

# MM Special Fixed Rate Card

New Lending Only



		Owner Occupied						Owner Occupied - Construction					
Loan Size per security	Maximum LVR	3 YR	Comp	4 YR	Comp	5 YR	Comp	3 YR	Comp	4 YR	Comp	5 YR	Comp
Up to \$1.5m	95% LVR	6.99%	7.80%	6.99%	7.76%	6.99%	7.72%	7.39%	8.05%	7.39%	8.05%	7.39%	8.04%
	85% LVR	6.99%	7.46%	6.99%	7.46%	6.99%	7.46%	7.39%	7.71%	7.39%	7.74%	7.39%	7.77%
	90% LVR	6.99%	7.80%	6.99%	7.76%	6.99%	7.72%	7.39%	8.05%	7.39%	8.05%	7.39%	8.04%
		Investment						Investment - Construction					
Loan Size per security	Maximum LVR	3 YR	Comp	4 YR	Comp	5 YR	Comp	3 YR	Comp	4 YR	Comp	5 YR	Comp
Up to \$2m	85% LVR	7.29%	7.75%	7.29%	7.75%	7.29%	7.75%	7.69%	8.01%	7.69%	8.04%	7.69%	8.07%
	90% LVR	7.29%	8.10%	7.29%	8.06%	7.29%	8.02%	7.69%	8.35%	7.69%	8.35%	7.69%	8.34%
		SMSF											
Loan Size per security	Maximum LVR	Security Type	3 YR without Offset			4 YR without Offset			5 YR without Offset				
Up to \$2m	80% LVR	Residential	7.69%			7.69%			7.69%				
	80% LVR	Commercial	7.99%			7.99%			7.99%				

**Interest Rate, Applicable Fees, and Product Information: Owner Occupied, Owner Occupied - Construction, and Investment**

**Interest Only (Established Property)** Monthly repayments only. Owner Occupied Interest Only limited to 50% of total loan amount if secured against PPR. **Interest Only (Construction):** If Interest Only continuing after construction period then an Interest Only loading will apply to Principal and Interest rate at the time of completion. Current Interest Only loading is 0.4% for Interest Only up to 5 years. Additional Interest Only term for Owner Occupied loans > 80% LVR not allowed. **Inner-City, High Risk, Regional, Unclassified, and Units/Apartments in High-Density postcodes** add 0.00%. **Unclassified postcodes** Max LVR 75%. **Inner-City, Units/Apartments in High Density, High Risk, and Regional postcodes** Max LVR 80%. **Lenders Protection Fee Standard Lending:** O/O (LVR ≤ 80% - 0.00%, LVR ≤ 85% - 1.50%, LVR ≤ 90% - 2.50%, LVR ≤ 95% - 4.5%) & INV (LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.00%, LVR ≤ 90% - 3.00%). **Construction Risk Fee (CRF) Standard Lending:** O/O (LVR ≤ 75% - 0.50%, LVR ≤ 80% - 1.00%, LVR ≤ 85% - 2.00%, LVR ≤ 90% - 3.00%, LVR ≤ 95% - 4.50%) & INV (LVR ≤ 75% - 1.00%, LVR ≤ 80% - 1.50%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.50%). **Construction Risk Fee (CRF) Multi Dwelling (excludes Duplex)/Co-Living:** (LVR ≤ 75% - 2.50%, LVR ≤ 80% - 3.00%, LVR ≤ 85% - 3.50%, LVR ≤ 90% - 4.50%). **NDIS Properties:** Add 0.00% to applicable interest rate, IO available during construction period only, Max LVR 90%, Max Loan Amount \$1.5m, and Max 25 year loan term. **Servicing Assessment:** 5 yr Fixed serviced at actual repayments, all others require standard servicing assessment.

Application Fee	\$0
Valuation Fee^	\$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote) [\$60 plus GST for AVM]
Legal/Doc Prep Fee**	\$297
Annual Fee – If Applicable.	\$395
Settlement Fee	\$590
Discharge Fee	\$795 plus 3rd party costs
Fixed Rate Lock Fee	\$495
Other Fees	Other fees and charges may apply, please refer to WLTH Loan and Solicitor fees

Maximum Loan Amounts	Metro	Non Metro	Inner City	Regional
< 80%	\$2.0m	Refer to Policy	Refer to Policy	Refer to Policy
< 90%	\$2.0m	Refer to Policy	N/A	N/A
< 95%	\$1.5m	Refer to Policy	N/A	N/A

**Interest Rate, Applicable Fees, and Product Information: SMSF**

**Interest Only** Monthly repayments only. **Inner-City, High Risk, Regional, Unclassified, and Units/Apartments in High-Density postcodes** add 0.00%. **Regional and Unclassified postcodes** Max LVR 75%. **Inner-City, Units/Apartments in High Density, High Risk postcodes** Max LVR 80%. **Lenders Protection Fee:** LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.50%. **NDIS Properties:** No IO, Max Loan Amount \$1.5m for established properties, and Max 25 year loan term. **Structure:** Corporate Trustee Only. **Minimum Loan Amount:** \$50,000. **Loan Term:** Minimum 60 months, Maximum 30 years. **100% eOffset:** Not applicable on Fixed Rate. **Legal/Financial Advice Required:** Yes. **Servicing Assessment:** 5 yr Fixed serviced at actual repayments, all others require standard servicing assessment.

Application Fee	\$0
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
Other Fees	Other fees and charges may apply, please refer to WLTH Loan and Solicitor fees

Maximum Loan Amounts	Metro	Non-Metro	Inner City	Regional
< 70%	\$2.0m	Refer to Policy	Refer to Policy	Refer to Policy
< 75%	\$2.0m	Refer to Policy	Refer to Policy	Refer to Policy
< 80%	\$2.0m	Refer to Policy	Refer to Policy	N/A

The maximum aggregate borrowing for an individual borrower is \$4.0 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 \$4.0m applies.

Please refer to the Postcode Guides for more details on acceptable security locations and LVR limitations. ^Valuation fee is for standard residential property, charged at settlement. Capitalisation of LPF / CRF above Max LVR not acceptable.

\*\*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 21 November 2023. Information provided is accurate at issue date and subject to change without notice.

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.