

MP Alt Doc

Local Investors and Residents of Australia

Key Features

Borrower rate from Comparison rate from

7.19% p.a. **7.65%** p.a.^[1]



✓ New Purchase ✓ Refinance ✓ Cash Out

- Self-Employed Applicants
- Up to 80% 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	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
	Non-metro	LVR ≤65%	AUD \$2,500,000 (POA if >\$2,000,000)
		LVR >65% to ≤70%	AUD \$1,000,000
		LVR >70% to ≤80%	AUD \$750,000
Regional	LVR ≤60%	AUD \$750,000	
Single Borrower Exposure		AUD \$3,000,000	
Variable Interest Rate ^[2]	Client LVR (Metro)	Variable Interest Rate (Risk Fee Waived)	Dual Form Income Discount
	LVR ≤65%	7.29% p.a.	-0.10%
	LVR >65% to ≤70%	7.29% p.a.	-0.10%
	LVR >70% to ≤75%	7.44% p.a.	-0.05%
	LVR >75% to ≤80%	7.44% p.a.	-0.05%
	Client LVR (Regional)	Variable Interest Rate (Risk Fee Waived)	Dual Form Income Discount
	LVR ≤60%	7.44% 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		
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	\$250
Annual	Annual Package Fee	\$395 ^[7]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895

Why Mortgageport



New Purchase,
Refinance or Cash Out



Self-Employed
Applicants



Up to 80% LVR



Confirmation of Loan
Acceptance within 48
Hours



Multilingual Customer
Service



Fully Featured Online
Customer Portal



Offset Facility Available

- The Comparison Rate is based on an owner-occupied secured loan amount of AUD \$150,000 at 50% LVR, over a term of 25 years. 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 rate. This advertisement does not take into account 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)

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MP is a member of the BC Investment Group Holdings Limited Group of Companies

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May 2024

MP Alt Doc Flex

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≤60% Regional or Unclassified	1.00% of the loan amount

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