MORTGAGE MART
A WLTH COMPANY

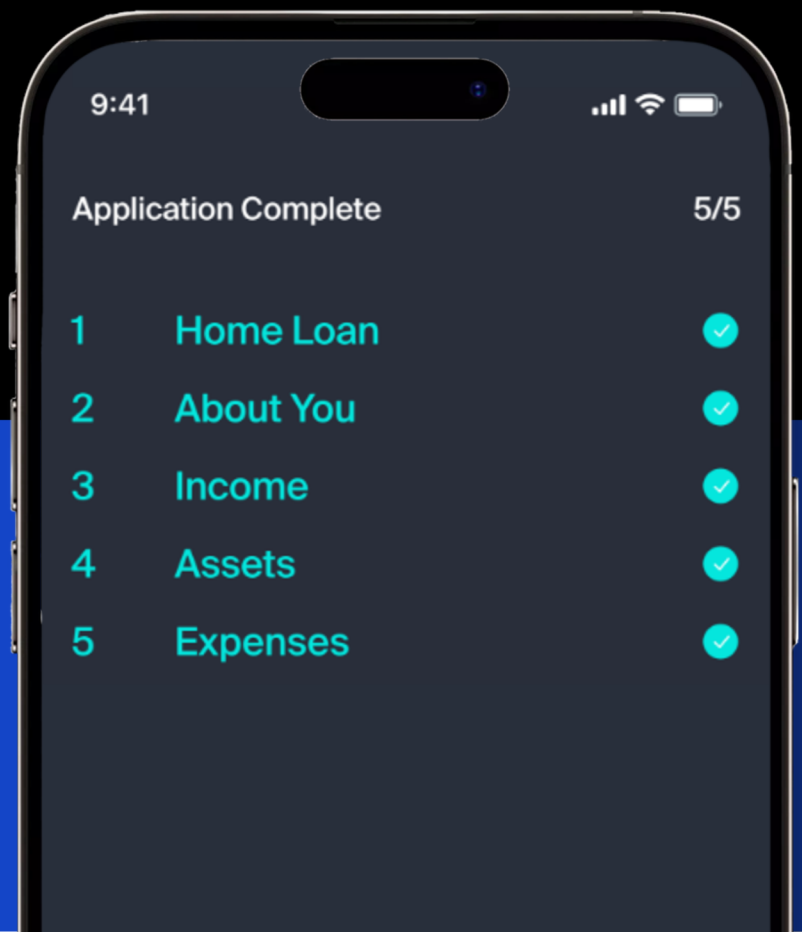
Optimiser

Commercial Variable Rate Card

Residential and Commercial Security

Variable Rates from

8.09 % P.A.



NEW LENDING ONLY

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Rates

		Residential Security			Commercial Security		
Loan Size per security	Maximum LVR	Rate	Alt Doc	Lease Doc	Rate	Alt Doc	Lease Doc
Up to $3m	60% LVR	8.09%	8.59%	N/A	8.09%	8.59%	8.09%
	65% LVR	8.09%	8.59%	N/A	8.09%	8.59%	8.09%
Up to $2m Residential ($3m Commercial)	70% LVR	8.44%	8.94%	N/A	8.44%	8.94%	8.44%
	75% LVR	8.79%	9.29%	N/A	8.79%	9.29%	N/A
Up to $1.5m	80% LVR	8.79%	9.29%	N/A	N/A	N/A	N/A

Applicable Interest Rate Loadings and Rules

Interest Only	Residential Security: Up to 5 years = WAIVED Commercial Security: Up to 5 years = WAIVED
Minimum Loan Term	3 Years
Loan Size Loading	Residential Security: > $1m loan amount = WAIVED Commercial Security: > $2m loan amount = WAIVED
Offset Account	Not available

The maximum aggregate borrowing for an individual borrower is $5 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 $5m still applies.

Comparison Rate Warning: The comparison rate is based on a loan of $150,000 over a term of 25 years P&I, fees include; application fee, estimated legal, settlement fee, estimated valuation fee, applicable annual fees, and discharge fee. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

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Applicable Fees

Application Fee	$595
Valuation Fee	Payable Upfront: $440 plus GST (Where Valuation Costs are greater than $440 plus GST we will provide a quote)
Legal/Doc Prep Fee	$1500 plus 3rd party costs
Annual Fee	$395
Settlement Fee	$395
Discharge Fee	$1295 plus 3rd party costs
Risk Fee (Percent of Loan Amount)	Residential Security: 0.50% for loans ≤ 70% LVR, 0.75% for loans > 70% LVR & ≤ 80% LVR. Commercial Security: 0.50% for All LVRs
Early Exit Fee	Payable if discharging within minimum term of loan 3 years = 3 months interest (inclusive of any applicable loadings)
OPTIONAL: Early Exit Fee Waiver	Payable at the time of application and waives the above Early Exit Fee = 1.50% of loan amount
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

	LVR (%)	Metro	Non-Metro
Existing Dwelling	< 60%	$3m	$3m
	< 65%	$3m	$3m
	< 70%	$3m	$3m
	< 75%	$3m	$3m
	< 80%	$1.5m	$1.5m

Please refer to the Postcode Guides for more details on acceptable security locations and LVR limitations.
Subject to lending criteria. Other conditions, fees and charges may apply.
Information correct as at 5th November 2026. Information provided is accurate as at the issue date and is subject to change without notice.