

Optimiser

# **Near Prime SMSF Variable Rate Card**

# With Optional eOffset

## Variable Rates from





NEW LENDING ONLY

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#### Rates

		Regional 60%	50%	60%	65%	70%	75%	80%	
Residential P&I	Up to \$1.25m	7.54%	7.24%	7.24%	7.24%	7.34%	7.34%	7.54%	
	\$1.25m to \$1.5m	N/A	7.24%	7.24%	7.24%	7.34%	7.34%	N/A	
Interest Only up to 5yrs		Add 0.30% to P&I Rate, Max IO Term 5 years							
Offset loading		Add 0.10% to Rate							
Trustee Structure		Corporate Trustee Only							
Minimum Loan		\$50,000							
Credit History Criteria		No more than 1 default event disregarding defaults if: <\$2,000, or paid >1 year prior, or 2x Telco/Utility defaults <\$1,000 each Bankruptcy > 2 years prior, Nil Mortgage Arrears, Other Arrears no more than 1 event							
Loan Term		Minimum Loan Term 3 years Maximum Loan Term 30 years							
Legal and Financial Advice Required		Yes							

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.

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#### **Applicable Fees**

Application Fee	\$595					
Valuation Fee <sup>^</sup>	Payable Upfront: \$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote)					
Legal/Doc Prep Fee	\$1395 plus 3rd party costs					
Annual Fee	\$395					
Settlement Fee	\$295					
Discharge Fee	\$895 plus 3rd party costs					
Risk Fee	1.00% for Full Doc					
Early Exit Fee	Payable if discharging within the minimum term 3 years = 3 months interest (inclusive of any applicable loadings)					
OPTIONAL Early Exit Fee Waiver	Payable at the time of application and waives the above Early Exit Fee = 1.50% of loan amount					
Other Fees	Other fees and charges may apply					

#### **Maximum Loan Amounts**

	LVR (%)	Metro	Non-Metro	Regional
Residential Existing Dwelling	< 60%	\$1.5m	\$1.5m	\$1.25m
	< 75%	\$1.5m	\$1.5m	N/A
	< 80%	\$1.25m	\$1.25m	N/A

Please refer to the Postcode Guide for more details on acceptable security locations and LVR limitations if applicable.

\*\*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 02 June 2025 Information provided is accurate as at the issue date and is subject to change without notice.

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