

WLTH

MORTGAGE  
MART

Ocean/Ultra

# Residential Rate Card

Fixed OO - NDIS/Co-Living

Fixed Rates from

6.69 % P.A.

\*Parley Ocean Card available with this product.



WLTH

NEW LENDING ONLY

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## Rates

Loan Size per security	Maximum LVR	Owner Occupied									
		1 YR	Comp	2 YR	Comp	3 YR	Comp	4 YR	Comp	5 YR	Comp
Up to \$2m	60% LVR	6.69%	6.85%	6.69%	6.85%	6.69%	6.85%	6.69%	6.85%	6.69%	6.85%
	70% LVR	6.69%	6.85%	6.69%	6.85%	6.69%	6.85%	6.69%	6.85%	6.69%	6.85%
	80% LVR	6.79%	6.95%	6.79%	6.95%	6.79%	6.95%	6.79%	6.95%	6.79%	6.95%
Up to \$1.75m	85% LVR	7.09%	7.60%	7.09%	7.60%	7.09%	7.60%	7.09%	7.60%	7.09%	7.60%
	90% LVR	7.59%	8.10%	7.59%	8.10%	7.59%	8.10%	7.59%	8.10%	7.59%	8.10%
\$2m to \$2.5m*	60% LVR	7.19%	7.35%	7.19%	7.35%	7.19%	7.35%	7.19%	7.35%	7.19%	7.35%
	70% LVR	7.19%	7.35%	7.19%	7.35%	7.19%	7.35%	7.19%	7.35%	7.19%	7.35%
	80% LVR	7.29%	7.45%	7.29%	7.45%	7.29%	7.45%	7.29%	7.45%	7.29%	7.45%

## Applicable Interest Rate Loadings

Interest Only	Nil Interest Only permitted.	
Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes)	High Density 90% Inner-City, High-Risk, and Non-Metro 85% Unclassified 80%	
NDIS & Co-Living Over 6 Rooms	Rates quoted above attract an additional 1.00% Interest rate loading that applies for securities over 6 rooms and have a Maximum LVR of 80%.	
Lenders Protection Fee (LPF) NDIS/Co-Living	O/O (LVR ≤ 75% - 0.75%, LVR ≤ 80% - 1.25%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.75%)	
All Loans	Max LVR 90%	
All Loan Amounts	≤ \$1.5m Max LVR 95%, ≤ \$1.75m Max LVR 90%, ≤ \$2.5m Max LVR 80%.	

The maximum aggregate borrowing for an individual borrower is \$7.5 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 \$7.5m applies. Maximum individual NDIS loan is \$2.5m. Max Loan Term 300 months.

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)
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 Plus Outlays
Annual Fee – If Applicable	\$395 if >80%
Settlement Fee	\$590
Discharge Fee	\$795 plus 3rd party costs
Fixed Rate Lock Fee	\$495 (Form required on application submission, valid for 90 days, non-refundable)
Other Fees	Other fees and charges may apply, please refer to Loan and Solicitor fees

## Maximum Loan Amounts

	LVR (%)	Metro	Non-Metro	Inner City
Existing Dwelling	< 80%	\$2.5m	\$2.5m	\$2.5m
	< 85%	\$2m	\$1.75m	\$2m
	< 90%	\$1.75m	\$1.75m	N/A

Offset account not available on Fixed Rate loans.

Capitalisation of LPF above Max LVR 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 09 September 2024. Information provided is accurate at issue date and subject to change without notice.