

MP SME - Residential Security

Local Investors and Residents of Australia

Key Features

Borrower rate from

7.75% p.a.



✓ New Purchase ✓ Refinance ✓ Cash Out

- Business Purpose Loan
- Self-Employed, Company or Trust Applicants
- Up to 80% LVR
- Confirmation of Loan Acceptance within 48 Hours
- Multilingual Customer Service
- Fully Featured Online Customer Portal

Minimum Loan Amount	AUD \$100,000	
Maximum Loan Amount	Client LVR	Maximum Loan Amount
	LVR ≤65%	AUD \$3,000,000
	LVR >65% to ≤75%	AUD \$2,000,000
	LVR >75% to ≤80%	AUD \$1,500,000
	Single Borrower Exposure	AUD \$5,000,000
Variable Interest Rate ⁽¹⁾	Client LVR	Variable Interest Rate
	LVR ≤ 60%	7.75% p.a.
	LVR > 60% to ≤ 65%	7.85% p.a.
	LVR > 65% to ≤ 70%	8.05% p.a.
	LVR > 70% to ≤ 80%	8.35% p.a.
Interest Only Premium	0.30% p.a. loading to the applicable rate	
Large Loan Premium	1.00% p.a. loading to the applicable rate for clients with loan amount >AUD \$1,000,000 Waived	
Alt Doc Premium	0.30% p.a. loading to the applicable rate	
Fixed Rate Premium	Fixed Rates – Price on Application Maximum 5 years Fixed Rate	
Loan Term	Minimum 3 years	
Borrower Type	Self-employed, company or trust applicants	
Repayment Type	Monthly Repayments	
Security	Residential security only	
Security Location	Metro & Non-Metro	

Risk Fees^[2]

Client LVR	Fees Chargeable
LVR ≤ 60%	NIL
LVR > 60% to ≤ 65%	0.50% of the loan amount
LVR > 65% to ≤ 70%	1.00% of the loan amount
LVR > 70% to ≤ 80%	1.25% 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)^[3]

Fees and Charges^[4]

Conditional Offer	Application Fee	\$990 ^[5]
	Documentation Fee	\$1,500
Settlement	Optional Early Repayment Waiver	1.50% ^[6]
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$395
	Annual Package Fee	\$395 ^[7]
On Final Repayment of Loan	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 80% LVR



Confirmation of Loan
Acceptance within 48
hours



Multilingual customer
service



Fully Featured Online
Customer Portal

1. The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin.
2. 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.
3. Exit Fee payable if the loan is discharged within 2 years from the settlement date.
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. 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.
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.

Privacy: Any personal information that was collected from you will be dealt with in accordance with our Privacy Policy which can be found at <https://www.mortgageport.com.au/privacy-policy>.

mortgageport

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)

August 2024