



RESIDENTIAL SELF MANAGED SUPER FUND LENDING Investment Program | December 2020

ULTRA SMSF 60

ULTRA SMSF 65

ULTRA SMSF 70

ULTRA SMSF 75

ULTRA SMSF 80

ULTRA REGIONAL

Smart SMSF

Variable Rates

4.84%

4.84%

4.99%

5.14%

5.14%

5.44%

5.49% <65%*
5.69% <75%*
5.99% <80%*

Trustee Structure

Maximum LVR

*Asset & Liquidity B/mark

Lender Protection Fee

Security locations

Maximum loan

Minimum loan amount

Maximum loan term

Interest Only up to 5 yrs

100% Offset

Legal/Financial advice

Application fee

Valuation basic fee from

Establishment fee

Lender legal fee

Annual fee

Settlement fee

Discharge fee approx.

Corporate Trustee Only	Corporate Trustee Only	Corporate Trustee Only	Corporate Trustee Only	Corporate Trustee Only	Corporate Trustee Only	Corp or Individual Trustee Accepted
60%	65%	70%	75%	80%	60%	80%
*\$120K & 7.5%	*\$120K & 7.5%	*\$120K & 7.5%	*\$120K & 7.5%	*\$120K & 7.5%	*\$120K & 7.5%	NA
NA	NA	NA	0.50%	0.50%	0.50%	NA
Cat 1 or 2 P/codes only NO Inner City	Cat 1 or 2 P/codes & Inner City	Cat 1 or 2 P/codes & Inner City	Cat 1 or 2 P/codes NO Inner City	Cat 1 or 2 P/codes only NO Inner City	Regional Postcodes Only	Metro*/Regional
\$1,250,000 - P&I \$750,000 - IO	\$1,250,000 - P&I \$750,000 - IO	\$1,250,000 - P&I \$750,000 - IO	\$1,250,000 - P&I \$750,000 - IO	\$1,250,000 - P&I \$750,000 - IO	\$500,000	\$1,500,000
\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$100,000
30 years	30 years	30 years	30 years	30 years	30 years	25 years
add 0.40%	add 0.40%	add 0.40%	add 0.40%	add 0.40%	add 0.40%	add 0.40%
Yes	Yes	Yes	Yes	Yes	Yes	No
Yes	Yes	Yes	Yes	Yes	Yes	Yes
\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	\$599.00	from 1.25%
\$440.00	\$440.00	\$440.00	\$440.00	\$440.00	\$440.00	\$440.00
NA	NA	NA	NA	NA	NA	NA
\$990.00 + costs	\$990.00 + costs	\$990.00 + costs	\$990.00 + costs	\$990.00 + costs	\$990.00 + costs	\$1,500 + costs
\$395.00	\$395.00	\$395.00	\$395.00	\$395.00	\$395.00	\$180.00
\$399.00	\$399.00	\$399.00	\$399.00	\$399.00	\$399.00	\$699.00
\$535.00	\$535.00	\$535.00	\$535.00	\$535.00	\$535.00	\$535 + 3 mths penalty interest

Full product specifications available at www.mortgage-mart.com.au. Please refer to the Ultra Postcode Guide for more details on acceptable security locations and LVR limitations if applicable.

*Asset Test - Minimum \$120,000 inside the fund prior to purchase surpasses Asset Test. *Liquidity Test - Minimum of 7.5% of the approved loan amount retained in the fund at settlement passes Liquidity Test.

Effective from 21st December 2020. Australian Credit Licence 382 606