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ULTRA VARIABLE HOME LOAN

OWNER OCCUPIED OR INVESTMENT HOME LOANS

Loan Purpose:	PURCHASE OR REFINANCE - Excludes Construction Check postcode suitability at www.mortgage-mart.com.au				
Maximum Loan Amount:	\$1,500,000				
Maximum LVR inclusive LMI:	90% - check postcode location for applicable maximum loan amount				
Maximum Loan Amount:	LVR Bands	Inner City	Metro (Cat 1)	Non Metro (Cat 2)	Regional
	LVR <70%	\$1,500,000	\$1,500,000	\$950,000	\$600,000
	LVR <80%	\$1,500,000	\$1,500,000	\$800,000	\$500,000
	LVR <90%	N/A	\$1,000,000	\$700,000	N/A
Rate Options - Cat 1 & 2 postcodes	Owner Occ. (P & I up to \$850,000)		Investment (P & I up to \$850,000)		
	2.50% up to 75% (max loan \$1.0M)		2.70% up to 75%		
	2.70% up to 80%		2.90% up to 80%		
	3.20% up to 90%		3.40% up to 90%		
	Owner Occ. (P & I up to \$1,500,000)		Investment (P & I up to \$1,500,000)		
	2.80% up to 75% (max loan \$1.0M)		3.00% up to 75%		
	3.00% up to 80%		3.20% up to 80%		
	3.50% up to 90%		3.70% up to 90%		
Rate Options - Regional & Unclassified postcodes	Owner Occupied (max loan \$600,000)		Investment (max loan \$600,000)		
	2.80% up to 75%		3.00% up to 75%		
	3.00% up to 80% (1.00% LPF applicable)		3.30% up to 80% (1.00% LPF applicable)		
Lender Protection Fee (LPF):	1.00% LPF applicable for Regional/Unclassified postcodes if LVR greater than 75%				
No Annual Fee:	Add 0.10% to selected product rate				
Interest Only:	Add 0.30% to selected product rate (Investment Only - up to 5 yrs at 80% 3yrs to 90%)				
Non Genuine Savings:	Yes. Up to 90% inclusive of LMI				
Term:	Up to 30 years				
Cash Out:	Maximum 65% of security value to 80% LVR				
Minimum Security Size:	40 sqm exclusive of balconies & car parking				
Key Features:	Internet ATM/EFTPOS access BPAY® Salary Credit Redraw 100% Offset				

WHAT YOU NEED TO KNOW

- Rates may vary under certain circumstances where more than one applicant or Visa type is applying for lending.
- Key features of the product include a 100% Offset Account, Redraw and up to 40 days interest free on Visa Debit purchases and cash advances to a maximum of \$4,000 per month.

APPROXIMATE GET IN COSTS

Loan Application Fee:	\$299.00
Lender Protection Fee:	1.00% of loan amount applicable for Regional/Unclassified postcodes if LVR greater than 75%
Valuation Fee:	\$440.00 (or at cost and paid in advance)
Lenders Legal Fee:	\$440.00 (plus any related costs incurred)
Annual Fee:	\$250.00 (excludes OO loans <80%)
Settlement Fee:	\$399.00
Construction Fee:	NA
Discharge Fee:	\$535.00 plus 3rd party costs

Subject to Lender criteria. Other conditions, fees and charges may apply. Information correct as at 24th December 2020.

Australian Credit Licence Number 382 606