MORTGAGE MART
A WLTH COMPANY

Ocean/Ultra

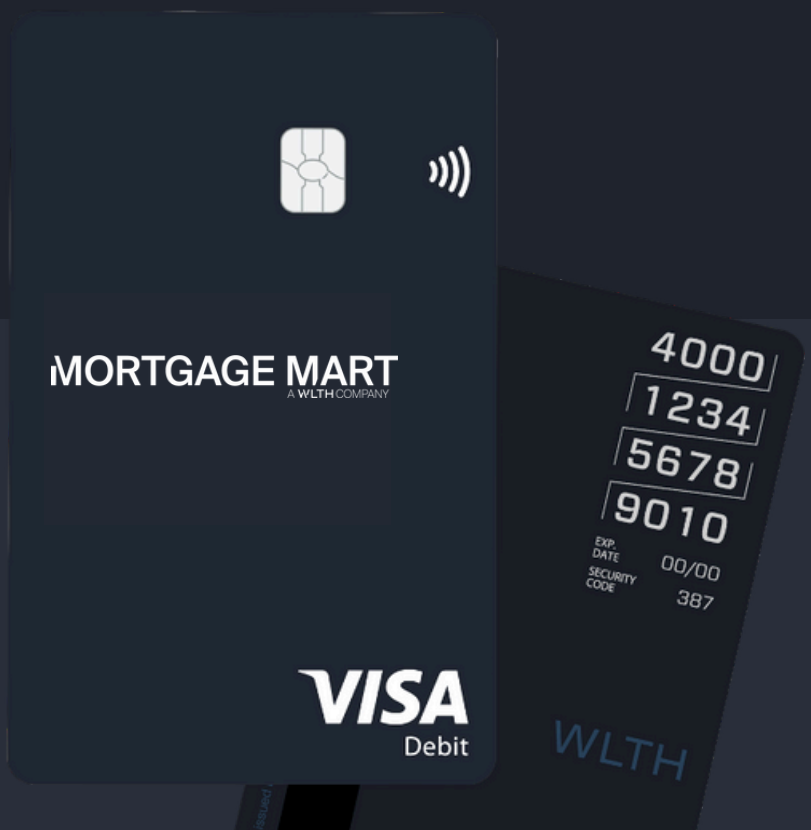
0% LMI Rate Card

For Professional, Essential, & Other Workers
(Established Residential)

Variable Rates from

6.45 % P.A.

*Parley Ocean Card available with this product.



NEW LENDING ONLY

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Rates

Other Workers		Owner Occupied		Investment	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to $2.5m	85% LVR	6.45%	6.97%	6.75%	7.26%
Professional Worker		**Owner Occupied**		**Investment**	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to $2.5m	90% LVR	6.45%	6.97%	N/A	N/A
Up to $2m	95% LVR	6.95%	7.46%	N/A	N/A
Essential Worker		**Owner Occupied**		**Investment**	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to $2.5m	90% LVR	6.95%	7.46%	N/A	N/A

Applicable Product Information

Lenders Protection Fee (LPF)	0% Lenders Protection Fee up to 95% depending on worker criteria
Security and LVR	Maximum LVR greater than 80% is subject to further approval. Maximum LVR for Inner-City and High-Density postcodes is 95% subject to further approval. Maximum LVR for High-Risk postcodes is 90% subject to further approval. Non-Metro Postcodes – Maximum LVR where the property is owner occupied, or the property is investment and 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 95% otherwise 90%. Regional and Unclassified 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 80% otherwise 65% 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 $2.5m.
Offset Account/s	A single 100% Offset is included with each loan split. Please use Application checklist to request further offset accounts

Professional Worker 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 Australian Resident with corresponding VISA to live and work in Australia

Essential Worker 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 Australian Resident with corresponding VISA to live and work in Australia

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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Other Workers Criteria

Acceptable Roles	No specific Job Criteria
Restrictions	For purchase or refinance of established residential Owner Occupied and Investment securities. Max LVR 85%
Residency	Australian Citizen or Permanent Australian Resident with corresponding VISA to live and work in Australia

Applicable Fees

Application Fee	$595
Valuation Fee	$440 plus GST (Where Valuation Costs are greater than $440 plus GST we will provide a quote)
Legal/Doc Prep Fee	$297
Annual Fee	$395- Except for Owner Occupied lending ≤ 80% LVR
Settlement Fee	$590
Discharge Fee	$795 plus 3rd party costs

Maximum Loan Amounts

Max Loan by LVR	Metro/Non-Metro	Inner City	Regional
< 85%	$2.5m	$2.5m	$2.5m
< 90%	$2.5m	$2.5m	$1.75m
< 95%	$2.0m	N/A	N/A

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 a 9th February 2026. Information provided is accurate at issue date and subject to change without notice.