

Ocean/Ultra

SMSF Rate Card

Fixed

Fixed Rates from

7.54^{% P.A.}



NEW LENDING ONLY

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Rates

			60%	70%	75%	80%	85%	90%
Residential Security	Up to \$2.0m	1 Year	7.54%	7.60%	7.84%	7.90%	8.30%	8.54%
		2 Years	7.54%	7.60%	7.84%	7.90%	8.30%	8.54%
		3-4 Years	7.54%	7.60%	7.84%	7.90%	8.30%	8.54%
		5-7 Years	7.54%	7.60%	7.84%	7.90%	8.30%	8.54%
		10 Years	7.54%	7.60%	7.84%	7.90%	8.30%	8.54%
	\$2m to \$3m	1 Year	8.04%	8.10%	8.40%	8.40%	N/A	N/A
		2 Years	8.04%	8.10%	8.40%	8.40%	N/A	N/A
		3-4 Years	8.04%	8.10%	8.40%	8.40%	N/A	N/A
		5-7 Years	8.04%	8.10%	8.40%	8.40%	N/A	N/A
		10 Years	8.04%	8.10%	8.40%	8.40%	N/A	N/A
Commercial P&I			Add 0.5% to Residential Rate & Max LVR: P&I 80% and IO 75%				N/A	
Interest Only up to 5yrs			Add 0.4% to P&I Rate & Max LVR 75%			N/A		
Unacceptable Postcodes			Western Australia- 6721 & 6722 Queensland- 4183					
Unacceptable Postcode NDIS			Victoria- 3024, 3029, 3030, 3216, 3217, 3335, 3337, 3338, 3340, 3350, 3351, 3352, 3355, 3356, 3358, 3500, 3753, 3977, & 3978 South Australia- 5113, 5114, 5115, 5116, 5117, & 5118 Western Australia- 6052, 6053, 6054, 6055, 6056, 6063, 6069, 6104, 6111, 6112, 6122, 6164, 6167, 6168, 6169, 6170, 6171, 6180, 6208, 6210, 6211, 6721, & 6722 Nothern Territory- 0823 & 0839 New South Wales- 2739 Queensland- 4014, 4017, 4032, 4034, 4036, 4053, 4159, 4163, 4164, 4165, 4183, 4344, 4350, 4352, 4811, 4814, 4815, 4816, & 4817					
NDIS Restrictions			Maximum LVR 70% and Max \$2.5m Loan Amount for all NDIS loans - inclusive of fees and charges. Maximum Term 25 years, No IO allowed, Non-Metro Locations By Exception Only. Maximum 10% concentration limit for any development by new estates/sub-divisions postcodes or localities. Maximum of 70% gross acceptable NDIS Income for servicing. Personal liquidity test of 5% post settlement will apply. Liquid assets will need to be evidenced as held for 3 months and can include cash, shares, redraw, term deposits etc. Customer SDA due diligence will apply: SDA letter, or due diligence report, AND accountant certificate confirming the borrower/s are a Sophisticated Investor, AND Independent Financial Advice will need to be supplied as part of loan. Maximum of 2 completed NDIS properties per household.					
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					
Residential Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes)			Inner-City, High-Risk, High Density, and Non-Metro 80% Unclassified 80%					
Commercial Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes)			High Density, Inner-City, High-Risk, and Non-Metro 75% Unclassified 70%					

The maximum aggregate borrowing for an individual borrower is \$7.5 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 \$7.5m applies. Maximum individual loan is \$3m.

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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
Residential Existing Dwelling	< 75%	\$3m	\$3m	\$3m
	< 80%	\$3m	\$2m	\$2m
	< 85%	\$2m	N/A	N/A
	< 90%	\$2m	N/A	N/A
Commercial Existing Dwelling	< 70%	\$3m	\$3m	\$3m
	< 75%	\$3m	\$2m	\$2m
	< 80%	\$3m	\$2m	\$2m

All loans All loans ≤ \$2.0m Max LVR 90%, All loans ≤ \$3m 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 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 28 February 2025 Information provided is accurate as at the issue date and is subject to change without notice.