

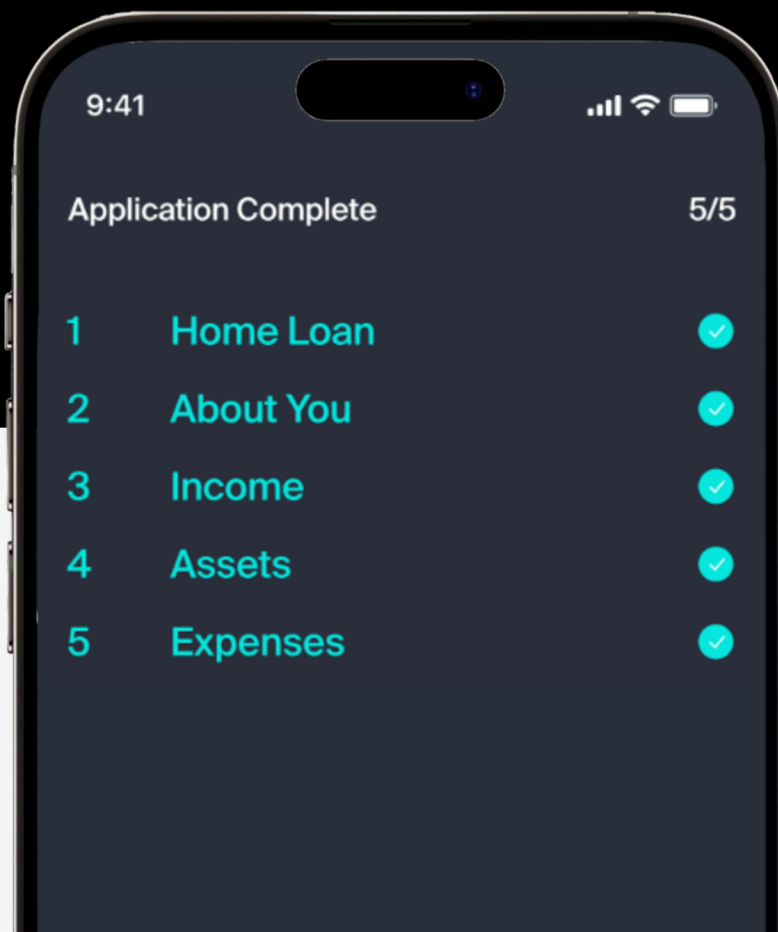
Optimiser

Expat Rate Card

With Optional eOffset

Variable Rates from

6.63^{% P.A.}



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With Optional eOffset

NEW LENDING ONLY

Rates

		Variable	
Loan Size per security	Maximum LVR	Rate	Comparison
Up to \$2.5m	60% LVR	6.63%	7.23%
	65% LVR	6.73%	7.33%
Up to \$2m	70% LVR	6.73%	7.33%
	75% LVR	6.83%	7.43%
Up to \$1.75m	80% LVR	6.99%	7.59%

Applicable Interest Rate Loadings, Product Features, and Requirements

Interest Only	Max Interest Only Term 5 years, Interest Only rate loading WAIVED
Investor Loading	WAIVED
Self Employed Loading	WAIVED
Offset Account	Available
Loan Term	Max Loan Term 28 years
Security Size Requirements	< 45sqm max LVR 50%, > 45sqm & ≤ 50sqm max LVR 60%, > 50sqm max LVR 75%
Epatriate Qualification	Expatriate borrowers are defined as one of the following: An Australia Citizen that does not reside in Australia, a Permanent or Temporary Resident of Australia with an Acceptable Visa or a New Zealand Citizen that does not reside in Australia or New Zealand.

The maximum aggregate borrowing for an individual borrower is \$3 million. Where the individual is both an individual borrower and a co-borrower as a Director of their company a combined maximum exposure test of \$3m still applies.

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Applicable Fees

Application Fee	\$990
Valuation Fee	\$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote)
Annual Fee	\$499
Legal/Doc Prep Fee	\$400 plus 3rd party costs
Risk Fee	≤ 65% LVR - Loan amount < \$1.5m = 0.25%, ≥ \$1.5m = 0.80%, & ≥ \$2m = 1.00% 65% to 70% LVR - Loan amount < \$1.5m = 0.50%, ≥ \$1.5m = 1.00% 70% to 75% LVR - Loan amount < \$1.5m = 0.50%, ≥ \$1.5m = 1.20% 75% to 80% LVR - Any Loan amount = 1.40%
Discharge Fee	\$895 plus 3rd party costs
Other Fees	Other fees and charges may apply, please refer to WLTH Loan and Solicitor fees

Maximum Loan Amounts

	LVR (%)	Metro	Non-Metro
Existing Dwelling	< 60%	\$2.5m	\$2.5m
	< 65%	\$2.5m	\$2.5m
	< 70%	\$2.0m	\$2.0m
	< 75%	\$2.0m	\$2.0m
	< 80%	\$1.75m	\$1.75m

Acceptable Visa List

Loans may be considered for temporary and permanent residents of Australia where an appropriate visa has been granted by the Department of Immigration and Citizenship. Visa needs to remain current for at least 12 months from the time of submitting the loan application. If a bridging visa has been granted, or a formal application for permanent residency has been lodged and approval is proven to be imminent, we may also accept the loan application.

Visa Type	Permanent
Acceptable Visa Number's	100, 103, 111, 114, 115, 116, 119, 120, 121, 124, 132, 136, 137, 138, 139, 143, 151, 155, 176, 184, 186, 187, 189, 190, 200, 201, 203, 204, 801, 804, 814, 835, 836, 838, 855, 856, 857, 858, 864, 866, 882, 885, 886, 887, 888, 890, 891, 892, & 893
Visa Type	Temporary
Acceptable Visa Number's	188, 309, 444, 475,476, 485,487, 489, 500, 820, 884
Visa Type	Bridging
Acceptable Visa Number's	A & B

Fixed Rate loans may be subject to significant break costs. Please refer to the terms and conditions regarding break costs. Acceptable personal credit check reports are ones issued by: China (Mainland): Credit Reference Centre, People's Bank of China, Indonesia: Bank of Indonesia, Malaysia: Bank Negara Malaysia, Singapore: DP Bureau. For countries not listed here, our loan assessors will advise on an acceptable credit reporting agency in your country at the time of loan assessment. Please refer to the Postcode Guides for more details on acceptable security locations and LVR limitations. **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 02 June 2025. Information provided is accurate at issue date and subject to change without notice.