

ULTRA SMSF - Fixed Rates

New Lending Only



			Ocean SMSF 60%	Ocean SMSF 70%	Ocean SMSF ¹ 75%	Ocean SMSF ² 80%	Ocean SMSF 85%	Ocean SMSF 90%
Residential Security	Up to \$2.0m	1 Year	7.79%	7.85%	8.09%	8.15%	8.55%	N/A
		2 Years	7.79%	7.85%	8.09%	8.15%	8.55%	N/A
		3-4 Years	7.79%	7.85%	8.09%	8.15%	8.55%	N/A
		5-7 Years	7.79%	7.85%	8.09%	8.15%	8.55%	N/A
		10 Years	7.79%	7.85%	8.09%	8.15%	8.55%	N/A
	\$2m to \$2.5m	1 Year	8.29%	8.35%	8.65%	8.65%	N/A	N/A
		2 Years	8.29%	8.35%	8.65%	8.65%	N/A	N/A
		3-4 Years	8.29%	8.35%	8.65%	8.65%	N/A	N/A
		5-7 Years	8.29%	8.35%	8.65%	8.65%	N/A	N/A
		10 Years	8.29%	8.35%	8.65%	8.65%	N/A	N/A
Commercial P&I			Add 0.5% to Residential Rate				Max LVR 80%	
Interest Only up to 5yrs			Add 0.4% to P&I Rate			Max LVR 75%		
Security Location			Cat 1 & 2 Postcodes & Inner City				Cat 1 & 2 Postcodes Only- No Inner City	
NDIS Properties			0.00% Interest Rate Loading, Max Loan Amount \$1.5m, Max Term 25 years, No IO allowed					
Trustee Structure			Corporate Trustee Only					
Minimum Loan			\$50,000					
Loan Term			Minimum 60, Maximum 359 months					
100% eOffset			Not applicable on Fixed Rate					
Lender Protection Fee			LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.50%					
Legal/Financial Advice Required			Yes					

Applicable Fees

Application Fee	\$595
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
Fixed Rate Lock Fee	\$495 (Form required on application submission, valid for 90 days, non-refundable)
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	< 75%	\$2.5m	Refer to Policy	Refer to Policy	Refer to Policy
	< 80%	\$2.0m	Refer to Policy	Refer to Policy	N/A
	< 85%	\$2.0m	Refer to Policy	N/A	N/A
	< 90%	\$1.5m	Refer to Policy	N/A	N/A

¹Maximum LVR for Regional & Unclassified Postcode properties is 75%.

²Maximum LVR for Inner City, High Risk, & High Density Postcode properties is 80%.

Maximum Loan Term all loans = 359 months.

All loans All loans ≤ \$2.0m Max LVR 90%, All loans ≤ \$2.5m Max LVR 80%.

Interest Only has monthly repayments only and maximum 75% LVR. Refer Postcode Categories within Broker Portal to confirm postcode categories

Please refer to the Ocean Postcode Guide for more details on acceptable security locations and LVR limitations if applicable.

^{**}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 24 November 2023 Information provided is accurate as at the issue date and is subject to change without notice.