

Ocean/Ultra

# Residential Construction

Variable Rate Card

Variable Rates from

6.69% P.A.

\*Parley Ocean Card available with this product.



NEW LENDING ONLY

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## Rates

| Loan Size per security | Maximum LVR | Owner Occupied |            | Investment |            |
|------------------------|-------------|----------------|------------|------------|------------|
|                        |             | Rate           | Comparison | Rate       | Comparison |
| Up to \$3.5m           | 70% LVR     | 6.69%          | 6.93%      | 6.99%      | 7.63%      |
|                        | 80% LVR     | 6.79%          | 7.03%      | 7.09%      | 7.73%      |
| Up to \$3m             | 85% LVR     | 7.04%          | 7.64%      | 7.34%      | 7.98%      |
|                        | 90% LVR     | 7.29%          | 7.89%      | 7.59%      | 8.23%      |
| Up to \$2m             | 95% LVR     | 7.69%          | 8.28%      | 7.99%      | 8.63%      |

## Maximum Loan Amounts

|              | Max Loan by LVR | Metro/Non-Metro | Inner City | Regional |
|--------------|-----------------|-----------------|------------|----------|
|              |                 |                 |            |          |
| Construction | ≤ 70%           | \$3.5m          | \$3.5m     | \$3.0m   |
|              | 70.01% - 80%    | \$3.5m          | \$3.5m     | \$2.0m   |
|              | 80.01% - 90%    | \$3.0m          | \$3.0m     | N/A      |
|              | 90.01% - 95%    | \$2.0m          | \$2.0m     | N/A      |

## Applicable Product Information

|  |   |
|--|---|
| Construction Loading   | NIL construction loading applied. Refer to Interest Only below during construction period.  |
| Interest Only  | Rate quoted includes 0.40% Interest Only loading during Construction Period of 12 months<br>Owner Occupied Interest Only limited to 50% of total loan amount secured against PPR<br>Investment Max LVR for Interest Only 90%<br>Owner Occupied Max LVR for Interest Only 80%  |
| Maximum LVR by Postcodes<br><i>(Refer to Policy Schedules for Postcodes)</i> | Maximum LVR greater than 80% is subject to further approval.<br>Maximum LVR for Inner-City and High-Density postcodes is 95% subject to further approval.<br>Maximum LVR for High-Risk postcodes is 90% subject to further approval.<br>Non-Metro Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is classified as type A (Max LVR 95%) otherwise type B (Max LVR 80%)<br>Regional Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is classified as type A (Max LVR 80%) otherwise type B (Max LVR 65%)<br>Please refer to the Postcode Guide for more details on acceptable security locations, LVR limitations if applicable, and type A and B Non-Metro/Regional postcode classifications. |
| Unacceptable Postcodes   | New South Wales - 2747    Queensland - 4183   |
| Maximum Exposure   | The maximum aggregate borrowing for an individual borrower is \$10 million.<br>Where the individual is both an individual borrower and a co-borrower as a Director of their company a combined maximum exposure tests of \$10m applies. Maximum individual loan is \$3.5m.  |
| Offset Account/s   | A single 100% Offset is included with each loan split.<br>Please use Application checklist to request further offset accounts   |

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<br>(No application fee for Owner Occupied)   |  |
| Construction Administration Fee              | \$750  |  |
| Valuation Fee                                | \$440 plus GST (Where Valuation Costs are greater than \$440 + GST we will provide a quote)<br>*\$60 + GST for AVM   |  |
| Progress Payment Fee                         | \$925  |  |
| Legal/Doc Prep Fee                           | \$297  |  |
| Annual Fee – If Applicable                   | \$395 on all Investment loans or if Owner Occupied >80% LVR  |  |
| Settlement Fee                               | \$590  |  |
| Construction Risk Fee (CRF) Standard Lending | <b>OWNER OCCUPIED</b>  | <b>INVESTMENT</b>  |
|  | LVR ≤ 80% - 0.00%<br>LVR ≤ 81% - 1.50%<br>LVR ≤ 82% - 1.75%<br>LVR ≤ 83% - 2.00%<br>LVR ≤ 84% - 2.25%<br>LVR ≤ 85% - 2.50%<br>LVR ≤ 86% - 2.75%<br>LVR ≤ 87% - 3.00%<br>LVR ≤ 88% - 3.25%<br>LVR ≤ 89% - 3.50%<br>LVR ≤ 90% - 3.75%<br>LVR ≤ 91% - 4.25%<br>LVR ≤ 92% - 4.75%<br>LVR ≤ 93% - 5.00%<br>LVR ≤ 94% - 5.25%<br>LVR ≤ 95% - 5.50% | LVR ≤ 80% - 0.00%<br>LVR ≤ 81% - 2.00%<br>LVR ≤ 82% - 2.25%<br>LVR ≤ 83% - 2.50%<br>LVR ≤ 84% - 2.75%<br>LVR ≤ 85% - 3.00%<br>LVR ≤ 86% - 3.25%<br>LVR ≤ 87% - 3.50%<br>LVR ≤ 88% - 3.75%<br>LVR ≤ 89% - 4.00%<br>LVR ≤ 90% - 4.25%<br>LVR ≤ 91% - 4.75%<br>LVR ≤ 92% - 5.25%<br>LVR ≤ 93% - 5.50%<br>LVR ≤ 94% - 5.75%<br>LVR ≤ 95% - 6.00% |
| Monthly Construction Risk Fee                | 1/12th calculation of the above Construction Risk Fee payable monthly for each month construction extends beyond the initial 12 month period   |  |
| Discharge Fee                                | \$795 plus 3rd party costs   |  |
| Other Fees                                   | Other fees and charges may apply, please refer to WLTH Loan and Solicitor fees   |  |

Capitalisation of CRF above 95% LVR, is not acceptable.

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

\*\*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 11th May 2026. Information provided is accurate at issue date and subject to change without notice.