

Ocean/Ultra

SMSF

Fixed Rate Card: Established (Residential & Commercial)

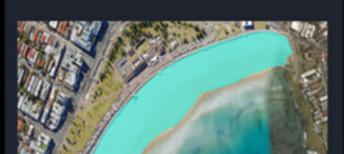
Fixed Rates from

6.34% 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.

W | PARLEY





NEW LENDING ONLY

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Rates

		60%	70%		80%	90%			
Up to \$3.5m	1-3 Years	6.34%	6.44%		6.54%	N/A			
	4-5 Years	6.44%	6.54%		6.64%	N/A			
Up to \$3m	1-3 Years	6.34%	6.44%		6.54%	7.04%			
	4-5 Years	6.44%	6.54%		6.64%	7.14%			
Commercial P&I		Add 0.5% loading to P&I rate above Max LVR: P&I 80% and IO 75%							
Interest Only up to 5yrs		Add 0.4% to P&I Rate Max LVR 75%							
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 folllowing property types; - Specialist Disability Accomodation (NDIS) - Co-Living / Rooming. (Class 1b property type) - Boarding Houses. - Student Accomodation. SDA/NDIS established properties are ONLY acceptable within; - 50km radius of Sydney GPO, and - 25km radius of all mainland capital and satellite cities, which includes, Adelaide, Brisbane, Canberra, Darwin, Melbourne, Perth, Parramatta, Penrith, Newcastle & Woollongong. 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 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%							
rustee Structure		Corporate Trustee Only							
Minimum Loan		\$50,000							
oan Term		Minimum 60, Maximum 359 months							
ender Protection Fee Residential & Commercial		LVR ≤ 80% - 0	0.00%	LVR ≤ 85%	% - 2.50%	LVR ≤ 90% - 3.50%			
ender Protection Fee Ion-Standard Residential		LVR ≤ 80% - 1	1.00%	LVR ≤ 85%	% - 3.50%	LVR ≤ 90% - 4.50%			
egal 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 *for all deals lodged prior to 30/9/2025					
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
	< 70%	\$3.5m	\$3.5m	\$3.0m
Commercial Existing Dwelling	< 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 1st September 2025 Information provided is accurate as at the issue date and is subject to change without notice.