

Ocean

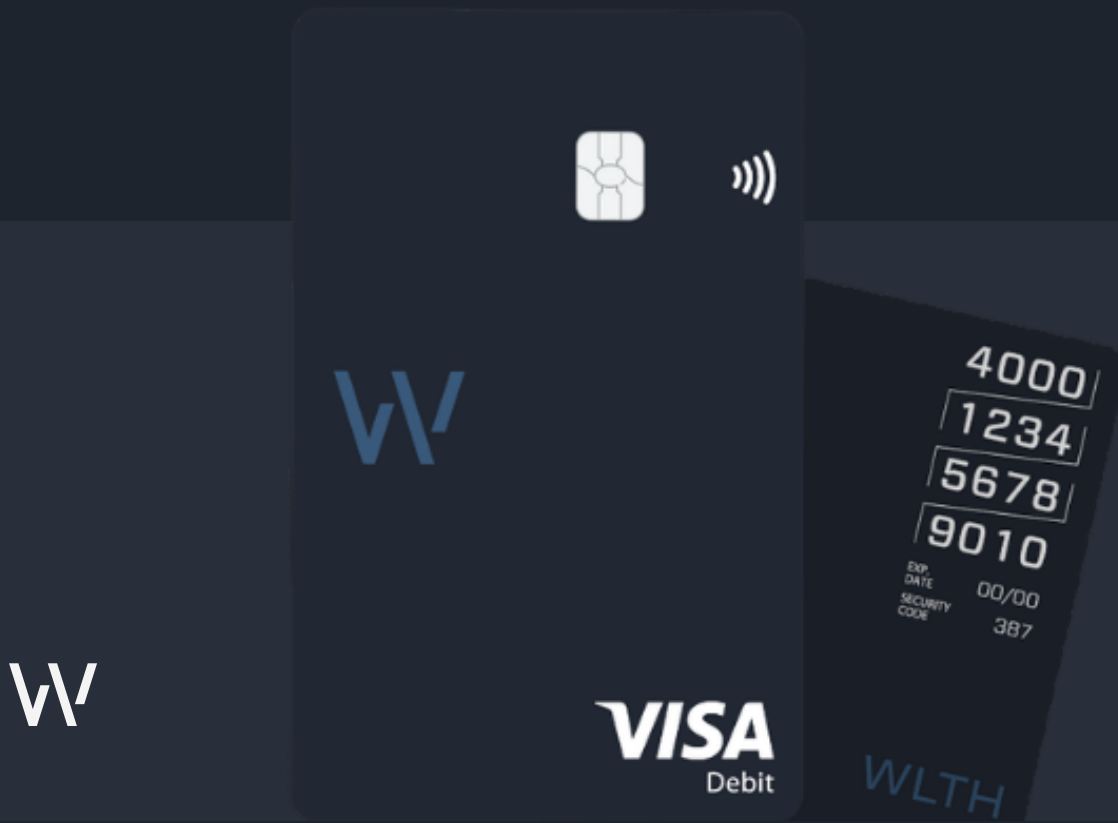
0% LMI Variable

Residential Rate Card
(Established)

Variable Rates from

6.95 % P.A.

*Parley Ocean Card available with this product.



Rates

Maximum Loan Size ≤\$2.5m up to 90% LVR and ≤\$2m up to 95% LVR.

Other Workers

Maximum LVR	Owner Occupied		Investment	
	Rate	Comparison	Rate	Comparison
85% LVR	6.95%	7.46%	7.25%	7.76%

Professional Workers

Maximum LVR	Owner Occupied		Investment	
	Rate	Comparison	Rate	Comparison
90% LVR	6.95%	7.46%	N/A	N/A
95% LVR (Up to \$2m)	7.45%	7.96%	N/A	N/A

Essential Workers

Maximum LVR	Owner Occupied		Investment	
	Rate	Comparison	Rate	Comparison
90% LVR	7.45%	7.96%	N/A	N/A

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.

Other Workers Criteria

Acceptable Roles	PAYG employment only, no specific industry
Restrictions	For purchase or refinance of established residential Owner Occupied and Investment securities. Max LVR 85%
Residency	Australian Citizen or Permanent Resident with corresponding VISA to live and work in Australia

Professional Workers Criteria

Acceptable Professional Industries	University degree qualified professional and works in one of the following professions or industries: - Medical and Allied Health; or - Law; or - Accounting and Audit; or - Engineering; or - IT; and/or - TAFE or Certificate qualified professional that works in the IT industry.
Restrictions	Must be purchasing an established Owner Occupied residential security. Construction, refinance, and/or Investment are prohibited. Main Income Earner must be in the accepted profession and have a university degree (Or IT certification). Max LVR 95%
Residency	Australian Citizen or Permanent Resident with corresponding VISA to live and work in Australia

Essential Workers Criteria

Acceptable Essential Roles	Permanently employed: - Nurse; or - Paramedic; or - State or Federal Police Officer; or - Fire Fighter, or - Primary or Secondary school teacher (in private or public school system) NOTE: Nurses or Paramedics with a degree that are the main income earner may be eligible for the Professional product.
Restrictions	Must be purchasing an established Owner Occupied residential security. Construction, refinance, and/or Investment are prohibited. Main income earner must be in one of the listed essential roles. Max LVR 90%
Residency	Australian Citizen or Permanent Resident with corresponding VISA to live and work in Australia

Applicable Product Information

Feature	Details
Loan Purpose	Purchase of Established Owner Occupied securities (Professional & Essential), or Purchase and Refinance of established Owner Occupied and Investment Securities (Other Workers only).
Location Classification	Please refer to the Postcode and Location Guide for more details on acceptable security locations, maximum loan sizes and LVR limitations. The following LVR restrictions apply to Population and Lender Exposure: Less than 3,000 - Unacceptable Greater than or equal to 3,000 and less than 5,000 - Maximum 50% LVR Greater than or equal to 5,000 and less than 20,000 - Maximum 60% LVR Greater than or equal to 20,000 and less than 60,000 - Maximum 70% LVR Greater than or equal to 60,000 - Maximum 95% LVR
Offset Account/s	A single 100% Offset is included with each loan split. Please use Application checklist to request further offset accounts
Cash Out Requirements	Cash Out for loans $\leq$ 80% LVR = unlimited, $>$ 80% LVR and $\leq$ 90% LVR limited to 20% of security value
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 \$2.5m.

Applicable Fees

Fee	Amount / Details
Application Fee	\$595
Valuation Fee	\$484 for Short Form/SMARTVal/Desktop \$99 for Automated Valuation Estimate (AVM) A quote will be provided where the valuation cost is greater than \$484
Legal/Doc Prep Fee	\$297 plus 3rd party costs
Annual Fee	\$395
Settlement Fee	\$590
Discharge Fee	\$795 plus 3rd party costs
Other Fees	Other fees and charges may apply

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 a 6th October 2026. Information provided is accurate at issue date and subject to change without notice.