

Ocean/Ultra

Easy Refinance Rate Card

SMSF Variable

(Residential & Commercial)

Rates from

7.09 % 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



NEW LENDING ONLY

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MORTGAGE MART
A WALTH COMPANY

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Rates

		Residential	Commercial
Maximum LVR		Rate	
Up to \$3.5m	≤ 60%	7.09%	7.69%
	≤ 70%	7.19%	7.79%
Up to \$3.0m	≤ 80%	7.29%	7.89%

Product Overview

Interest Only	Up to 5 years - Up to 75% LVR waived til 30/06, Above 75% LVR add 0.40% and monthly repayments only.
Easy Refinance Eligibility	Refinance Rate must be lower than current rate. 12 months good conduct - verified through loan statements New P&I repayments must be lower than current P&I repayments Clear Credit History
Unacceptable Postcodes	New South Wales - 2747 Queensland - 4183
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.
Offset Account/s	A single 100% Offset is included with each loan split. Please use Application checklist to request further offset accounts

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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)
Settlement Fee	\$590
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 11th May 2026 Information provided is accurate as at the issue date and is subject to change without notice.