

WLTH

MORTGAGE
MART

Ocean/Ultra

Special Rate

Fixed Rates

Fixed Rates from

6.99^{% P.A.}

*Parley Ocean Card available with this product.



NEW LENDING ONLY

Special Rate

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Rates

		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%
Up to \$2m	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%					

Applicable Interest Rate Loadings

Owner Occupied, Owner Occupied - Construction, Investment, and Investment - Construction	
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.
Unclassified postcodes	Max LVR 75%
Inner-City, Units/Apartments in High Density, High Risk, and Regional postcodes	Max LVR 80%
Lenders Protection Fee (LPF) 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%)
All Loans	Max LVR 90%
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.
SMSF	
Interest Only	Monthly repayments only.
Regional and Unclassified postcodes	Max LVR 75%
Inner-City, Units/Apartments in High Density, and High Risk postcodes	Max LVR 80%
Lenders Protection Fee (LPF)	LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.50%.
All SMSF Loans	Max LVR 80%, Min Loan Amount \$50,000, Min Term 60 months and Max Term 360 months, 100% eOffset N/A on Fixed Rate, Legal/Financial Advice is Mandatory
NDIS Properties	No IO, Max Loan Amount \$1.5m for established properties, and Max 25 year loan term.
Structure	Corporate Trustee Only
Servicing Assessment	5 yr Fixed serviced at actual repayments, all others require standard servicing assessment.

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.

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

Owner Occupied, Owner Occupied - Construction, Investment, and Investment - Construction

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

SMSF

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

Owner Occupied, Owner Occupied - Construction, Investment, and Investment - Construction

LVR (%)	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

SMSF

LVR (%)	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

Capitalisation of LPF / CRF above Max LVR not acceptable.

Please refer to the Ocean Postcode Guides for more details on acceptable security locations and LVR limitations. ^Valuation fee is for standard residential property, charged at settlement.
 **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.