≤70%	Waived
>70% to ≤80%	Waived
≤60% Regional or Unclassified	Waived

Income Verification

- Signed Self-Declaration of income by Borrower/Guarantor; plus **One** of the options below:
- Accountant's Letter confirming income
- 12 months BAS statements from ATO Portal
- 12 months business bank statements serviceability assessment.

Fees and Charges^[5]

Conditional Offer	Application Fee	\$990 ^[6]
Settlement	Documentation Fee	\$395
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$295
Annual	Annual Package Fee	\$395 ^[7]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895

MP Prime Visa Policy

Borrowers with an approved temporary visa that has at least 12 months from the time of application, or a bridging visa has been granted, or a formal application for permanent residency has been lodged and approval is imminent. No foreign income can be considered as part of servicing and each individual must reside in Australia.

MP Prime Visa Acceptable Visa List

Visa No.	188 , 309, 444, 475, 476, 485, 487, 489, 500, 820, 884, Bridging A & B
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- The Comparison Rate is based on a secured loan of \$150,000 for 25 years. Fees and charges may be payable. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison. This advertisement does not consider your personal and financial situation. Terms, conditions, fees, charges and lending criteria apply and are available on application. Target Market Determinations for the product is available [here](#).
- The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
- Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.
- 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.
- Other fees and charges are payable.
- Includes one valuation up to \$440. Where valuation exceeds the cost, the difference is payable by the client at settlement.
- 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.


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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

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

October 2024

MP Alt Doc Flex

Local Investors and Residents of Australia or Temporary Residents with a Pathway to Residency

Key Features

Borrower rate from Comparison rate from

7.03% p.a. **7.50%** p.a.^[1]

No Investor Premium
+
MP Prime Visa Launch

✓ New Purchase ✓ Refinance ✓ Cash Out

- Self-Employed Applicants
- Up to 80% LVR
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Variable Interest Rate ^[2]	Client LVR (Metro)	Variable Interest Rate (Risk Fee Applies)	Dual Form Income Discount
	LVR ≤70%	7.13% p.a.	-0.10%
	LVR >70% to ≤80%	7.18% p.a.	-0.05%
	Client LVR (Regional)	Variable Interest Rate (Risk Fee Applies)	Dual Form Income Discount
	LVR ≤60%	7.18% p.a.	-0.05%
Investor Premium	0.50% p.a. loading to the applicable rate Waived		
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Security	Residential security only		

Risk Fees^[4]

Client LVR	Fees Chargeable
≤70%	0.50% of the loan amount
>70% to ≤80%	1.00% of the loan amount
≤60% Regional or Unclassified	1.00% of the loan amount
MP Prime Visa all LVR bands	0.75% of the loan amount

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