

Ocean/Ultra

# Residential Rate Card

Fixed Investment - Co-Living

Variable Rates from

6.74 % P.A.

\*Parley Ocean Card available with this product.



VISA  
Debit

WLTH

NEW LENDING ONLY

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## Rates

		Investment									
Loan Size per security	Maximum LVR	1 YR	Comp	2 YR	Comp	3 YR	Comp	4 YR	Comp	5 YR	Comp
Up to \$2m	60% LVR	6.74%	7.25%	6.74%	7.25%	6.74%	7.25%	6.74%	7.25%	6.74%	7.25%
	70% LVR	6.74%	7.25%	6.74%	7.25%	6.74%	7.25%	6.74%	7.25%	6.74%	7.25%
	80% LVR	6.84%	7.35%	6.84%	7.35%	6.84%	7.35%	6.84%	7.35%	6.84%	7.35%
\$2m to \$3m	60% LVR	7.24%	7.75%	7.24%	7.75%	7.24%	7.75%	7.24%	7.75%	7.24%	7.75%
	70% LVR	7.24%	7.75%	7.24%	7.75%	7.24%	7.75%	7.24%	7.75%	7.24%	7.75%
	80% LVR	7.34%	7.85%	7.34%	7.85%	7.34%	7.85%	7.34%	7.85%	7.34%	7.85%

## Applicable Interest Rate Loadings

Interest Only	Up to 5 years add 0.40% and monthly repayments only, Max LVR 80% and Loan Amount \$3m	
Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes)	Inner-City, High Risk, Non Metro, and Unclassified 80%	
Unacceptable Postcodes	Western Australia- 6721 & 6722 Queensland- 4183	
Multi Dwelling (Over 6 Rooms or do not meet Co-Living Room Requirements)	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%.	
Co-Living Room Requirements	Each room must contain the following facilities to be considered Co-Living, otherwise the security will be assessed as Multi Dwelling: - Kitchenette: Cooking Facilities eg hotplate, cooktop, oven, microwave etc and Sink for cleaning dishes - Bathroom: Ensuite Facilities	

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. Max Loan Term 360 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
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
Settlement Fee	\$590
Lenders Protection Fee (LPF) Co-Living	LVR ≤ 75% - 0.75% & LVR ≤ 80% - 1.25%
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	< 70%	\$3m	\$3m	\$3m
	< 80%	\$3m	\$2m	\$2m

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 28 February 2025. Information provided is accurate at issue date and subject to change without notice.