

# Ocean/Ultra

# **SMSF**

Fixed Rate Card: Established (Residential & Commercial)

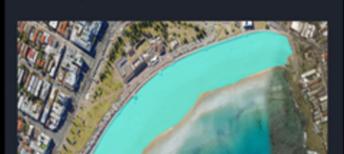
**Fixed Rates from** 

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%	
Residential Security	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			Ad N		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					
Location Classification			Maximum LVR greater than 80% is subject to further approval.  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 80% otherwise 65%.  Regional and Unclassified 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 80% otherwise 65%.					
Trustee Structure			Corporate Trustee Only					
Minimum L	.oan		\$50,000					
Loan Term	Loan Term		Minimum 60, Maximum 360 months					
Lender Protection Fee Residential & Commercial		LVR ≤ 80% - 0	).00%	/R ≤ 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 (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 fo 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
	< 75%	\$3.5m	\$3.5m	\$3.0m
Existing Dwelling	< 80%	\$3.5m	\$3.5m	N/A
	< 90%	\$3.0m	\$3.0m	N/A

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

<sup>\*\*</sup>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 15th September 2025 Information provided is accurate as at the issue date and is subject to change without notice.