MORTGAGE MART
A WLTH COMPANY

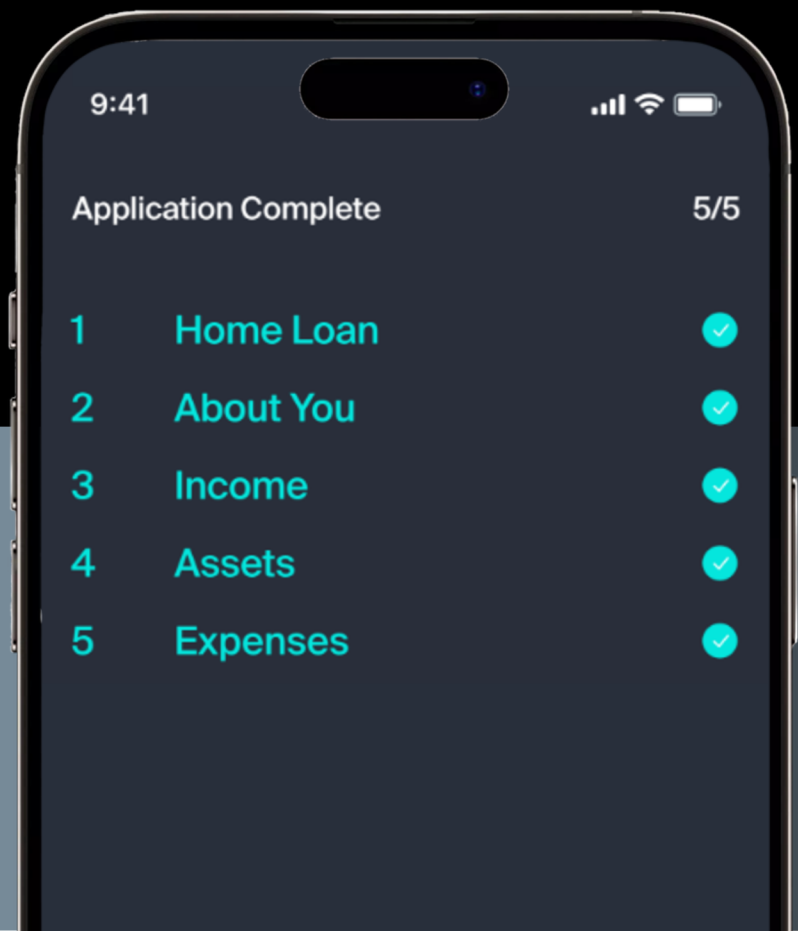
Optimiser

SMSF Variable Rate Card

With Optional eOffset

Variable Rates from

6.99% P.A.



NEW LENDING ONLY

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Rates

		Regional 60%	60%	70%	75%	80%	85%	90%
Residential P&I	Up to $1m	7.49%	6.99%	7.04%	7.34%	7.34%	7.89%	8.19%
	Up to $1.25m	7.49%	6.99%	7.04%	7.34%	7.34%	N/A	N/A
	Up to $1.5m	N/A	6.99%	7.04%	7.34%	N/A	N/A	N/A
Commercial P&I	Up to $1.5m	7.73%	7.43%	7.53%	7.73%	7.73%	N/A	N/A
	Up to $2m	N/A	7.43%	7.53%	7.73%	7.73%	N/A	N/A
Interest Only up to 5yrs		Add 0.30% to P&I Rate						
Offset loading		Add 0.10% to Rate (Waived for Commercial)						
Trustee Structure		Corporate Trustee Only						
Minimum Loan		$150,000						
Independent Legal Advice Required		Yes						

The maximum aggregate borrowing for an individual borrower is $3 million. Where the individual is both an individual borrower and a co-borrower as a Director of their company a combined maximum exposure test of $3m still applies.

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Applicable Fees

Application Fee	$595
Valuation Fee	Payable Upfront: $440 plus GST (Where Valuation Costs are greater than $440 plus GST we will provide a quote)
Legal/Doc Prep Fee	Residential Security: $1375 plus 3rd party costs Commercial Security: $1500 plus 3rd party costs
Annual Fee	$395
Settlement Fee	$295
Discharge Fee	Residential Security: $895 plus 3rd party costs Commercial Security: $1295 plus 3rd party costs
Risk Fee	Residential Security: ≤ 80% LVR WAIVED (Regional or Unclassified 0.50%), > 80% & ≤ 90% LVR LMI APPLIES Commercial Security: ≤ 80% LVR WAIVED
Early Exit Fee	Payable if discharging within the minimum term of 3 years = 3 months interest (inclusive of any applicable loadings)
OPTIONAL Early Exit Fee Waiver	Payable at the time of application and waives the above Early Exit Fee = 1.50% of loan amount
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

	LVR (%)	Metro	Non-Metro	Regional
Residential Existing Dwelling	< 60%	$1.5m	$1.5m	$1.25m
	< 65%	$1.5m	$1.5m	N/A
	< 75%	$1.5m	$1.5m	N/A
	< 80%	$1.25m	$1.25m	N/A
	< 90%	$1m	$1m	N/A
Commercial Existing Dwelling	< 60%	$2m	$2m	$1.5m
	< 70%	$2m	$2m	N/A
	< 80%	$2m	$2m	N/A

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 1st October 2026. Information provided is accurate as at the issue date and is subject to change without notice.