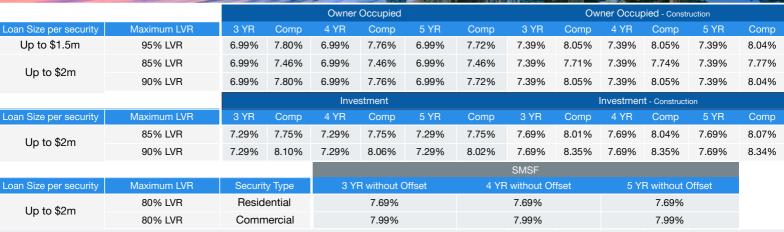
ULTRA Special Fixed Rate Card

New Lending Only



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 Ioan 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 Ioading is 0.4% for Interest Only up to 5 years. Additional Interest Only term for Owner Occupied Ioans > 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 \leq 80% - 0.00%, LVR \leq 85% - 1.50%, LVR \leq 90% - 2.50%, LVR \leq 95% - 4.5%) & INV (LVR \leq 80% - 0.00%, LVR \leq 85% - 2.00%, LVR \leq 90% - 3.00%). Construction Risk Fee (CRF) Standard Lending: O/O (LVR \leq 75% - 0.50%, LVR \leq 80% - 1.00%, LVR \leq 80% - 3.00%, LVR \leq 90% - 3.00%, LVR \leq 80% - 2.50%, LVR \leq 80% - 3.00%, LVR \leq 80% - 2.50%, LVR \leq 80% - 3.00%, LVR \leq 80% - 2.50%, LVR \leq 90% - 3.00%, LVR \leq 80% - 2.50%, LVR \leq 80% - 3.00%, LVR \leq 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 Ioan term. Servicing Assessment: 5 yr Fixed serviced at actual repayments, all others require standard servicing assessment.

Application Fee	\$0	\$0							
Valuation Fee^	\$440 plus GS	\$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	\$297							
Annual Fee – If Applicable.	\$395	\$395							
Settlement Fee	\$590	\$590							
Discharge Fee	\$795 plus 3rd	\$795 plus 3rd party costs							
Fixed Rate Lock Fee	\$495	\$495							
Other Fees	Other fees an	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.

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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	N	letro	Non-Metro	Inner City	Regional			

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 \$4.0 m applies.

Please refer to the Postcode Guides for more details on acceptable security locations and LVR limitations. Avaluation 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.