

Ocean/Ultra

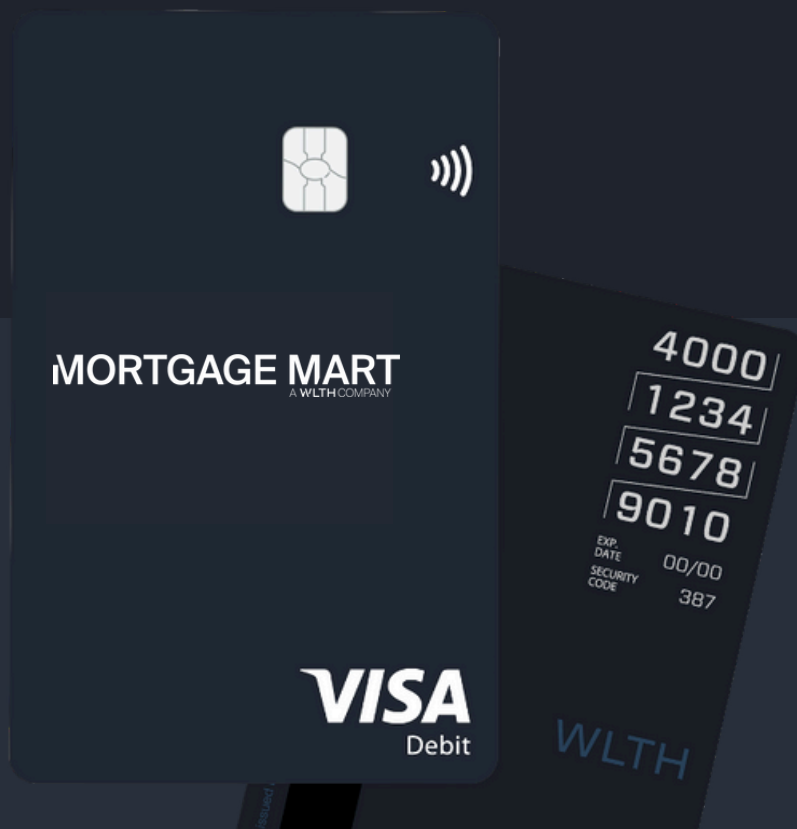
Portfolio Code Rate Card

Residential Variable

Rates from

4.35 % P.A.

*Parley Ocean Card available with this product.



NEW LENDING ONLY

Ocean/Ultra Portfolio Code Rate Card

Residential Variable

NEW LENDING ONLY

Rates

		Owner Occupied Floor Rate From		Investment Ceiling Rate To	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to \$2m	80% LVR	4.35%	4.46%	8.24%	8.75%
	90% LVR	4.65%	5.15%	8.54%	9.05%

		Portfolio Code Assessment Rate	
Loan Size per security	Maximum LVR	Blended Rate	Comparison
Up to \$2m	80% LVR	6.20%	6.83%
	90% LVR	6.70%	7.69%

Product Overview

Where an Owner Occupied Loan and Investment Loan are being established at the same time, the Portfolio product provides a blended assessment rate. The Portfolio product is taken as two applications that settle as two separate loans that take advantage of this blended assessment rate. This can be completed as 2x refinances or 1x refinance and 1x purchase.

The Owner Occupied Floor Rate above is the minimum rate available for the Owner Occupied portion, whilst the Investment Ceiling Rate is the maximum rate for the Investment portion.

Each of the new loans requires an interest rate be calculated in relation to the blended rate, the total combined loan amounts, and the ratio between the loan amounts for each purpose.

Refer to the scenarios below to understand more about what to expect in the new loan rate calculations.

80% LVR Scenarios:

- A: Refinance of \$400k OO and \$362k INV would attract rate offers of 4.35% OO (Comp Rate 4.46%) and 8.24% INV (Comp Rate 8.75%)
- B: Refinance of \$500k OO and \$400k INV would attract rate offers of 5.23% OO (Comp Rate 4.68%) and 8.24% INV (Comp Rate 8.75%)
- C: Refinance of \$400k OO and \$1m INV would attract rate offers of 4.35% OO (Comp Rate 4.46%) and 6.94% INV (Comp Rate 7.45%)

90% LVR Scenarios:

- A: Refinance of \$400k OO and \$445k INV would attract rate offers of 4.65% OO (Comp Rate 5.15%) and 8.54% INV (Comp Rate 9.05%)
- B: Refinance of \$500k OO and \$400k INV would attract rate offers of 5.23% OO (Comp Rate 5.72%) and 8.54% INV (Comp Rate 9.05%)
- C: Refinance of \$400k OO and \$1m INV would attract rate offers of 4.65% OO (Comp Rate 5.15%) and 7.52% INV (Comp Rate 8.03%)

Applicable Interest Rate Loadings

Interest Only	Investment portion by default at 80% LVR = 5 years Interest Only and at 90% LVR = 3 years Interest Only. P&I on Investment portion available if requested. Nil Interest Only allowed on Owner Occupied portion
Non-Standard Residential Restrictions	<p>All Non-standard Residential securities will attract a 1.50% interest rate loading.</p> <p>Non-standard Residential restrictions apply to the following property types;</p> <ul style="list-style-type: none"> - <i>Specialist Disability Accommodation (NDIS)</i> - <i>Co-Living / Rooming. (Class 1b property type)</i> - <i>Boarding Houses.</i> - <i>Student Accommodation.</i> <p>SDA/NDIS established properties are ONLY acceptable within;</p> <ul style="list-style-type: none"> - <i>50km radius of Sydney GPO, and</i> - <i>25km radius of all mainland capital and satellite cities, which includes, Adelaide, Brisbane, Canberra, Darwin, Melbourne, Perth, Parramatta, Penrith, Newcastle & Wollongong.</i>
Unacceptable Postcodes	New South Wales - 2747 Queensland - 4183
Max 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 \$3.5m.

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.

Ocean/Ultra Portfolio Code Rate Card

Residential Variable

NEW LENDING ONLY

Applicable Fees

	Owner Occupied	Investment
Application Fee	\$0	\$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]	\$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	\$297
Annual Fee – If Applicable	\$395 if Owner Occupied >80% LVR	\$395 all Investment loans
Settlement Fee	\$590	\$590
Lenders Protection Fee (LPF) Standard Lending	O/O (LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.25%, LVR ≤ 90% - 3.50%)	INV (LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.25%, LVR ≤ 90% - 3.50%)
Lenders Protection Fee (LPF) Non-Standard Lending	O/O Add 1.00% risk loading to standard lending LPF	INV Add 1.00% risk loading to standard lending LPF
Discharge Fee	\$795 plus 3rd party costs	\$795 plus 3rd party costs
Other Fees	Other fees and charges may apply, please refer to WLTH Loan and Solicitor fees	Other fees and charges may apply, please refer to WLTH Loan and Solicitor fees

NOTE: Fees are applicable to each of the refinanced loans. To calculate expected fees, Owner Occupied and Investment fees above should be totalled together.

Maximum Loan Amounts

	Max Loan by LVR	Metro/Non-Metro	Inner City	Regional
Existing Dwelling	≤ 80%	\$3.5m	\$3.5m	\$2.5m
	≤ 90%	\$3.0m	\$3.0m	\$1.75m

Capitalisation of LPF above Max LVR not acceptable.

Please refer to the Postcode Guide 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 2 June 2025. Information provided is accurate at issue date and subject to change without notice.