



ULTRA Easy Refi SMSF

Refinance Program | June 2022



	ULTRA BASIC 60	ULTRA BASIC 65	ULTRA BASIC 70	ULTRA BASIC 75	ULTRA BASIC 80	ULTRA REGIONAL
LVR Options	60%	65%	70%	75%	80%	65%
Residential up to \$1.5M	4.19%	4.29%	4.39%	4.49%	4.59%	4.79%
Commercial up to \$1.5M	4.69%	4.79%	4.89%	4.99%	5.09%	5.29%
Acceptable Trustee	Corporate Only	Corporate Only	Corporate Only	Corporate Only	Corporate Only	Corporate Only

Loan Size Loadings

Loans from \$1.5M up to \$2M (Max LVR 80%) - add 0.40% | Loans from \$2M up to \$3M (max LVR 65%) - add 0.80%

Maximum loan term	30 years
Offset Account	Yes with no rate loading as Premium program
Interest Only up to 5 years	add 0.40%
NDIS (no construction)	add 0.50%
Legal/Financial advice	Yes
Application fees	[^] Resi Promo \$0.00 Standard \$599.00
Valuation fees	Resi from \$484.00 Commercial quote basis
Establishment fees	NA
Lender legal fees from	^{^^} \$770.00 + costs
Annual fees	\$395.00
Settlement fees	[^] Resi Promo \$0.00 Standard \$399.00
Discharge fees approx.	\$1,500.00

Residential & Commercial Properties Maximum Loan Size & LVR Matrix

LVR	Inner City	Metro	Non Metro	Regional
0 - 65%	\$2,000,000	\$3,000,000	\$1,500,000	\$1,250,000
65.01% - 70.00%	\$1,500,000	\$2,500,000	\$1,250,000	\$1,000,000
70.01% - 80.00%	\$1,250,000	\$2,500,000	\$1,000,000	By Exception

Postcode & Large Loan Size Rate Loading

Loan size >\$1,500,000 up to \$2,000,000 - add 0.40% (Max LVR 80%)
 Loan size >\$2,000,000 up to \$3,000,000 - add 0.80% (Max LVR 65%)
 Inner City or Units & Apartments in High Density postcodes - add 0.50%

Maximum LVR's

80% Metro & Non Metro
 75% Inner City & High Density
 65% Regional & Unclassified

Lender Protection Fees (LPF)

Loan sizes over \$2,000,000 or NDIS securites - 1.00% LPF applies

EASY REFI REFUND PROMOTION

Clients can get up to \$1,500.00 in application legal fees refunded for all Easy Refi loans that settle prior to 5pm, 30th June 2022.^{^^}

The \$1,500.00 refund can be credited to the clients SMSF loan offset account or to the clients Cash Management Account.

- Available for refinance of residential or commercial securities in Metro, Non Metro or Regional locations only.
- Only Corporate Trustee structures accepted with Ultra SMSF - please confirm structure prior to submission.
- Easy Refi available for SMSF loans where original settlement occurred 1 year or more from current date.
- 100% of rental income used for servicing only and all applications must complete the new Easy Refi Calculator.
- All other refinances must complete full application, provide all standard supporting documentation for assessment.

Application material available at www.mortgage-mart.com.au. Please refer to the Ultra SMSF Postcode Guide for more details on acceptable security locations and LVR limitations if applicable.

[^]Promo applicable only for Ultra Basic (no offset) Residential SMSF loans submitted from 1st January 2022 and includes limited time offer of No Application or Settlement fee and is valid until 30th June 2022 unless withdrawn earlier. Australian Credit Licence 382 606. Rates effective from 20th June 2022.