

Ocean/Ultra

SMSF

Variable Rate Card: Established
(Residential & Commercial) with eOffset

Variable Rates from

6.84^{% 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

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Rates

		60%	70%	80%	90%
Residential P&I	Up to \$3.5m	6.84%	6.94%	7.04%	N/A
Residential P&I	Up to \$3m	6.84%	6.94%	7.04%	7.54%
Commercial P&I	Add 0.60% loading to P&I rate above. Max LVR: P&I 80% and I/O 75%				N/A
Interest Only up to 5yrs	I/O loading waived up to 75% LVR until 30/06/26 Above 75% LVR add 0.40% I/O loading Max I/O up to 80% LVR				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 (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				
100% eOffset	Available at all LVR's on request, 0.00% Rate Loading, use checklist to confirm number of Offsets required.				
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.				

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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
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

**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 23rd March 2026. Information provided is accurate as at the issue date and is subject to change without notice.