

Ocean/Ultra

Portfolio Rate Card

Residential Variable

Rates from

4.60^{% P.A.}

*Parley Ocean Card available with this product.



NEW LENDING ONLY

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Rates

Loan Size per security	Maximum LVR	Owner Occupied Floor Rate From		Investment Ceiling Rate To	
		Rate	Comparison	Rate	Comparison
Up to \$2m	80% LVR	4.60%	4.71%	8.49%	9.00%
	90% LVR	4.90%	5.39%	8.79%	9.29%

Loan Size per security	Maximum LVR	Portfolio	
		Blended Rate	Comparison
Up to \$2m	80% LVR	6.65%	7.28%
	90% LVR	6.95%	7.93%

Product Overview

Where an Owner Occupied Loan and Investment Loan are being established at the same time, the Portfolio product provides a blended rate option. The Portfolio product is taken as two applications that settle as two separate loans that take advantage of this blended 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 \$500k INV would attract rate offers of 4.60% OO (Comp Rate 4.71%) and 8.29% INV (Comp Rate 8.80%)
- B: Refinance of \$500k OO and \$400k INV would attract rate offers of 5.18% OO (Comp Rate 5.29%) and 8.49% INV (Comp Rate 9.00%)
- C: Refinance of \$400k OO and \$1m INV would attract rate offers of 4.60% OO (Comp Rate 4.71%) and 7.47% INV (Comp Rate 7.98%)

90% LVR Scenarios:

- A: Refinance of \$400k OO and \$500k INV would attract rate offers of 4.90% OO (Comp Rate 5.39%) and 8.59% INV (Comp Rate 9.10%)
- B: Refinance of \$500k OO and \$400k INV would attract rate offers of 5.48% OO (Comp Rate 5.96%) and 8.79% INV (Comp Rate 9.29%)
- C: Refinance of \$400k OO and \$1m INV would attract rate offers of 4.90% OO (Comp Rate 5.39%) and 7.77% INV (Comp Rate 8.28%)

Applicable Interest Rate Loadings

Interest Only	Up to 5 years on Investment portion with monthly repayments only and nil Interest Only allowed on Owner Occupied portion
Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes)	High Density 90% Inner-City, High-Risk, and Non-Metro 85% Unclassified 80%
Unacceptable Postcodes	Western Australia- 6721 & 6722 Queensland- 4183

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. Maximum individual loan is \$2m.

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

	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% - 1.75%, LVR ≤ 90% - 3.00%)	INV (LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.75%)
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

	LVR (%)	Metro	Non-Metro	Inner City
Existing Dwelling	< 80%	\$2m	\$2m	\$2m
	< 85%	\$2m	\$2m	\$2m
	< 90%	\$2m	N/A	N/A

A single 100% Offset is included with each loan split - Please use Application checklist to request further offset accounts

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