

## Ocean/Ultra

# **SMSF**

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

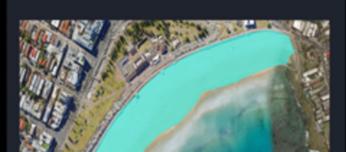
Rates from

6.50<sup>% P.A.</sup>

# 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

# Ocean/Ultra - SMSF

Variable Rate Card: Established (Residential & Commercial) with e-Offset



NEW LENDING ONLY

#### **Rates**

nates							
		60%	70%	80%	90%		
Residential P&I	Up to \$3.5m	6.59%	6.69%	6.79%	N/A		
Residential P&I	Up to \$3m	6.59%	6.69%	6.79%	7.29%		
Commercial P&I		Add 0.50% loading to P&I rate above. Max LVR: P&I 80% and I/O 75%			N/A		
Interest Only up to 5yrs		Add 0.40% to P&I Rate Max LVR 80%			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;  - 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.					
Location Classification		Maximum LVR greater than 80% is subject to further approval.  Maximum LVR for Metro and Non-Metro postcodes is 90% subject to further approval.  Maximum LVR for Regional and Unclassified postcodes is 70%.  Maximum LVR for Commercial properties in Regional and Unclassified postcodes is 65%.  Maximum LVR for Co-Living / Rooming, Boarding Houses & Student accommodation, properties in Regional and Unclassified postcodes is limited to 65%.  *For Co-Living / Rooming, Boarding Houses & Student accommodation properties in Regional and Unclassified postcodes – 65% gross rental income cap applies.  *Maximum LVR for Specialist Disability Accommodation properties in Inner-City, Metro and Non-Metro postcodes is capped at 100% of the Alternate Use.					
Trustee Structure		Corporate Trustee Only					
Minimum Loan		\$50,000					
Loan Term		Minimum 60, Maximum 359 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 Residential & Commercial		LVR ≤ 80%	5 - 0.00%	LVR ≤ 85% - 2.50%	LVR ≤ 90% - 3.50%		
Lender Protection Fee Non-Standard Residential		LVR ≤ 80%	5 - 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.					

# Ocean/Ultra - SMSF

Variable Rate Card: Established (Residential & Commercial) with e-Offset



NEW LENDING ONLY

### **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				
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
	< 70%	\$3.5m	\$3.5m	\$3.0m
Residential Existing Dwelling	< 80%	\$3.5m	\$3.5m	N/A
	< 90%	\$3.0m	N/A	N/A
	< 65%	\$3.5m	<b>\$</b> 3.5m	\$3.0m
Commercial Existing Dwelling	< 70%	\$3.5m	\$3.5m	N/A
	< 80%	\$3.0m	\$3.0m	N/A

<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 2 June 2025. Information provided is accurate as at the issue date and is subject to change without notice.