

# ULTRA Residential Rate Card - Variable

Non-Construction / New Lending Only



Loan Size per security	Maximum LVR	Owner Occupied		Investment	
		Rate	Comparison	Rate	Comparison
Up to \$1.5m	95% LVR	7.49%	7.95%	N/A	N/A
Up to \$1.75m	90% LVR	7.49%	7.95%	7.79%	8.30%
Up to \$2m	60% LVR	6.59%	6.70%	6.89%	7.40%
	70% LVR	6.59%	6.70%	6.89%	7.40%
	80% LVR	6.69%	6.80%	6.99%	7.50%
	85% LVR	6.99%	7.46%	7.29%	7.80%
\$2m to \$2.5m	60% LVR	7.09%	7.20%	N/A	N/A
	70% LVR	7.09%	7.20%	N/A	N/A
	80% LVR	7.19%	7.30%	N/A	N/A

## Applicable Interest Rate Loadings

**Interest Only** up to 5 years add 0.40% and monthly repayments only. Owner Occupied Interest Only limited to 50% of total loan amount secured against PPR.

**Unclassified postcodes** Max LVR 75%

**Inner-City, Units/Apartments in High Density, High Risk, and Regional postcodes** Max LVR 80%.

**Lenders Protection Fee Standard Lending:** O/O (LVR ≤ 80% - 0.00%, LVR ≤ 85% - 1.50%, LVR ≤ 90% - 2.50%, LVR ≤ 95% - 4.5%) & INV (LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.00%, LVR ≤ 90% - 3.00%).

**NDIS Properties:** Add 0.00% to applicable interest rate, No IO, Max LVR 90% with Max Loan Amount \$1.5m for established properties, and Max 25 year loan term.

**All Loan Amounts** ≤ \$1.5m Max LVR 95%, ≤ \$1.75m Max LVR 90%, ≤ \$2.5m Max LVR 80%.

**All Investment Loans** Max LVR 90%

The maximum aggregate borrowing for an individual borrower is \$4.0 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 \$4.0m applies. Maximum individual loan is \$2.5m.

## Applicable Fees

Application Fee	\$595 (No application fee for Owner Occupied)
Valuation Fee <sup>^</sup>	\$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote) [\$60 plus GST for AVM]
Legal/Doc Prep Fee	\$297
Annual Fee – If Applicable	\$395 all Investment loans or if Owner Occupied >80%
Settlement Fee	\$590
Discharge Fee	\$795 plus 3rd party costs
Other Fees	Other fees and charges may apply, please refer to WLTH Loan and Solicitor fees

## Maximum Loan Amount

	Metro	Non-Metro	Inner City	Regional
< 70%	\$2.5m	Refer to Policy	Refer to Policy	Refer to Policy
< 80%	\$2.5m	Refer to Policy	Refer to Policy	Refer to Policy
< 90%	\$2.0m	Refer to Policy	N/A	N/A
< 95%	\$1.5m	Refer to Policy	N/A	N/A

A single 100% Offset is included with each loan split - Please use Application checklist to request further offset accounts

Please refer to the Postcode Guide for more details on acceptable security locations, and LVR limitations. Capitalisation of LPF above Max LVR not acceptable.

<sup>\*\*</sup>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 24 November 2023. Information provided is accurate at issue date and subject to change without notice.

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.