

Ocean/Ultra

SMSF Fixed Rate Special

SMSF Fixed
(Residential & Commercial)

Fixed Rates from

7.09 ^{% P.A.}

*Parley Ocean Card available with this product.

Coastline clean up

For every loan settled by WLTH, we will empower and assist Parley for the Oceans to clean up 50m² of Australian beach and coastline.

WLTH | PARLEY



NEW LENDING ONLY

Rates

		Residential	Commercial
Maximum LVR		Rate	
Up to \$3.5m P&I	≤ 80%	7.09%	7.69%
Up to \$3.5m IO	≤ 80%	7.29%	7.89%

Product Overview

Proposed Contribution Loading	Where servicing relies on proposed superannuation contributions that are not supported by demonstrated historical contributions, a 0.20% loading will be applied to the quoted rate.
Unacceptable Postcodes	New South Wales - 2747 Queensland - 4183
Trustee Structure	Corporate Trustee Only
Minimum Loan	\$50,000
Loan Term	Minimum 60, Maximum 360 months
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.
Special Information	Pricing applicable as a 1, 2 & 3 year fixed rate special. Applications required to be fully received and submitted to higher credit by 30th June 2026 to be eligible.

Applicable Fees

Application Fee	Nil
Valuation Fee	\$440 plus GST (Where Valuation Costs are greater than \$440 + GST we will provide a quote) *\$60 + GST for AVM Commercial Valuation at cost and subject to quote
Legal/Doc Prep Fee	\$595
Annual Fee	\$395 (Nil annual fee for Owner Occupied)
Monthly Service Fee	Nil
Settlement Fee	\$590
Account Variation Fee	\$250
Facility Variation Fee	\$450
Discharge Fee	\$2,200 plus 3rd party costs
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

	LVR (%)	Metro/Non-Metro	Inner City	Regional
Residential Existing Dwelling	≤ 65%	\$3.5m	\$3.5m	\$3.0m
	65.01% - 80%	\$3.5m	\$3.5m	\$2.0m
Commercial Existing Dwelling	≤ 65%	\$3.5m	\$3.5m	\$3.0m
	65.01% - 80%	\$3.5m	\$3.5m	N/A

Please refer to the Postcode Guide for more details on acceptable security locations and LVR limitations if applicable.

**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 23rd March 2026 Information provided is accurate as at the issue date and is subject to change without notice.