MORTGAGE MART
A WLTH COMPANY

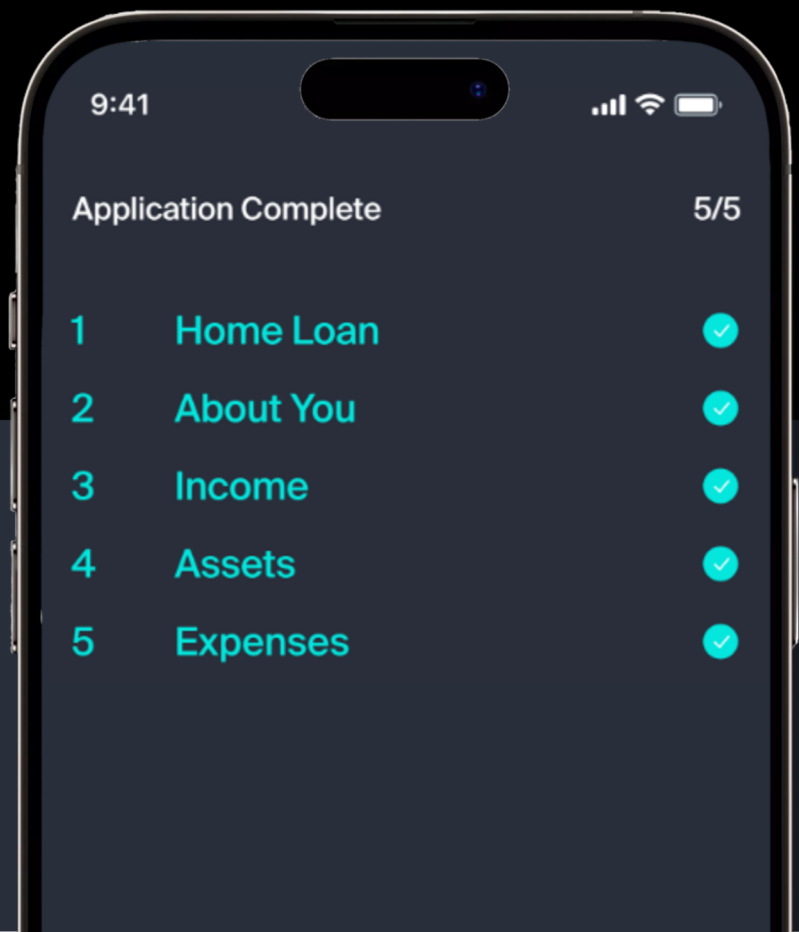
Optimiser

Prime Residential Rate Card

Variable - Non Construction

Variable Rates from

6.94% P.A.



NEW LENDING ONLY

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Rates

		Owner Occupied		Investment	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Jumbo Up to $3m ($2m Investment)	65% LVR	6.94%	7.44%	7.14%	7.64%
Up to $2m	70% LVR	7.14%	7.64%	7.24%	7.74%
	75% LVR	7.29%	7.79%	7.44%	7.94%
Up to $1.75m	80% LVR	7.29%	7.79%	7.44%	7.94%
Up to $1.25m	90% LVR	7.74%	8.23%	7.94%	8.43%
Up to $1m OO & $800k INV	95% LVR	8.34%	8.83%	8.74%	9.23%

Applicable Interest Rate Loadings

Interest Only	Max LVR 90% Up to 5 years WAIVED
Visa Loan Size Loading	Max LVR 80%, add 0.30%
Offset Loading	WAIVED

The maximum aggregate borrowing for an individual borrower is $3 million. Where the individual is both an individual borrower and a co-borrower as a Director of their company a combined maximum exposure test of $3m still 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

Application Fee	$595
Lenders Mortgage Insurance	Applicable above 80% LVR at cost
Valuation Fee	Payable Upfront: $440 plus GST (Where Valuation Costs are greater than $440 plus GST we will provide a quote)
Legal/Doc Prep Fee	$395 plus 3rd party costs
Annual Fee	$395
Settlement Fee	$295
Discharge Fee	$895 plus 3rd party costs
Early Repayment Fee	Payable if loan is not NCCP regulated and discharging within the minimum term 3 year term = 3 months interest (inclusive of any applicable loadings)
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

	LVR (%)	Metro	Non-Metro
Existing Dwelling	< 65%	$3m OO / $2m INV	$3m OO / $2m INV
	< 70%	$2m	$2m
	< 75%	$2m	$2m
	< 80%	$1.75m	$1.75m
	< 90%	$1.25m	$1.25m
	< 95%	$1m OO / $800k INV	$1m OO / $800k INV

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 5th November 2026. Information provided is accurate at issue date and subject to change without notice.