

The **no monthly payments** loan for responsible homeowners



Responsibly unlock your home equity or consolidate your debt payments with Midkey's revolutionary **NO MONTHLY PAYMENTS** loan.

Midkey is the innovative lending solution for smart borrowers as an alternative to traditional lenders. Midkey's loan has NO MONTHLY PAYMENTS. Pay back Midkey when you are ready or when you sell your home †.

What makes Midkey a better solution?

- No monthly payments.
- Midkey can be used as a first OR second mortgage.
- Midkey can often offer a solution when other lenders cannot.
- Interest does not compound (we use simple interest).
- Your loan, plus all the interest and a Midkey Deferral Fee are paid when you sell your home or when you are ready.
- Use the loan however you want.
- May reduce your monthly debt payments.
- Available to ages 18+.

DESIGNED FOR RESPONSIBLE BORROWERS

The average credit score of our borrowers is **very good**.



Innovation doesn't mean irresponsible.



How can a Midkey help you?



May lower your existing monthly payments



Pay off other debt



Business assist



Reset after divorce



Pay education fees



Renovate your property



Buy an investment property



Buy a bigger house



Help your kids buy a home



Unexpected healthcare

† All applications are subject to lending and approval criteria. Fees and charges apply. Terms and conditions are available upon request. This material is for information purposes only and has been prepared without considering a borrower's objectives, financial situation or needs. A borrower should seek independent financial advice and read the relevant disclosure documents prior to making a decision about a product. All rates and information provided in this material are correct at the time of publication and are subject to change.

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Product specifications

Regular payments	• No regular payments of interest (interest accumulates and is payable at the end of the loan)* • No regular repayments of principal amounts (occurs at the end of the loan)* • No ongoing fees
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*provided the loan-to-value ratio of your mortgaged property has not exceeded 100% during the life of your loan.

Loan amounts	Minimum: \$100,000 Maximum: \$5,000,000
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If the Midkey loan is a 2nd mortgage, the 1st mortgage must be a standard "principal plus interest" loan (where payments cover both the principal amount borrowed and the interest charged).

Eligible properties	• Owner-occupied houses, investment houses & apartments* • Available in most Australian state capitals and major population centres** • Rural & commercial properties are currently not eligible
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*Specific lending criteria applies to certain locations and apartment types.

**Coming soon to VIC. Contact us to join the waitlist and check the FAQs for updates.

Loan to value (LVR) ratios and interest

	Interest Rates*	Maximum Loan to Value Ratios		
	Margin above RBA Cash Rate	Midkey as 1st Mortgage	Midkey as 2nd Mortgage	Combined with Bank Mortgage
Owner-occupier House	3.25%	35%	30%	80%
Investment House (NEW)	3.75%	35%	30%	75%
Apartment (NEW)	4.25%	33%	28%	75%

*Simple (not compounding) interest at a margin above the RBA cash rate, accumulated and only paid at the end of the loan.

A valuation reduction of a minimum of 5% is applied to a property's initial independent valuation. This discount allows Midkey to provide short-term loans that are still economically viable for Midkey and its investors.

Loan term	No loan term.
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The Midkey loan is fully repayable if the borrower:

- decides they want to repay the Midkey loan (at any time)
- sells their property
- moves into an aged care facility
- dies, or
- defaults

Loan term cont'd	The Midkey loan is partially repayable if: - the borrower chooses to make a partial repayment (recommended minimum \$50,000) - it is a second mortgage, and the borrower increases the amount of their 1st mortgage loan, they must use 25% of any increase in their 1st mortgage loan to partially repay their Midkey loan - the LVR (Loan to Value Ratio) is greater than 100% (i.e. the combined 1st mortgage and Midkey loan) the borrower must make a partial repayment to reduce the LVR to below 100%
Fees at START of loan	- An establishment fee of 1.5% of the loan value with a min. of \$3,000. - Valuation fees from an independent valuer, range from \$330 – \$3,650 (quotes required for homes over \$10m); the applicant pays directly to the valuer. - Document preparation costs and out-of-pocket expenses (approx. \$450). - Mortgage registration fees (varies between states). - All fees (except valuation costs) are deducted from loan proceeds at settlement.
Fees & Payments at END of loan	- The original (or “principal”) loan amount. - Simple interest (not compounding) that has accumulated throughout the loan period. - Instead of monthly payments, you pay a Midkey Deferral Fee at the end of your loan*. The Midkey Deferral Fee is a proportion of any increase in your property’s value during the term of your Midkey, agreed at the start of your loan. For example, if your Midkey loan was 10% or 20% of your property’s value at the start of your loan, the Midkey Deferral Fee will be 10% or 20% of the increase in your property’s value, after Midkey applies an initial 5% valuation reduction. If your property’s value does not increase (or it decreases) during the term of your Midkey loan, you won’t need to pay a Midkey Deferral Fee. - Valuation fee ranges from \$330 – \$3,650 (quotes required for homes over \$10m); the applicant pays directly to the valuer. - Discharge fee, approx. \$500. *the end is when you or your executor sell your property or when you want to repay, provided (i) you are not in default under your Midkey loan, and (ii) the loan-to-value ratio of your mortgaged property has not exceeded 100% during the life of your loan.
Application Type	Individuals & joint borrowers (not companies, trustees or private partnerships)
Application Requirements	<u>Midkey 1st and 2nd Mortgage Loans</u> - Residential and employment history - Asset and liabilities position - Income & expenses verification 3 months of personal bank statements to verify living expenses (can be verified electronically by www.bankstatements.com.au) - Onsite property valuation from a Midkey valuation firm <u>Midkey 2nd Mortgage Loans</u> - Existing lender approval for borrower to have additional debt 1st mortgage details from approved partner bank, including proof of balance

Renovations & improvements	Permitted during the loan subject to Midkey approval. Borrowers can apply for an Improvement Credit to offset Midkey's Deferral Fee (that is a proportion of any increase in their home's value) (Subject to a minimum cost of \$100,000 and builder/council approved plans)
Features not available	Redraw, account splits, offset account, portability, multiple securities, additional advances and top-ups

Midkey helps Australian homeowners solve their financial problems and achieve their financial goals.



Daniel

Balmain East, NSW



"Midkey's entry has provided a truly innovative product, that not only allows homeowners to tap into their home equity but with no monthly payments. For me, Midkey helped me to pay off outstanding debts, improve cashflow at a time of rising rates and attend to much needed home renovation. Without hesitation, I highly recommend Midkey for its innovative home loan products and incredible customer service."



David

Labrador, QLD



"Amanda Hall, as the rep for Midkey, was nothing other than amazing to deal with. Not only is the product Midkey offers amazingly suitable for homeowners who have built up equity in their home, but their customer service is also incredible. Amanda listened to what we wanted to achieve from the process; clear debt and prepare for our upcoming wedding, and she made it happen in a seamless manner. I can't speak highly enough of Amanda and the product Midkey offer."



midkey.com.au

It takes less than three minutes to check your eligibility, with no risk to your credit score.

[Check Eligibility](#)

Midkey Funds Management Pty Ltd. (ABN 43653917036)

Loans are made by Midkey LOR Pty Ltd ACN 658 316 502 and managed by Midkey Funds Management Pty Ltd ACN 653 917 036

Australian credit representative (539174) of Allied Financial Consulting Pty Limited ACN 059 732 419

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