

Ocean

SMSF Easy Refi

Variable Rate

(Residential & Commercial)

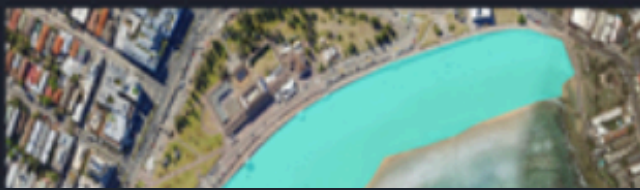
Variable Rates from

7.14 % P.A.

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



Rates

Maximum Loan Size ≤\$5m across inner-city/metro locations up to 80% LVR. *refer to loan size info

Security Type	60%	70%	80%
Residential	7.14%	7.24%	7.34%
Commercial	7.83%	7.83%	7.98%

Easy Refinance Eligibility

- Demonstrate financial benefit (lower rate and lower repayment)
- 12 months of satisfactory repayment on the existing loan (CCR verified, no more than 15 days in arrears; requires 1 month's statement if on CCR, or 12 months of statements if not on CCR)
- New P&I repayments must be lower than current P&I repayments.
- Minimum Equifax credit score of 600
- Refinances that do not meet all of the conditions above are assessed as full doc on the Ocean SMSF Variable Rate Card.
- Outgoing lender must be on the Approved Financial Institutions for Easy Refinance Applications list.

Applicable Product Information

Feature	Details
Loan Purpose	Residential - Refinance Only. Commercial - Refinance Only.
Interest Only Loading	Up to 5 years add 0.20% (monthly repayments only). Max LVR of 75% Interest Only for Commercial Securities.
Max Loan Sizes	Residential Securities Inner-City/Metro locations; up to \$5m < 80% LVR. Non-Metro/Regional locations; up to \$3.5m < 80% LVR. Commercial Securities Inner-City/Metro locations; up to \$5m < 80% LVR. Non-Metro/Regional locations; up to \$3.5m < 80% LVR.
Large Loan Loading (>\$3.5m and ≤\$5m)	Add 0.50% to the quoted interest rate above where the loan amount exceeds \$3.5m. Inner-City/Metro locations only. Maximum LVR 80% - Residential. Maximum LVR 80% - Commercial.
Location Classification	Please refer to the Postcode and Location Guide for more details on acceptable security locations, maximum loan sizes and LVR limitations. The following LVR restrictions apply to Population and Lender Exposure: Less than 3,000 - Unacceptable Greater than or equal to 3,000 and less than 5,000 - Maximum 50% LVR Greater than or equal to 5,000 and less than 20,000 - Maximum 60% LVR Greater than or equal to 20,000 and less than 60,000 - Maximum 70% LVR Greater than or equal to 60,000 - Maximum 90% LVR
100% eOffset	Available at all LVR bands on request. 0.00% interest rate loading.
Independent Legal Advice	Required for all newly established SMSF's.
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 up to \$5m.

Applicable Fees

Fee	Amount / Details
Application Fee	\$0 *On applications lodge prior to 18/12/2026
Valuation Fee	\$484 for Short Form/SMARTVal/Desktop \$99 for Automated Valuation Estimate (AVM) A quote will be provided for commercial valuations or where the valuation cost is >\$484
Legal/Doc Prep Fee	\$595 plus 3rd party costs
Annual Fee	\$395
Settlement Fee	\$590
Discharge Fee	\$2,200 plus 3rd party costs
Other Fees	Other fees and charges may apply

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 6th October 2026. Information provided is accurate as at the issue date and is subject to change without notice.
 WLTH-V12.00 | Ocean SMSF Easy Refinance Variable | WLTH Lend Pty Ltd CRN 525 873 as authorised by WLTH Pty Ltd AFSL & ACL 525 752
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