

Ocean/Ultra

SMSF

Fixed Rate Card: Established
(Residential & Commercial)

Fixed Rates from

7.99 % P.A.

Coastline clean up

For every loan settled by WLTH, we will empower and assist Parley for the Oceans to clean up 50m² of Australian beach and coastline.

WLTH | PARLEY



NEW LENDING ONLY

Ocean/Ultra - SMSF

Fixed Rate Card: Established (Residential & Commercial)

Rates

			60%	70%	80%	85%	90%
Residential Security	Up to \$3.5m	1 Year	7.99%	8.09%	8.19%	N/A	
		2 Years	7.99%	8.09%	8.19%	N/A	
		3 Years	7.99%	8.09%	8.19%	N/A	
		4 Years	8.09%	8.19%	8.29%	N/A	
		5 Years	8.09%	8.19%	8.29%	N/A	
	Up to \$3m	1 Year	N/A			8.44%	8.59%
		2 Years	N/A			8.44%	8.59%
		3 Years	N/A			8.44%	8.59%
		4 Years	N/A			8.54%	8.69%
		5 Years	N/A			8.54%	8.69%
Commercial P&I		Add 0.60% loading to P&I rate above Max LVR: P&I 80% and IO 75%				N/A	
Interest Only up to 5yrs		Add 0.4% to P&I Rate Max LVR 75%				N/A	
Proposed Contribution Loading		Where servicing relies on proposed superannuation contributions that are not supported by demonstrated historical contributions, a 0.25% loading will be applied to the quoted rate.					
Unacceptable Postcodes		New South Wales - 2747 Queensland - 4183					
Location Classification		<p>Maximum LVR greater than 80% is subject to further approval.</p> <p>Non-Metro Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is classified as type A (Max LVR 80%) otherwise type B (Max LVR 65%)</p> <p>Regional Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is classified as type A (Max LVR 65%) otherwise type B (N/A)</p> <p>Please refer to the Postcode Guide for more details on acceptable security locations, LVR limitations if applicable, and type A and B Non-Metro/Regional postcode classifications.</p>					
Trustee Structure		Corporate Trustee Only					
Minimum Loan		\$50,000					
Loan Term		Minimum 60, Maximum 360 months					
Lender Protection Fee <i>Residential Only</i>		LVR ≤ 80% - 0.00%			LVR ≤ 85% - 2.50%		LVR ≤ 90% - 3.50%
Legal Advice Required		Independant Legal Advice is required for ALL newly established SMSF's.					
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.					
Servicing Advantage		Servicing buffer 0% applicable to 5 year fixed					

Applicable Fees

Application Fee	\$0 <i>*for all deals lodged prior to 30/06/2026</i>
Valuation Fee	\$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
Fixed Rate Break Costs	Calculated at the time of breaking a Fixed Rate prior to the end of the Fixed Rate period.
Fixed Rate Lock Fee	\$495 (Form required on application submission, valid for 90 days, non-refundable)
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
Residential Existing Dwelling	≤ 65%	\$3.5m	\$3.5m	\$3.0m
	65.01% - 80%	\$3.5m	\$3.5m	\$2.0m
	80.01% - 90%	\$3.0m	\$3.0m	N/A
Commercial Existing Dwelling	≤ 65%	\$3.5m	\$3.5m	\$3.0m
	65.01% - 80%	\$3.5m	\$3.5m	N/A

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 lending criteria.

Other conditions, fees and charges may apply. Information correct as at 11th May 2026 Information provided is accurate as at the issue date and is subject to change without notice.