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ULTRA VARIABLE SPECIALS

SPECIAL PROMOTIONS FOR OWNER OCCUPIED & INVESTMENT

OFFER VALID TO LOANS THAT SETTLE BY COB 15/02/2021

Loan Purpose:	PURCHASE OR REFINANCE IN CATEGORY 1 OR 2 POSTCODE LOCATIONS ONLY Excludes Construction. Check location guide at www.mortgage-mart.com.au - full doc
loans - Ultra	
Maximum Loan Amount:	\$1,000,000 Owner Occupied \$850,000 Investment
Maximum LVR:	75% inclusive of LMI or 70% if Inner City Postcode
OWNER OCC PROMO:	OPTION 1: GREAT RATE & \$1,000 CASH BACK OFFER 2.39% up to 75% LVR up to \$1,000,000 - Plus No Application Fee & No Annual Fee OPTION 2: GREAT RATE & NO GET IN FEES 2.39% up to 75% LVR up to \$1,000,000 - No Application, Valuation, Settlement, Annual Fees
INVESTMENT PROMO:	OPTION 3: GREAT RATE & \$1,000 CASH BACK OFFER 2.60% up to 75% LVR up to \$850,000 - Plus No Application Fee OPTION 4: GREAT RATE & NO GET IN FEES 2.60% up to 75% LVR up to \$850,000 - No Application, Valuation or Settlement Fees (Interest Only available by adding 0.30% to the rate)
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%)
Term:	Up to 30 years
Cash Out:	Maximum 65% of security value
Minimum Security Size:	40 sqm exclusive of balconies & car parking
Key Features:	Internet access ATM / EFTPOS access BPAY® Salary Credit Redraw Facility 100% Offset Account (upon application)

STANDARD APPLICATION FEES (IF APPLICABLE)

Loan Application Fee:	\$299.00
Valuation Fee:	\$440.00 (or at cost if higher)
Lenders Legal Fee:	\$440.00 (plus any related costs incurred - not included in any promotion)
Annual Fee:	\$250.00 (not applicable if Owner Occupied)
Settlement Fee:	\$399.00
Construction Fee:	NA
Discharge Fee:	\$535.00 (plus 3rd party costs)

PROMOTION TERMS & CONDITIONS

- Customer Cash Back Offer of up to \$1,000 is applicable for either Owner Occupier or Investment loans where the securities are located in Cat 1 or 2 metro locations only with an LVR of less than 75%.
- Cash Back Offer is available for purchases or refinances that settle on or prior to 15th February 2021.
- Mortgage Mart reserves its right to recover any fee it has incurred in processing applications that do not proceed to settlement if Option 2 promotion has been selected for Owner Occupied or Investment purposes.
- The \$250.00 Annual Fee is applicable for all Investment loans as standard.
- 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.
- Postcodes 4006, 4207, 4702, 6721 & 6722 are unavailable for this product.

Subject to Lender criteria. Other conditions, fees and charges may apply. Information correct as at 10th November 2020.

Australian Credit Licence Number 382 606