WLTH | MM®

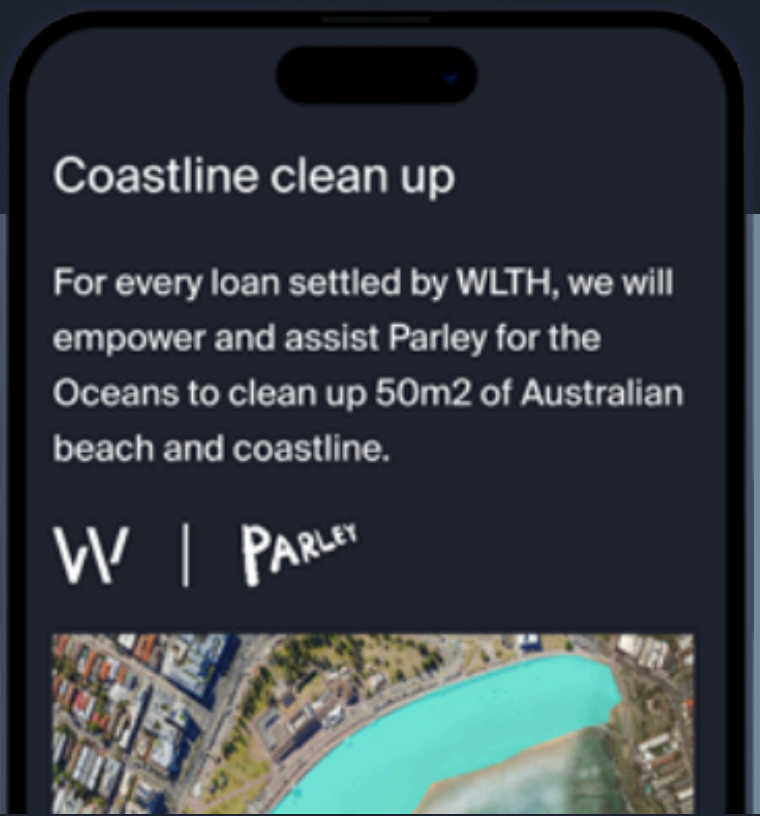
Ocean

SMSF Variable

Residential & Commercial Rate Card
(Established)

Variable Rates from

7.14 % P.A.



Rates

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

Security Type	60%	70%	80%	85%	90%
Residential	7.14%	7.24%	7.34%	7.59%	7.84%
Commercial	7.83%	7.83%	7.98%	N/A	N/A

Applicable Product Information

Feature	Details
Loan Purpose	Residential - Refinance Only. Commercial - Purchase and Refinance.
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, up to $3m < 90% LVR. Non-Metro/Regional locations; up to $3.5m < 80% LVR, up to $3m < 90% 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	$595
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

Lenders Protection Fees

LVR	LPF Residential	LPF Commercial
LVR ≤ 80%	0.00%	0.00%
LVR ≤ 85%	2.50%	N/A
LVR ≤ 90%	3.50%	N/A

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.