

Ocean/Ultra

NDIS

Variable Rate Card
(Established & Construction)

Variable Rates from

7.55 % P.A.

*Parley Ocean Card available with this product.



NEW LENDING ONLY

Rates

		Investment Established	
Loan Size per security	Maximum LVR	Rate	Comparison
Up to \$3.5m	70% LVR	7.55%	8.06%
Up to \$3m	80% LVR	7.65%	8.16%

		Investment Construction	
Loan Size per security	Maximum LVR	Rate	Comparison
Up to \$3.5m	70% LVR	7.55%	8.22%
Up to \$3m	80% LVR	7.65%	8.32%

Maximum Loan Amounts

	LVR (%)	Metro/Non-Metro	Inner City	Regional
Established and Construction	< 70%	\$3.5m	\$3.5m	\$3m
	< 80%	\$3m	\$3m	N/A

Applicable Product Information

Interest Only - Established	Up to 5 years add 0.40% rate loading. Monthly repayments only
Interest Only - Construction	Interest Only during Construction period - up to 15 months
Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes)	Regional and Unclassified postcodes is 65%
Unacceptable Postcodes	New South Wales - 2747 Queensland - 4183
NDIS Restrictions	Maximum loan size for NDIS/SDA properties in Inner-City, Metro and Non-Metro postcodes is capped at 100% of the Alternate Use value. NDIS/SDA properties are ONLY acceptable within; - 50km radius of Sydney GPO, and - 25km radius of all mainland capital and satellite cities, which includes, Adelaide, Brisbane, Canberra, Darwin, Melbourne, Perth, Parramatta, Penrith, Newcastle & Woollongong.
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 \$3.5m.
Offset Account/s	A single 100% Offset is included with each loan split. Please use Application checklist to request further offset accounts

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.

Applicable Fees

Application Fee	\$595
Construction Administration Fee - Construction	\$750
Valuation Fee	Commercial Valuation subject to Quote
Progress Payment Fee - Construction	\$1,275 Metro and \$3,000 Non-Metro/Regional
Legal/Doc Prep Fee	\$297
Annual Fee – If Applicable	\$395
Settlement Fee	\$590
Lenders Protection Fee (LPF) - Established	LVR ≤80% - 1.00%
Construction Risk Fee (CRF) - Construction	LVR ≤80% - 1.50%
Monthly Construction Risk Fee - Construction	1/12th calculation of the above Construction Risk Fee payable monthly for each month construction extends beyond the initial 12 month period
Discharge Fee	\$795 plus 3rd party costs
Other Fees	Other fees and charges may apply, please refer to WLTH Loan and Solicitor fees

Capitalisation of LPF/CRF 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 2 June 2025. Information provided is accurate at issue date and subject to change without notice.