

Ocean/Ultra

SMSF

Fixed Rate Card: Established
(Residential & Commercial)

Fixed Rates from

6.39 % 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



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MORTGAGE MART
A WLTH COMPANY

NEW LENDING ONLY

Rates

			60%	70%	80%	90%
Residential Security	Up to \$3.5m	1-3 Years	6.39%	6.49%	6.59%	N/A
		4-5 Years	6.69%	6.79%	6.89%	N/A
	Up to \$3m	1-3 Years	6.39%	6.49%	6.59%	7.09%
		4-5 Years	6.69%	6.79%	6.89%	7.39%
Commercial P&I			Add 0.5% 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
Unacceptable Postcodes			New South Wales - 2747 Queensland - 4183			
Non-Standard Residential Restrictions			All Non-standard Residential securities will attract a 1.50% interest rate loading. Non-standard Residential restrictions apply to the following property types; - <i>Specialist Disability Accomodation (NDIS)</i> - <i>Co-Living / Rooming. (Class 1b property type)</i> - <i>Boarding Houses.</i> - <i>Student Accomodation.</i> SDA/NDIS established properties are ONLY acceptable within; - <i>50km radius of Sydney GPO, and</i> - <i>25km radius of all mainland capital and satellite cities, which includes, Adelaide, Brisbane, Canberra, Darwin, Melbourne, Perth, Parramatta, Penrith, Newcastle & Woollongong.</i>			
Location Classification			Maximum LVR greater than 80% is subject to further approval. Maximum LVR for Inner-City, High-Risk and High-Density postcodes is 90% subject to further approval. Maximum LVR for Regional and Unclassified postcodes is 70%. Maximum LVR for Regional and Unclassified postcodes is 80% where the security property is in a town with the where the population is >10,000 or within 25 km of a major regional town where the population >50,000. Maximum LVR for Regional and Unclassified postcodes is 90% subject to further approval where the security property is in a town where the population is >10,000 or within 25 km of a major regional town where the population is greater than 50,000. Unclassified 80%			
Trustee Structure			Corporate Trustee Only			
Minimum Loan			\$50,000			
Loan Term			Minimum 60, Maximum 359 months			
Lender Protection Fee <i>Residential & Commercial</i>			LVR ≤ 80% - 0.00%	LVR ≤ 85% - 2.50%	LVR ≤ 90% - 3.50%	
Lender Protection Fee <i>Non-Standard Residential</i>			LVR ≤ 80% - 1.00%	LVR ≤ 85% - 3.50%	LVR ≤ 90% - 4.50%	
Legal and Financial Advice Required			Independant Legal & Financial Advice required for <i>ALL</i> Specialist Disability Accomodation (NDIS). Independant Legal Advice is required for <i>ALL</i> 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 (No break costs beyond 3 years)			

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Applicable Fees

Application Fee	\$0 <i>*for all deals lodged prior to 30/9/2025</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. Not applicable after 3 years.
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	Inner City	Regional
Residential Existing Dwelling	< 75%	\$3.5m	\$3.5m	\$3.0m
	< 80%	\$3.5m	\$3.5m	N/A
	< 90%	\$3.0m	N/A	N/A
Commercial Existing Dwelling	< 70%	\$3.5m	\$3.5m	\$3.0m
	< 75%	\$3.5m	\$3.0m	N/A
	< 80%	\$3.0m	\$3.0m	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 2 June 2025 Information provided is accurate as at the issue date and is subject to change without notice.