

MP Prime Full Doc

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

Key Features

Borrower rate from Comparison rate from

6.58% p.a. **7.05%** p.a.^[1]



No Large Loan Premium
+
MP Prime Visa
Launch

✓ New Purchase ✓ Refinance ✓ Cash Out

- Salaried and Self-Employed Applicants
- Up to 95% LVR^[2]
- 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
		LVR > 80% to ≤ 95%	AUD \$800,000
Single Borrower Exposure	AUD \$3,000,000		
Variable Interest Rate ^[3]	Client LVR	Owner Occupied Rate	Investor Rate
	LVR ≤ 70%	6.58% p.a.	6.74% p.a.
	LVR > 70% to ≤ 80%	6.68% p.a.	6.74% p.a.
	LVR > 80% to ≤ 90%	7.19% p.a.	7.19% p.a.
	LVR > 90% to ≤ 95%	7.59% p.a.	7.99% p.a.
Interest Only Premium	0.40% p.a. loading to the applicable rate for clients with LVR ≤ 90%		
MP Prime Visa Premium	0.30% p.a. loading to the applicable Owner-Occupied or Investor rate up to 80% LVR		
Large Loan Premium	0.50% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,250,000 and ≤ AUD \$1,500,000 Waived		
	0.70% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,500,000 Waived		
Fixed Rate Premium ^[4]	Fixed Rates – Price on Application Maximum 5 years Fixed Rate		
Self-Employed Loading	0.20% p.a. loading to the applicable rate Waived		
Loan Term	Up to 30 years (Maximum 5 years Interest Only)		
Maximum LVR	Up to 95% LVR for owner-occupied purpose Up to 90% LVR for investment purpose Lenders Mortgage Insurance (LMI) is applicable when LVR > 80% ^[2]		
Borrower Type	Salaried and self-employed applicants		
Repayment Type	Monthly Repayments		
Security	Residential security only		

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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1. 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 Determination for the product is available [here](#).
2. Lenders Mortgage Insurance (LMI) is a non-refundable, non-transferrable premium that is added to your loan. LMI protects the lender against any loss that may be incurred if you are unable to repay your loan. The lender requires LMI when you borrow greater than 80% of the property's value.
3. The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
4. Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.
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. 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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MP is a member of the BC Investment Group Holdings Limited Group of Companies

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February 2025

MP Prime Full Doc Investor Promo

Local Investors and Residents of Australia

Key Features

Borrower rate from Comparison rate from

6.74% p.a. **7.21%** p.a.^[1]



Prime Investor Promo Rates from

6.74% p.a.

Expiry Date: 31st March 2025 ^[2]

✓ New Purchase ✓ Refinance ✓ Cash Out

- Salaried Investor Applicants Only
- 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 (Investor – PAYG Only)	Maximum Loan Amount	
	Maximum Loan Amount	LVR ≤ 75%	AUD \$2,000,000
		LVR > 75% to ≤ 80%	AUD \$1,750,000
	Single Borrower Exposure	AUD \$3,000,000	
Variable Interest Rate ^[3]	Client LVR (Investor – PAYG Only and Loan Size of < AUD \$1,500,000)	Variable Interest Rate (Applies to Interest Only and Principal & Interest Loans)	
	LVR ≤ 70%	6.74% p.a.	
	LVR > 70% to ≤ 80%	6.74% p.a.	
Interest Only Premium	0.40% p.a. loading to the applicable rate – Waived		
Large Loan Premium	0.50% p.a. loading to the applicable rate for clients with loan amount > AUD \$1,250,000 and ≤ AUD \$1,500,000 – Waived		
Fixed Rate Premium ^[4]	Fixed Rates – Price on Application Maximum 5 years Fixed Rate		
Loan Term	Up to 30 years (Maximum 5 years Interest Only)		
Maximum LVR	Up to 80%		
Borrower Type	Salaried Investor Applicants Only		
Repayment Type	Monthly Repayments		
Security	Residential security only		

Fees and Charges^[5]

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

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2. This special promotion will commence on 15 May 2023 at 00:00 hrs AEST and will end on 31 March 2025 at 23:59 hrs AEST.
3. The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
4. Fixed rate loans may be subject to significant break costs. Please refer to the loan contract for terms and conditions regarding break costs.
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. The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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