



PERSONAL LOANS

PERSONAL LOAN PRODUCT

General Terms
M B G Interest Rates from 13.95% p.a. to 16.95% p.a.
Maximum loan amount up to \$90,000 will be considered.
LVR up to 90% (M B G will provide a subsequent loan facility to the clients existing mortgage). Generally we do not require a new registered valuation.
Maximum loan term of 7 years with principal & interest payments.
Commission of \$200 or Mandated Commission paid upon settlement, whichever is the greater.
Caveat over owner occupier residential property is required.
A PPSR charge over Motor Vehicles may be taken as additional security.
Servicing is calculated on an uncommitted monthly surplus basis as per the online calculator.
An Establishment Fee of \$895 (This fee may be capitalised).
Lenders Risk Premium may apply (This fee can be capitalised).
Early Repayment Fee may apply (\$950-\$3,950 payable should loan be repaid within 24 months from drawdown).
Income protection insurance will be required to cover M B G loan payments. Weekly premiums are available.
No need to employ a solicitor as we will take care of the legal registrations and arrange for loan documents to be sent directly to you for signing by the client.
M B G's loan process will include obtaining a PPSR search on all applicants, to ensure all liabilities have been duly disclosed.
M B G encourages Introducers to discuss a transaction in the first instance directly with a M B G team member.



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Additional Information

When submitting a loan proposal to M B G, refer to www.mbg.co.nz for the following resources:

- **M B G Personal Loans Proposal Summary Form**
- **Application Form**
- **M B G Personal Loans Assessment Calculator**
- **M B G Introducer Mandate**
- **Fax to 0800 92 92 93**
- **Email to info@mbg.co.nz**

To discuss a deal please phone **M B G 0800 92 92 92**

M B G (Securities) Limited is not a registered bank. The above product details are current as at 1 December 2010 and supersede any previous product details advised by M B G (Securities) Limited. These product details may be changed at any time at the sole discretion of M B G (Securities) Limited.

This information is confidential to M B G (Securities) Limited and is not to be published without the express written consent of M B G (Securities) Limited.