

Ocean/Ultra

**SMSF**

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

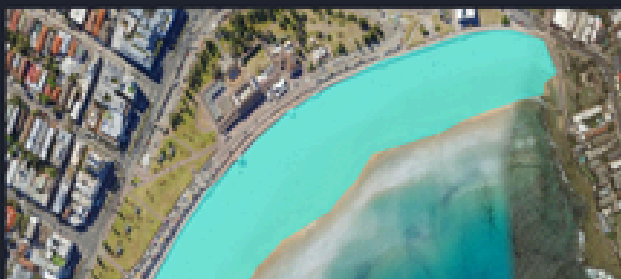
Rates from

**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 50m<sup>2</sup> 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	6.34%	6.44%	6.54%	N/A
Residential P&I	Up to \$3m	6.34%	6.44%	6.54%	7.04%
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			
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 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 &amp; Commercial</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.			

# 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
Existing Dwelling	< 70%	\$3.5m	\$3.5m	\$3.0m
	< 80%	\$3.5m	\$3.5m	N/A
	< 90%	\$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 15th September 2025. Information provided is accurate as at the issue date and is subject to change without notice.