

Ocean

Standard Residential

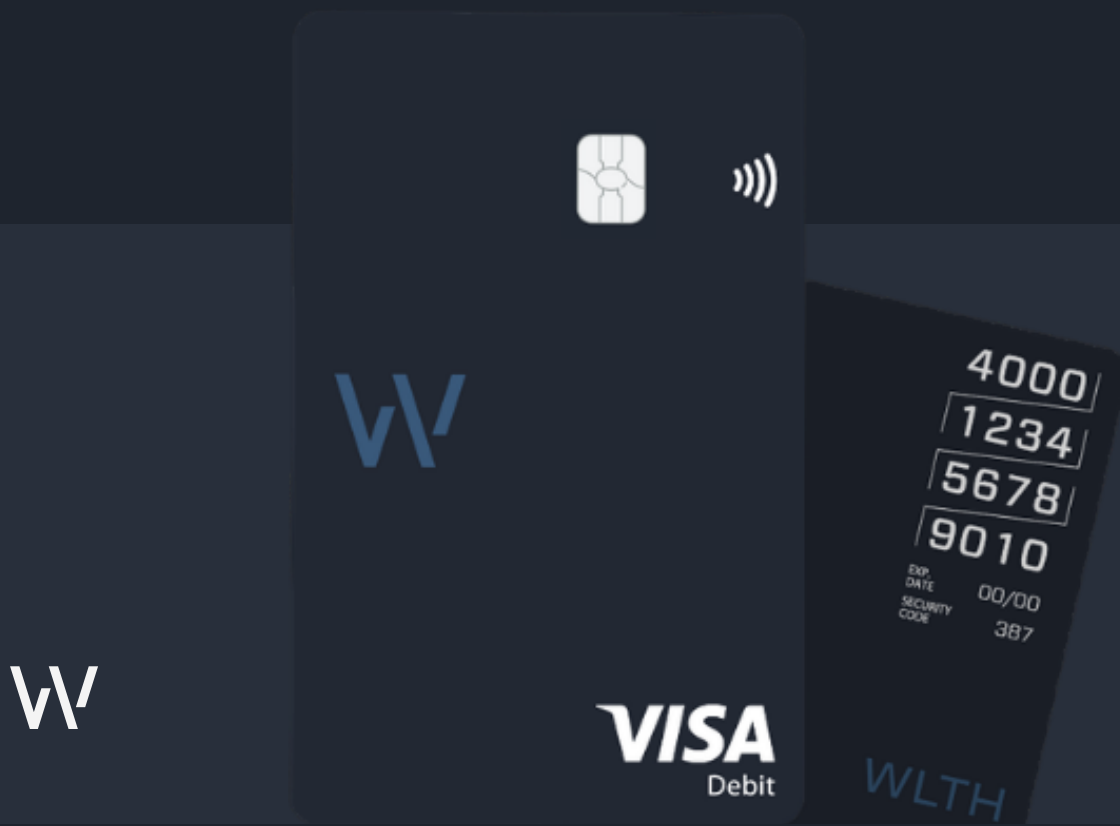
Variable Rate Card

(Established & Construction)

Variable Rates from

6.44 % P.A.

*Parley Ocean Card available with this product.



VISA
Debit

Rates

Established

Maximum Loan Size ≤\$3.5m across all LVR bands.

Maximum LVR	Owner Occupied		Investment	
	Rate	Comparison	Rate	Comparison
70% LVR	6.44%	6.90%	6.64%	7.14%
80% LVR	6.54%	7.00%	6.74%	7.24%
90% LVR	6.64%	7.10%	6.84%	7.34%
95% LVR	6.74%	7.19%	6.94%	7.44%

Construction

Maximum Loan Size ≤\$3.5m across all LVR bands.

Maximum LVR	Owner Occupied		Investment	
	Rate	Comparison	Rate	Comparison
70% LVR	6.64%	7.22%	6.84%	7.47%
80% LVR	6.74%	7.32%	6.94%	7.57%
90% LVR	6.84%	7.42%	7.04%	7.67%
95% LVR	6.94%	7.52%	7.14%	7.77%

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.

Applicable Product Information

Feature	Details
Loan Purpose	Purchase, Refinance and Construction
Interest Only Loading	Up to 5 years add 0.20% (monthly repayments only). Max LVR 95%.
Company/Trust Loading	Add 0.40% to the quoted interest rate above where the borrower is a company or trust. Max LVR 80%
Location Classification	Please refer to the Postcode and Location Guide for more details on acceptable security locations, maximum loan sizes and LVR limitations. The following LVR restrictions apply to Population and Lender Exposure: Less than 3,000 - Unacceptable Greater than or equal to 3,000 and less than 5,000 - Maximum 50% LVR Greater than or equal to 5,000 and less than 20,000 - Maximum 60% LVR Greater than or equal to 20,000 and less than 60,000 - Maximum 70% LVR Greater than or equal to 60,000 - Maximum 95% LVR
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.
Offset Account/s	A single 100% Offset is included with each loan split.

Applicable Fees

Fee	Amount / Details
Application Fee	\$595 (N/A for Owner Occupied)
Valuation Fee	\$484 for Short Form/SMARTVal/Desktop \$99 for Automated Valuation Estimate (AVM) A quote will be provided where the valuation cost is greater than \$484
Legal/Doc Prep Fee	\$297 plus 3rd party costs
Annual Fee	\$379
Settlement Fee	\$590
Discharge Fee	\$795 plus 3rd party costs
Other Fees	Other fees and charges may apply

Additional Fees (Construction Only)

Fee	Amount / Details
Construction Review Fee	\$750
Progress Payment Fee	\$925

Lenders Protection and Construction Risk Fees

LVR	LPF Owner Occupied	LPF Investment	CRF Owner Occupied	CRF Investment
LVR ≤ 80%	0.00%	0.00%	0.25%	0.50%
LVR ≤ 81%	1.25%	1.50%	1.50%	1.75%
LVR ≤ 82%	1.50%	1.75%	1.75%	2.00%
LVR ≤ 83%	1.75%	2.00%	2.00%	2.25%
LVR ≤ 84%	2.00%	2.25%	2.25%	2.50%
LVR ≤ 85%	2.25%	2.50%	2.50%	2.75%
LVR ≤ 86%	2.50%	2.75%	2.75%	3.00%
LVR ≤ 87%	2.75%	3.00%	3.00%	3.25%
LVR ≤ 88%	3.00%	3.25%	3.25%	3.50%
LVR ≤ 89%	3.25%	3.50%	3.50%	3.75%
LVR ≤ 90%	3.50%	3.75%	3.75%	4.00%
LVR ≤ 91%	4.50%	4.75%	4.75%	5.00%
LVR ≤ 92%	4.75%	5.00%	5.00%	5.25%
LVR ≤ 93%	5.00%	5.25%	5.25%	5.50%
LVR ≤ 94%	5.25%	5.50%	5.50%	5.75%
LVR ≤ 95%	5.50%	5.75%	5.75%	6.00%

Capitalisation of LPF/CRF is not acceptable above 95% LVR.

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 6th October 2026. Information provided is accurate at issue date and subject to change without notice.