

Ocean/Ultra

SMSF

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

Rates from

6.59 % 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



Ocean/Ultra - SMSF

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

MORTGAGE MART
A WLTH COMPANY

NEW LENDING ONLY

Rates

		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		<p>All Non-standard Residential securities will attract a 1.50% interest rate loading.</p> <p>Non-standard Residential restrictions apply to the following property types;</p> <ul style="list-style-type: none"> - <i>Specialist Disability Accommodation (NDIS)</i> - <i>Co-Living / Rooming. (Class 1b property type)</i> - <i>Boarding Houses.</i> - <i>Student Accommodation.</i> <p>SDA/NDIS established properties are ONLY acceptable within;</p> <ul style="list-style-type: none"> - <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		<p>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%.</p> <p>*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.</p>			
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 <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		<p>Independant Legal & Financial Advice required for ALL Specialist Disability Accommodation (NDIS). Independant Legal Advice is required for ALL newly established SMSF's.</p>			
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 <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
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	< 70%	\$3.5m	\$3.5m	\$3.0m
	< 80%	\$3.5m	\$3.5m	N/A
	< 90%	\$3.0m	N/A	N/A
Commercial Existing Dwelling	< 65%	\$3.5m	\$3.5m	\$3.0m
	< 70%	\$3.5m	\$3.5m	N/A
	< 80%	\$3.0m	\$3.0m	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 2 June 2025. Information provided is accurate as at the issue date and is subject to change without notice.