MORTGAGE MART
A WLTH COMPANY

Ocean/Ultra

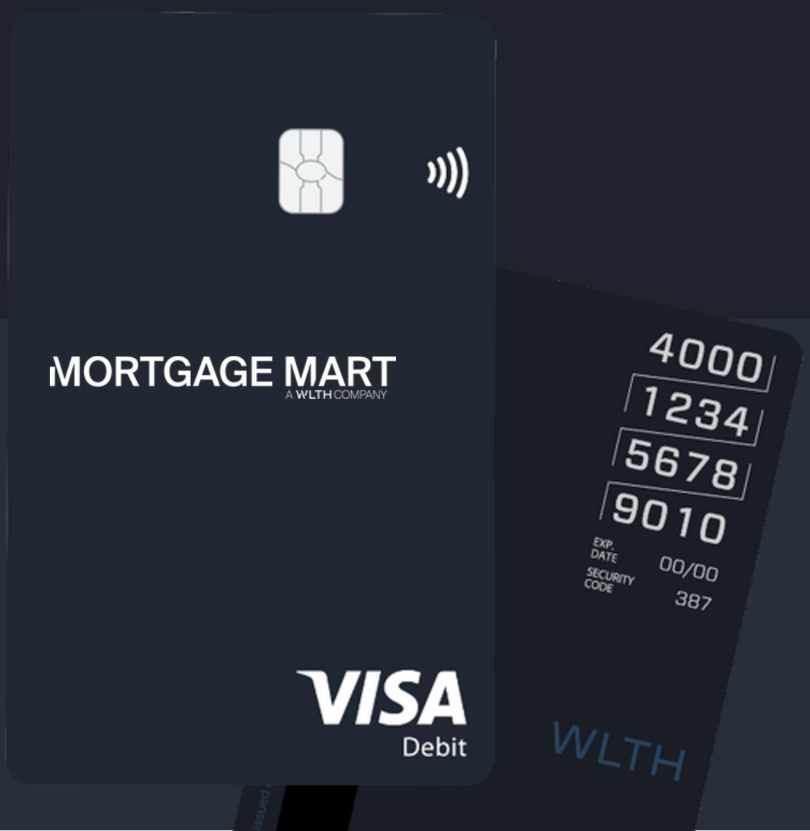
Residential Construction

Variable Rate Card

Variable Rates from

5.50 % 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 Rate	Owner Occupied Comparison	Investment Rate	Investment Comparison
Up to $3.5m	70% LVR	5.50%	5.73%	5.80%	6.44%
	80% LVR	5.60%	5.83%	5.90%	6.54%
Up to $3m	90% LVR	6.10%	6.70%	6.40%	7.04%
Up to $2m	95% LVR	6.60%	7.20%	6.90%	7.54%

Maximum Loan Amounts

	Max Loan by LVR	Metro/Non-Metro	Inner City	Regional
Construction	< 70%	$3.5m	$3.5m	$3.0m
	< 80%	$3.5m	$3.5m	$2.5m
	< 90%	$3.0m	$3.0m	$1.75m
	< 95%	$2.0m	N/A	N/A

Applicable Product Information

Construction Loading	For loans greater than 80% LVR, add 0.40% rate loading during the construction period. This loading is removed once construction is complete.
Interest Only	0% Interest Only loading during first 12 months, from 12 months up to 5 years add 0.40% and monthly repayments only. Owner Occupied Interest Only limited to 50% of total loan amount secured against PPR. Investment Max LVR for Interest Only 90% Owner Occupied Max LVR for Interest Only 80%
Maximum LVR by Postcodes *(Refer to Policy Schedules for Postcodes)*	Maximum LVR greater than 80% is subject to further approval. Maximum LVR for Inner-City, High-Risk and High-Density postcodes is 90% subject to further approval. Maximum LVR for Regional and Unclassified postcodes is 70%. Maximum LVR for Regional and Unclassified postcodes is 80% where the security property is in a town with the where the population is >10,000 or within 25 km of a major regional town where the population >50,000. Maximum LVR for Regional and Unclassified postcodes is 90% subject to further approval where the security property is in a town where the population is >10,000 or within 25 km of a major regional town where the population is greater than 50,000. Unclassified 80%
Unacceptable Postcodes	New South Wales - 2747 Queensland - 4183
Maximum Exposure	The maximum aggregate borrowing for an individual borrower is $10 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 $10m applies. Maximum individual loan is $3.5m.
Offset Account/s	A single 100% Offset is included with each loan split. 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 *(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) *$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	**OWNER OCCUPIED** *LVR ≤ 80% - 0.00%* *LVR ≤ 85% - 2.25%* *LVR ≤ 90% - 3.50%* *LVR ≤ 91% - 4.00%* *LVR ≤ 92% - 4.50%* *LVR ≤ 93% - 5.00%* *LVR ≤ 94% - 5.50%* *LVR ≤ 95% - 6.00%*	**INVESTMENT** *LVR ≤ 80% - 0.50%* *LVR ≤ 85% - 2.75%* *LVR ≤ 90% - 4.00%* *LVR ≤ 91% - 4.50%* *LVR ≤ 92% - 5.00%* *LVR ≤ 93% - 5.50%* *LVR ≤ 94% - 6.00%* *LVR ≤ 95% - 6.50%*
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 1st September 2025. Information provided is accurate at issue date and subject to change without notice.