

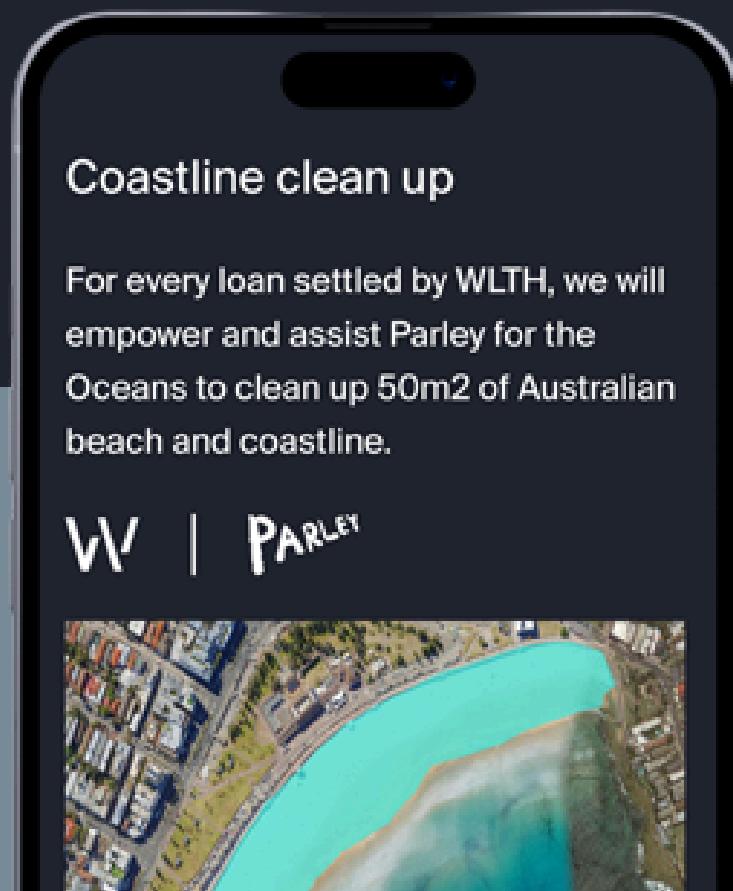
Ocean/Ultra

# SMSF

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

Rates from

6.34% P.A.



NEW LENDING ONLY

# 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 Residential & Commercial	LVR ≤ 80% - 0.00%		LVR ≤ 85% - 2.50%	LVR ≤ 90% - 3.50%	
Legal Advice Required	Independent 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 <sup>^</sup>	\$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.