

Ocean/Ultra

SMSF

Variable Rate Card: Established
(Residential & Commercial) with eOffset

Variable Rates from

7.09 % P.A.

Coastline clean up

For every loan settled by WLTH, we will empower and assist Parley for the Oceans to clean up 50m² of Australian beach and coastline.

WLTH | PARLEY



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MORTGAGE MART
A WILTH COMPANY

NEW LENDING ONLY

Rates

		60%	70%	80%	85%	90%
Residential P&I	Up to \$3.5m	7.09%	7.19%	7.29%	N/A	
Residential P&I	Up to \$3m	7.09%	7.19%	7.29%	7.54%	7.79%
Commercial P&I		Add 0.60% loading to P&I rate above. Max LVR: P&I 80% and I/O 75%			N/A	
Interest Only up to 5 Years		Add 0.40% I/O loading Max I/O up to 80% LVR			N/A	
Proposed Contribution Loading		0.25% proposed superannuation contribution loading waived until 30th September 2026.				
Location Classification		Maximum LVR greater than 80% is subject to further approval. Please refer to the Postcode and Location Guide for more details on acceptable security locations, maximum loan sizes and LVR limitations.				
Trustee Structure		Corporate Trustee Only				
Minimum Loan		\$50,000				
Loan Term		Minimum 60, Maximum 360 months				
100% eOffset		Available at all LVR's on request, 0.00% Rate Loading, use checklist to confirm number of Offsets required.				
Lender Protection Fee <i>Residential Only</i>		LVR ≤ 80% - 0.00%		LVR ≤ 85% - 2.50%		LVR ≤ 90% - 3.50%
Legal Advice Required		Independant Legal Advice is required for ALL newly established SMSF's.				
Maximum Exposure		The maximum aggregate borrowing for an individual borrower is \$10 million. Where the individual is both an individual borrower and a co-borrower as a Director of their company a combined maximum exposure tests of \$10m applies. Maximum individual loan is \$3.5m.				

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Applicable Fees

Application Fee	\$0 <i>*for all deals lodged prior to 30/09/2026</i>
Valuation Fee^	\$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote), \$60 plus GST for AVM, & Commercial Valuation subject to quote
Legal/Doc Prep Fee	\$595.00 + costs
Annual Fee	\$395
Settlement Fee	\$590
Discharge Fee	\$2200
Other Fees	Other fees and charges may apply, please refer to WLTH Loan and Solicitor fees

Maximum Loan Amounts

	LVR (%)	Metro/Non-Metro	Inner City	Regional
Residential Existing Dwelling	≤ 65%	\$3.5m	\$3.5m	\$3.0m
	65.01% - 80%	\$3.5m	\$3.5m	\$2.0m
	80.01% - 90%	\$3.0m	\$3.0m	N/A
Commercial Existing Dwelling	≤ 65%	\$3.5m	\$3.5m	\$3.0m
	65.01% - 80%	\$3.5m	\$3.5m	N/A

**Legal fees do not cover disbursements, government charges, and funder's contract processing fee. Subject to lending criteria.
Other conditions, fees and charges may apply. Information correct as at 1st September 2026. Information provided is accurate as at the issue date and is subject to change without notice.