MORTGAGE MART
A WLTH COMPANY

Ocean/Ultra

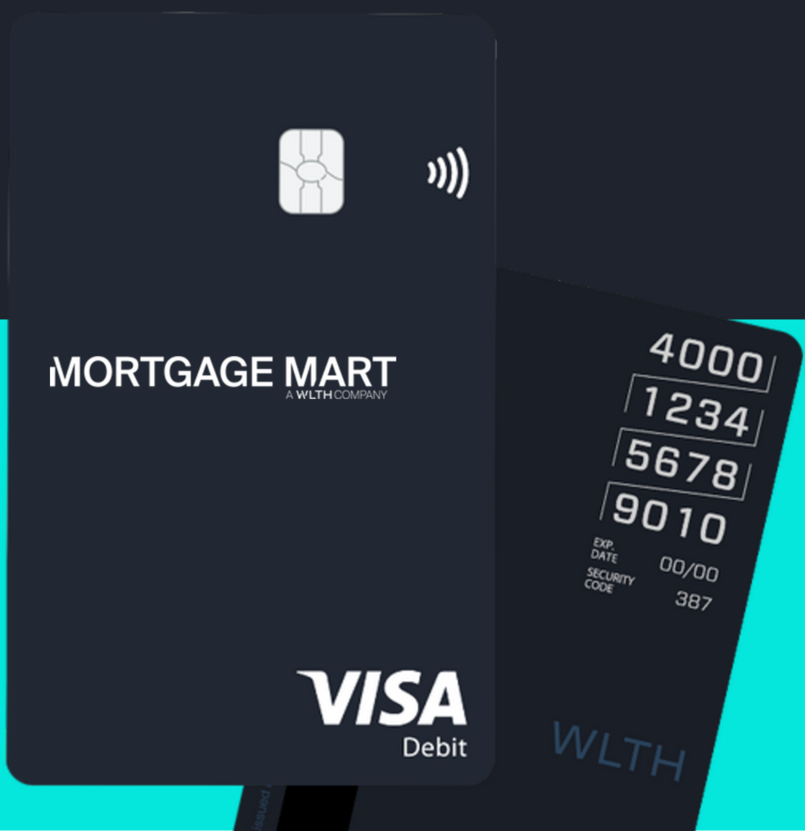
NDIS

Variable Rate Card
(Established & Construction)

Variable Rates from

7.30 % P.A.

*Parley Ocean Card available with this product.



NEW LENDING ONLY

Ocean/Ultra NDIS

Variable Rate Card (Established & Construction)

Rates

Loan Size per security	Maximum LVR	Investment Established Rate	Investment Established Comparison
Up to $3.5m	70% LVR	7.30%	7.81%
Up to $3m	80% LVR	7.40%	7.91%

Loan Size per security	Maximum LVR	Investment Construction Rate	Investment Construction Comparison
Up to $3.5m	70% LVR	7.30%	7.97%
Up to $3m	80% LVR	7.40%	8.07%

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

Construction Loading	For loans greater than 80% LVR, add 0.40% rate loading during the construction period. This loading is removed once construction is complete.
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 24 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 LVR for specialist disability accommodation (SDA) investment properties is 80% of DCF valuation capped at 90% of the Alternate Use value. SDA investment properties must be within 30k radius of the following capital cities (Adelaide, Brisbane, Melbourne, Perth, Sydney) or within 15k radius of the following cities (Canberra, Darwin, Geelong, Gold Coast (Tweed Heads, Coolangatta, Surfers Paradise, Southport), Liverpool, Newcastle, Maroochydore, Parramatta, Penrith, Wollongong).
NDIS Borrowing Structure	Company or Trust with Corporate Trustee
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%
Discharge Fee	$795 plus 3rd party costs
Other Fees	Other fees and charges may apply

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 15th September 2025. Information provided is accurate at issue date and subject to change without notice.