MORTGAGE MART
A WLTH COMPANY

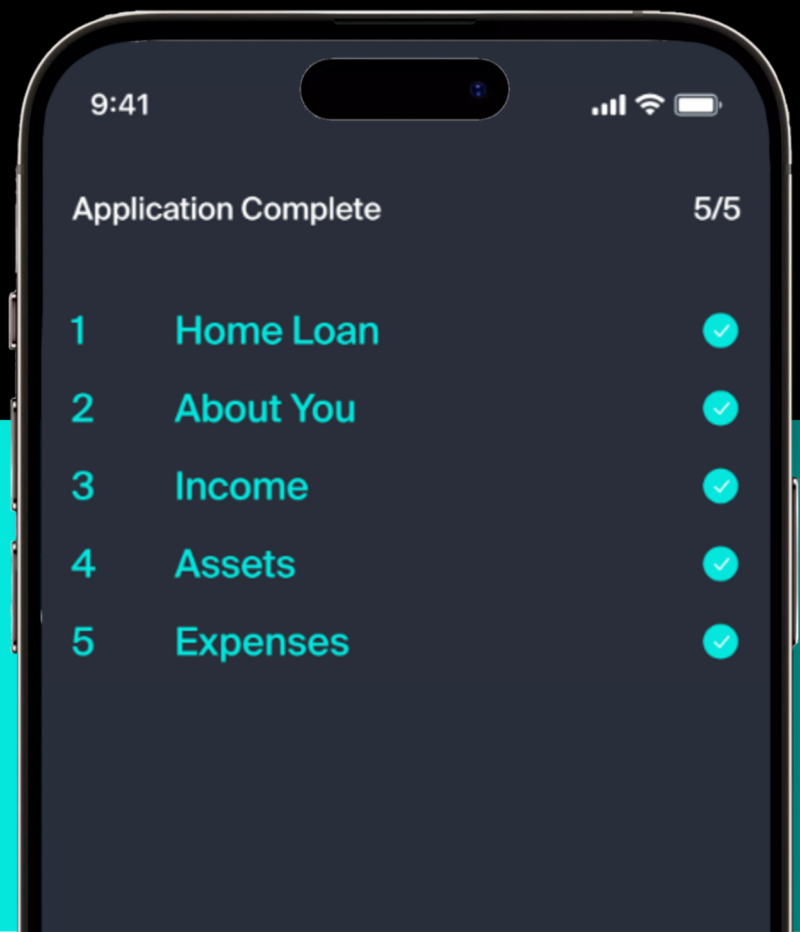
Optimiser

Alt Doc Rate Card

Residential Variable

Variable Rates from

7.34 % P.A.



NEW LENDING ONLY

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Rates

		Owner Occupied		Investment	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Regional Only Up to $750k	60% LVR	7.63%	8.12%	7.83%	8.32%
Jumbo Up to $3m	65% LVR	7.34%	7.84%	7.54%	8.03%
Up to $2.0m	70% LVR	7.49%	7.98%	7.69%	8.18%
	75% LVR	7.63%	8.12%	7.83%	8.32%
Up to $1.75m	80% LVR	7.63%	8.12%	7.83%	8.32%

Applicable Interest Rate Loadings and Rules

Interest Only	Max LVR 80% Up to 5 years WAIVED
Visa Loading	Max LVR 80%, add 0.30%
Offset Account Loading	WAIVED
Dual Form of Income Verification	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. Regional Only 60% LVR -0.05%, Jumbo Loan 65% LVR -0.10%, 70% LVR -0.10%, 75%, LVR -0.05%, 80% LVR -0.05%

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.

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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	$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%	$3m	$3m	$750k
	< 65%	$3m	$3m	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 5th November 2026. Information provided is accurate as at the issue date and is subject to change without notice.