

Ocean/Ultra

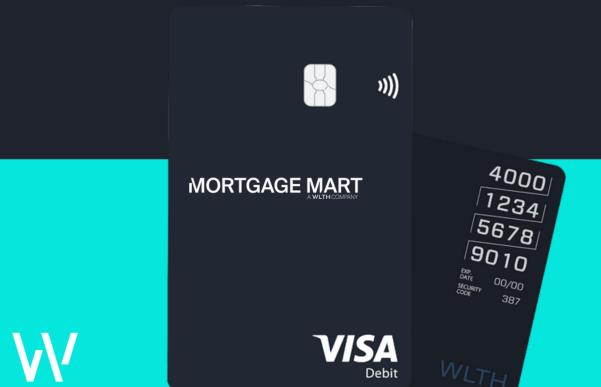
NDIS

Variable Rate Card (Established & Construction)

Variable Rates from



*Parley Ocean Card available with this product.



NEW LENDING ONLY

Ocean/Ultra NDIS

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MORTGAGE MART

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
Established and Construction	< 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 Ioan 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 ExposureThe maximum aggregate borrowing for an individual borrower is \$10 million.Maximum ExposureWhere 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.

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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 extend 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.