MP SMSF Commercial Promotion

Local Investors and Residents of Australia

Lower Interest Rate Large Loan Premium Waived

Key Features

Borrower rate from

7.49% p.a.

✓ 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^[2]

Minimum Loan Amount	AUD \$150,000			
Maximum Loan Amount	Security Location	Client LVR		Maximum Loan Amount
	Metro & Non-Metro	LVR ≤70%		AUD \$2,000,000
	Metro & Non-Metro	LVR >70% to	o <u>≤</u> 75%	AUD \$1,500,000
	Regional	LVR ≤60%		AUD \$1,500,000
	Single Borrower Exposure			AUD \$3,000,000
Variable Interest Rate ^[3]	Client LVR (Metro & Non-Metro)		Variable Interest Rate	
	$LVR \le 60\%$	7.49% p.a.		
	LVR > 60% to \le 65%		7.49% p.a.	
	LVR > 65% to ≤ 70%		7.49% p.a.	
	LVR > 70% to ≤ 75%		7.89% p.a.	
	Client LVR (Regional) Variable Intere		Variable Interest R	late
	$LVR \le 60\%$		7.89% p.a.	
Interest Only Premium	0.30% p.a. loading to the applicable rate			
Large Loan Premium	0.40% 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			
Loan Term	Minimum 3 years Maximum 30 years			
Offset Loading	0.10% p.a. loading to the applicable rate			
Borrower Type	Corporate trustee only			
Repayment Type	Monthly Repayments			
Security	Factories, Warehouses, Retail Outlets and any other acceptable commercial use securities			

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Risk Fees^[5]

Client LVR	Fees Chargeable
Regional or Unclassified	0.50% of the loan amount
LVR > 60% & \leq 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. [6]

Fees and Charges^[7]

Conditional Offer	Application Fee	\$990 ^[8]
Settlement	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% ^[9]
Annual	Annual Package Fee	\$395 ^[10]
On Final Repayment of Loan	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$1,295
	Early Repayment Exit Fee (Repaid within 3 years)	3 months interest (inclusive of any applicable loadings) ^[6]

- 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.
- 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.
 Exit Fee payable if the loan is discharged within 3 years from the settlement date.
- 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.
- 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.
 The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.

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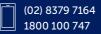
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