

# MP SME – Commercial Security Promotion

Local Investors and Residents of Australia

## Key Features

Borrower rate from

**7.99%** p.a.

**Lower Interest Rate  
Interest Only Waived  
Reduced Risk Fee**

Expiry Date: 31<sup>st</sup> December 2024<sup>[1]</sup>

✓ **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 ≤75%	AUD \$2,000,000
	Single Borrower Exposure	AUD \$5,000,000
Variable Interest Rate <sup>[2]</sup>	Client LVR	Variable Interest Rate
	LVR ≤ 60%	7.99% p.a.
	LVR > 60% to ≤ 65%	7.99% p.a.
	LVR > 65% to ≤ 70%	8.29% p.a.
	LVR ≤ 75%	8.49% p.a.
Interest Only Premium	<del>0.30% p.a. loading to the applicable rate</del> <b>Waived</b>	
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>[3]</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 & Non-Metro	
Borrower Type	Self-employed, company or trust applicants	
Repayment Type	Monthly Repayments	
Security	Commercial security only	

## Risk Fees<sup>[4]</sup>

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

Optional Early Repayment Fee Waiver 1.50% or Exit Fee within minimum 3 years of Loan Term is 3 months interest (inclusive of any applicable loadings)<sup>[5]</sup>

## Fees and Charges<sup>[6]</sup>

<b>Conditional Offer</b>	Application Fee	\$990 <sup>[7]</sup>
<b>Settlement</b>	Documentation Fee	\$1,500
	Optional Early Repayment Waiver	1.50% <sup>[8]</sup>
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$395
<b>Annual</b>	Annual Package Fee	\$395 <sup>[9]</sup>
<b>On Final Repayment of Loan</b>	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$1295

## 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. This special promotion will commence on 15 August 2024 at 00:00 hrs AEST and will end on 31 December 2024 at 23:59 hrs AEST.
2. The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
3. Lease Doc applications are only available for LVR ≤ 70%.
4. 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.
5. Exit Fee payable if the loan is discharged within 3 years from the settlement date.
6. Other fees and charges are payable.
7. Includes one valuation up to \$440. Where valuation exceeds the cost, the difference is payable by the client at settlement.
8. 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.
9. 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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