

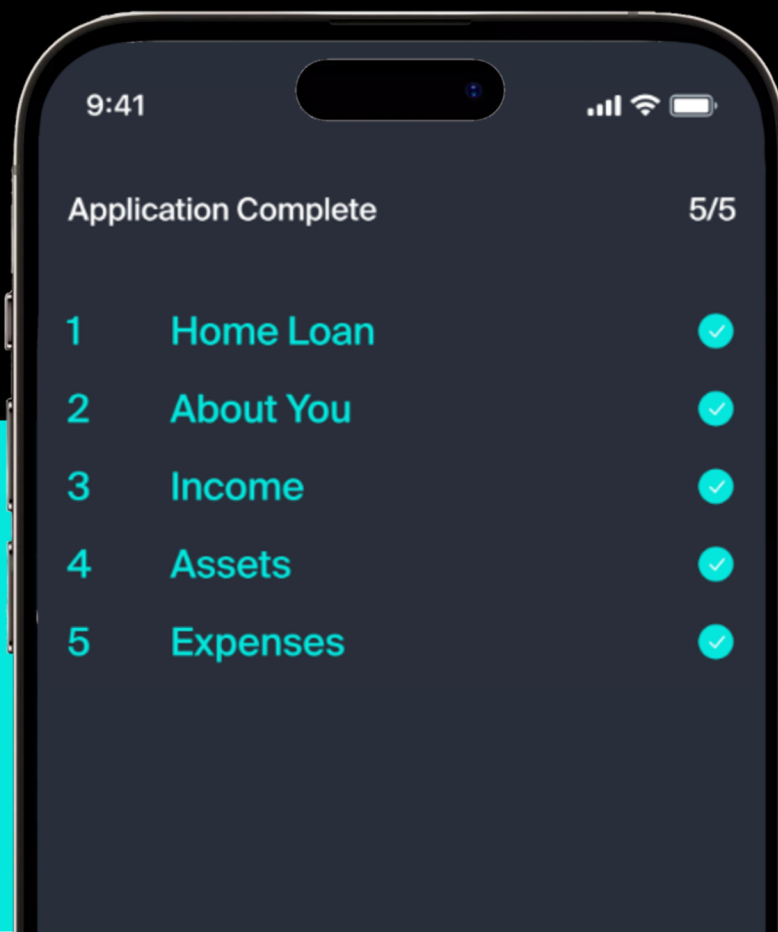
Optimiser

# Alt Doc Rate Card

Residential Variable

Variable Rates from

**6.34** % P.A.



NEW LENDING ONLY

# Optimiser Alt Doc Rate Card

Residential Variable

MORTGAGE MART  
A WLTH COMPANY

NEW LENDING ONLY

## Rates

| Loan Size per security        | Maximum LVR | Owner Occupied |            | Investment |            |
|-------------------------------|-------------|----------------|------------|------------|------------|
|                               |             | Rate           | Comparison | Rate       | Comparison |
| Regional Only<br>Up to \$750k | 60% LVR     | 6.53%          | 7.03%      | 6.73%      | 7.23%      |
| Jumbo<br>Up to \$3m           | 65% LVR     | 6.34%          | 6.84%      | 6.84%      | 7.34%      |
| Up to \$2.0m                  | 65% LVR     | 6.34%          | 6.84%      | 6.68%      | 7.18%      |
|                               | 70% LVR     | 6.48%          | 6.98%      | 6.68%      | 7.18%      |
|                               | 75% LVR     | 6.53%          | 7.03%      | 6.73%      | 7.23%      |
| Up to \$1.75m                 | 80% LVR     | 6.53%          | 7.03%      | 6.73%      | 7.23%      |

## Applicable Interest Rate Loadings and Rules

|                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Interest Only                    | Max LVR 80% Up to 5 years add 0.30%                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Investment Loading               | Investment Rates above are quoted with an Investment Loading included                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Visa Loading                     | Max LVR 80%, add 0.30%                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Offset Account Loading           | 0.10%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Dual Form of Income Verification | <p>The rates quoted above are for applications submitted with a signed Self Employed Income Declaration and a single supporting income verification document. Where the Self Employed Income Declaration can be supported by two income verification documents as required by policy, a dual form discount of can be applied to the above quoted rates.</p> <p>Regional Only 60% LVR -0.05%, Jumbo Loan 65% LVR -0.10%, 65% LVR -0.10%, 70% LVR -0.10%, 75% LVR -0.05%, 80% LVR -0.05%</p> |

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.

Comparison Rate Warning: The comparison rate is based on a loan of \$150,000 over a term of 25 years P&I, fees include; application fee, estimated legal, settlement fee, estimated valuation fee, applicable annual fees, and discharge fee. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

# Optimiser Alt Doc Rate Card

Residential Variable

NEW LENDING ONLY

## Applicable Fees

|                     |                                                                                                                                                      |
|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| Application Fee     | \$595                                                                                                                                                |
| Valuation Fee       | Payable Upfront:<br>\$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote)                                   |
| Legal/Doc Prep Fee  | \$395 plus 3rd party costs                                                                                                                           |
| Annual Fee          | \$395                                                                                                                                                |
| Settlement Fee      | \$295                                                                                                                                                |
| Discharge Fee       | \$895 plus 3rd party costs                                                                                                                           |
| Early Repayment Fee | Payable if loan is not NCCP regulated and discharging within the minimum term 3 year term = 3 months interest (inclusive of any applicable loadings) |
| Risk Fee            | All LVR's = NIL                                                                                                                                      |
| Other Fees          | Other fees and charges may apply                                                                                                                     |

## Maximum Loan Amounts

|                   | LVR (%) | Metro   | Non-Metro | Regional |
|-------------------|---------|---------|-----------|----------|
| Existing Dwelling | < 60%   | \$2.5m  | \$2.5m    | \$750k   |
|                   | < 65%   | \$2.5m  | \$2.5m    | N/A      |
|                   | < 70%   | \$2m    | \$2m      | N/A      |
|                   | < 75%   | \$2m    | \$2m      | N/A      |
|                   | < 80%   | \$1.75m | \$1.75m   | N/A      |

Please refer to the Postcode Guides for more details on acceptable security locations and LVR limitations.  
Subject to lending criteria. Other conditions, fees and charges may apply.  
Information correct as at 25 August 2025 Information provided is accurate as at the issue date and is subject to change without notice.