

Ocean/Ultra

Easy Refinance Rate Card

Standard Prime Variable
(Residential)

Rates from

6.29 % P.A.

*Parley Ocean Card available with this product.



NEW LENDING ONLY

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MORTGAGE MART
A WLTH COMPANY

NEW LENDING ONLY

Rates

	Maximum LVR	Owner Occupied		Investment	
		Rate	Comparison Rate	Rate	Comparison Rate
Up to \$3.5m	≤ 70%	6.29%	6.40%	6.59%	7.11%
	≤ 80%	6.39%	6.50%	6.69%	7.20%

Product Overview

Interest Only	Up to 5 years add 0.40% and monthly repayments only. Owner Occupied Interest Only limited to 50% of total loan amount secured against PPR.
Easy Refinance Eligibility	Refinance rate must be lower than current rate. Loan has been held for 12 months or more; If individuals, 3 months good conduct - verified through loan statements <30 days old If company, 12 months good conduct - verified through loan statements <30 days old 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
Cash Out Requirements	Maximum Cash Out for loans capped at the lower of \$50,000 or 3% of the security value. Verified income (net borrower income plus gross rental income) must cover the new loan as P&I (incl. of refinance amount + cash out). No cash out on IO loans.
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.

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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
Legal/Doc Prep Fee	\$297
Annual Fee	\$395 (Nil annual fee for Owner Occupied)
Settlement Fee	\$590
Discharge Fee	\$795 plus 3rd party costs
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

	LVR (%)	Metro/Non-Metro	Inner City	Regional
Existing Dwelling	≤ 70%	\$3.5m	\$3.5m	\$3.0m
	70.01% - 80%	\$3.5m	\$3.5m	\$2.0m

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.