

Ocean

Commercial Easy Refi

Variable Rate Card
(Established)

Variable Rates from
8.09 % P.A.

*Parley Ocean Card available with this product.



Rates

	60%	65%	70%	75%	80%
Up to \$3m	8.09%	8.19%	8.29%	8.69%	9.09%

Easy Refinance Eligibility

- Demonstrate financial benefit (lower rate and lower repayment)
- 12 months of satisfactory repayment on the existing loan (CCR verified, no more than 15 days in arrears; requires 1 month's statement if on CCR, or 12 months of statements if not on CCR)
- New P&I repayments must be lower than current P&I repayments.
- Minimum Equifax credit score of 600
- Outgoing lender must be on the Approved Financial Institutions for Easy Refinance Applications list.

Applicable Product Information

Feature	Details
Loan Purpose	Refinance of acceptable Commercial securities only.
Interest Only Loading	Up to 5 years add 0.40% (monthly repayments only). Maximum LVR 80%.
Acceptable Security Types	Refer to WLTH Standard Loans Policy Schedule 2.1 (h) - Commercial Property Type Matrix.
Easy Refinance Eligibility	Refinance Rate must be lower than current rate, with a maximum allowable variance of 2%. Company and trust borrowers must have been established for a minimum of 24 months. 12 months good conduct - verified through loan statements or CCR. New P&I repayments must be lower than current P&I repayments. Clear Credit History.
Equity Release / Cash Out	Capped at the lower of \$50,000 or 3% of the security property value.
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 80% LVR
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 \$3m.

Applicable Fees

Fee	Amount / Details
Application Fee	\$595
Valuation Fee	Commercial Valuation subject to quote
Legal/Doc Prep Fee	\$595 plus 3rd party costs
Annual Fee	\$379
Settlement Fee	\$590
Discharge Fee	\$795 plus 3rd party costs
Early Termination Fee	1% of the Original Loan Amount (if discharged within 36 months)
Other Fees	Other fees and charges may apply

Lenders Protection Fees

LVR	LPF Commercial
LVR ≤ 70%	0.50%
LVR ≤ 75%	0.75%
LVR ≤ 80%	1.25%

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