

# MP SMSF Commercial Promotion

Local Investors and Residents of Australia

## Key Features

Borrower rate from

**7.49%** p.a.

**Lower Interest Rate  
Large Loan Premium Waived**

Expiry Date: 31<sup>st</sup> March 2025 <sup>[1]</sup>



✓ **New Purchase**    ✓ **Refinance**

- Corporate Trustee Only
- Up to 75% LVR
- Confirmation of Loan Acceptance within 48 Hours
- Fully Featured Online Customer Portal
- Offset Facility Available<sup>[2]</sup>

|   |  |                    |                               |
|---|--|--------------------|-------------------------------|
| <b>Minimum Loan Amount</b>                  | AUD \$150,000  |                    |                               |
| <b>Maximum Loan Amount</b>                  | <b>Security Location</b>   | <b>Client LVR</b>  | <b>Maximum Loan Amount</b>    |
|   | Metro & Non-Metro  | LVR ≤ 70%          | AUD \$2,000,000               |
|   | Metro & Non-Metro  | LVR > 70% to ≤ 75% | AUD \$1,500,000               |
|   | Regional   | LVR ≤ 60%          | AUD \$1,500,000               |
|   | Single Borrower Exposure   |                    | AUD \$3,000,000               |
| <b>Variable Interest Rate<sup>[3]</sup></b> | <b>Client LVR (Metro &amp; Non-Metro)</b>  |                    | <b>Variable Interest Rate</b> |
|   | LVR ≤ 60%  |                    | 7.49% p.a.                    |
|   | LVR > 60% to ≤ 65%   |                    | 7.49% p.a.                    |
|   | LVR > 65% to ≤ 70%   |                    | 7.49% p.a.                    |
|   | LVR > 70% to ≤ 75%   |                    | 7.89% p.a.                    |
|   | <b>Client LVR (Regional)</b>   |                    | <b>Variable Interest Rate</b> |
| LVR ≤ 60%                                   |  | 7.89% p.a.         |                               |
| <b>Interest Only Premium</b>                | 0.30% p.a. loading to the applicable rate  |                    |                               |
| <b>Large Loan Premium</b>                   | <del>0.40% p.a. loading to the applicable rate for clients with loan amount &gt; AUD \$1,500,000</del> <b>Waived</b> |                    |                               |
| <b>Fixed Rate Premium<sup>[4]</sup></b>     | Fixed Rates – Price on Application<br>Maximum 5 years Fixed Rate   |                    |                               |
| <b>Loan Term</b>                            | Minimum 3 years<br>Maximum 30 years  |                    |                               |
| <b>Offset Loading</b>                       | 0.10% p.a. loading to the applicable rate  |                    |                               |
| <b>Borrower Type</b>                        | Corporate trustee only   |                    |                               |
| <b>Repayment Type</b>                       | Monthly Repayments   |                    |                               |
| <b>Security</b>                             | Factories, Warehouses, Retail Outlets and any other acceptable commercial use securities                             |                    |                               |

## Risk Fees<sup>[5]</sup>

| Client LVR                          | Fees Chargeable          |
|-------------------------------------|--------------------------|
| Regional or Unclassified            | 0.50% of the loan amount |
| LVR > 60% & ≤ 70% Metro & Non-Metro | 0.50% of the loan amount |
| LVR > 70% Metro & Non-Metro         | 1.00% of the loan amount |
| LVR ≤ 60% Metro & Non-Metro         | Risk Fee Not Applicable  |

Optional Early Repayment Fee Waiver 1.50% to waive the Early Repayment Exit Fee. <sup>[6]</sup>

## Fees and Charges<sup>[7]</sup>

|                                   |   |  |
|-----------------------------------|---|--|
| <b>Conditional Offer</b>          | Application Fee                                     | \$990 <sup>[8]</sup>   |
| <b>Settlement</b>                 | Documentation Fee                                   | \$770  |
|                                   | Transaction Structure Review Fee                    | \$730  |
|                                   | Search Fee  | At Cost  |
|                                   | Registration Fee                                    | At Cost  |
|                                   | Settlement Fee                                      | \$295  |
|                                   | Optional Early Repayment Waiver                     | 1.50% <sup>[9]</sup>   |
| <b>Annual</b>                     | Annual Package Fee                                  | \$395 <sup>[10]</sup>  |
| <b>On Final Repayment of Loan</b> | Discharge Third Party Fee                           | At Cost  |
|                                   | Product Discharge Fee                               | \$1,295  |
|                                   | Early Repayment Exit Fee<br>(Repaid within 3 years) | 3 months interest<br>(inclusive of any applicable loadings) <sup>[6]</sup> |

1. This special promotion will commence on 14 October 2024 at 00:00 hrs AEST and will end on 31 March 2025 at 23:59 hrs AEST.
2. The offset facility is not a cash management account (CMA). Any fund held in offset can only be transferred to linked SMSF CMA.
3. The interest rate is calculated by reference to the variable interest rate plus or minus any applicable margin. Target Market Determinations for the product is available [here](#).
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. 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.
6. Exit Fee payable if the loan is discharged within 3 years from the settlement date.
7. Other fees and charges are payable.
8. Includes one valuation up to \$440. Where valuation exceeds the cost, the difference is payable by the client at settlement.
9. Optional one-off, non-refundable fee paid at settlement which waives the requirement to pay the Exit Fee if the loan is discharged within 3 years from the settlement date.
10. The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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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](mailto:sales@mortgageport.com.au)

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

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