

		Ocean SMSF 60%	Ocean SMSF 70%	Ocean SMSF <sup>1</sup> 75%	Ocean SMSF <sup>2</sup> 80%	Ocean SMSF 85%	Ocean SMSF 90%
Residential P&I	Up to \$2m	7.19%	7.19%	7.49%	7.49%	7.89%	8.19%
Residential P&I	\$2m to \$2.5m	7.69%	7.69%	7.99%	7.99%	N/A	N/A
Commercial P&I	Add 0.5% to Residential Rate					Max LVR 80%	
Interest Only up to 5yrs	Add 0.4% to P&I Rate				Max LVR 75%		
Security Location	Cat 1 & 2 Postcodes & Inner City					Cat 1 & 2 Postcodes Only- No Inner City	
NDIS Properties	0.00% Interest Rate Loading, Max Loan Amount \$1.5m, Max Term 25 years, No IO allowed						
Trustee Structure	Corporate Trustee Only						
Minimum Loan	\$50,000						
Loan Term	Minimum 60, Maximum 359 months						
100% eOffset	Available at all LVR's on request, 0.00% Rate Loading, use checklist to confirm number of Offsets required per split						
Lender Protection Fee	LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.50%						
Legal and Financial Advice Required	Yes						

**Applicable Fees**

Application Fee	\$595
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, & Commercial Valuation subject to quote
Legal/Doc Prep Fee	\$595.00 + costs
Annual Fee	\$395
Settlement Fee	\$590
Discharge Fee	\$2200
Other Fees	Other fees and charges may apply, please refer to WLTH Loan and Solicitor fees

**Maximum Loan Amounts**

	LVR (%)	Metro	Non-Metro	Inner City	Regional
Existing Dwelling	< 75%	\$2.5m	Refer to Policy	Refer to Policy	Refer to Policy
	< 80%	\$2.0m	Refer to Policy	Refer to Policy	N/A
	< 85%	\$2.0m	Refer to Policy	N/A	N/A
	< 90%	\$1.5m	Refer to Policy	N/A	N/A

1Maximum LVR for Regional & Unclassified Postcode properties is 75%.

2Maximum LVR for Inner City, High Risk, & High Density Postcode properties is 80%.

Maximum Loan Term all loans = 359 months.

All loans ≤ \$1.5m Max LVR 90%, All loans ≤ \$2.0m Max LVR 85%, All loans ≤ \$2.5m Max LVR 80%.

Interest Only has monthly repayments only and maximum 75% LVR. Refer Postcode Categories within Broker Portal to confirm postcode categories

Please refer to the Postcode Guide for more details on acceptable security locations and LVR limitations if applicable.

\*\*Legal fees do not cover disbursements, government charges, and funder's contract processing fee. Subject to WLTH lending criteria.

Other conditions, fees and charges may apply. Information correct as at 20 November 2023 Information provided is accurate as at the issue date and is subject to change without notice.