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ULTRA VARIABLE HOME LOAN

EXISTING DWELLINGS | OWNER OCCUPIED OR INVESTMENT HOME LOANS

Loan Purpose: PURCHASE OR REFINANCE - Excludes Construction
Check postcode suitability at www.mortgage-mart.com.au (Ultra Program)
Includes acceptable temporary Visa Holders

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%	\$1,750,000	\$2,000,000	\$1,500,000	\$1,000,000
	LVR <80%	\$1,500,000	\$2,000,000	\$1,250,000	\$850,000
	LVR <90%	N/A	\$1,350,000	\$1,000,000	N/A
	LVR <95%	N/A	\$1,000,000	\$850,000	N/A

Rate Options Cat 1 & 2 postcodes (Inner City, High Density & High Risk max LVR 80%)	Owner Occ. (P & I up to \$1,000,000)	Investment (P & I up to \$1,000,000)
	2.20% up to 60%	2.40% up to 60%
	2.30% up to 70%	2.50% up to 70%
	2.40% up to 80%	2.60% up to 80%
	2.90% up to 90%	3.10% up to 90%

Owner Occupied (P & I up to \$2,000,000)	Investment (P & I up to \$2,000,000)
2.50% up to 60%	2.70% up to 60%
2.60% up to 70%	2.80% up to 70%
2.70% up to 80%	2.90% up to 80%
3.20% up to 90%	3.40% up to 90%

Rate Options Regional & Unclassified postcodes (*LMI required if LVR over 75% - max LVR 75% if Unclassified)	Owner Occupied (P & I up to \$1,000,000)	Investment (P & I up to \$1,000,000)
	2.50% up to 60%	2.70% up to 60%
	2.60% up to 70%	2.80% up to 70%
	2.70% up to 80%	2.90% up to 80%

Owner Occupied (P & I up to \$1,500,000)	Investment (P & I up to \$1,500,000)
2.80% up to 60%	3.00% up to 60%
2.90% up to 70%	3.10% up to 70%
3.00% up to 80%	3.20% up to 80%

Interest Only: Add 0.30% to selected product rate (Investment Only - up to 5 yrs at 80% | 3 yrs 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

Visa Holders Accepted: Applicants must be living/working/paying tax in Australia. Refer Visa list on MMA website

Key Features: Internet | ATM/EFTPOS access | BPAY® | Salary Credit | Redraw | 100% Offset

APPROXIMATE GET IN COSTS

Loan Application Fee:	\$299.00
Valuation Fee:	\$484.00 (or at cost and paid in advance)
Lenders Legal Fee:	\$440.00 (plus any related costs incurred)
Annual Fee:	\$250.00 Cat 1 or 2 locations \$395.00 if Regional/Unclassified (excludes OO loans <80%)
Settlement Fee:	\$399.00
Construction Fee:	NA
Discharge Fee:	\$535.00 plus 3rd party costs