

WLTH

MORTGAGE
MART

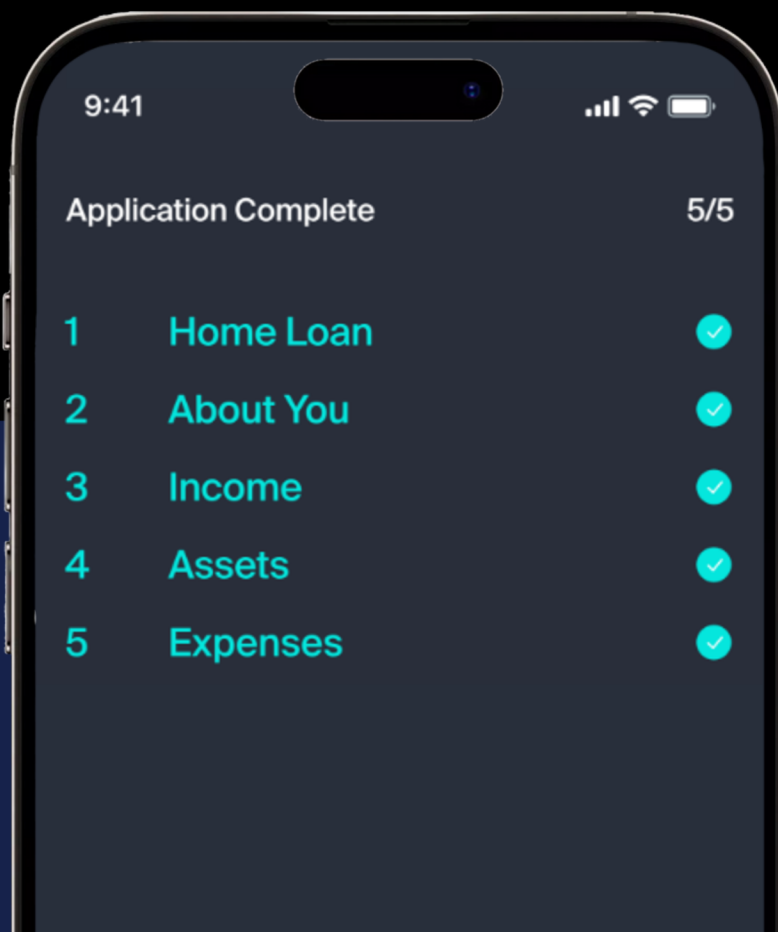
Optimser

Near Prime SMSF Variable Rate Card

With Optional eOffset

Variable Rates from

7.74% P.A.



NEW LENDING ONLY

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Rates

		Regional 60%	50%	60%	65%	70%	75%	80%
Residential P&I	Up to \$1.25m	8.04%	7.74%	7.74%	7.74%	7.84%	7.84%	8.04%
	\$1.25m to \$1.5m	8.04%	7.74%	7.74%	7.74%	7.84%	7.84%	N/A
Interest Only up to 5yrs		Add 0.3% to P&I Rate, Max IO Term 5 years						
Offset loading		Add 0.10% to Rate						
Trustee Structure		Corporate Trustee Only						
Minimum Loan		\$50,000						
Credit History Criteria		No more than 1 default event disregarding defaults if: <\$2,000, or paid >1 year prior, or 2x Telco/Utility defaults <\$1,000 each Bankruptcy > 2 years prior, Nil Mortgage Arrears, Other Arrears no more than 1 event						
Loan Term		Minimum Loan Term 3 years Maximum Loan Term 30 years						
Legal and Financial Advice Required		Yes						

The maximum aggregate borrowing for an individual borrower is \$3 million. Where the individual is both an individual borrower and a co-borrower as a Director of their company a combined maximum exposure test of \$3m still applies.

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Applicable Fees

Application Fee	\$595
Valuation Fee [^]	Payable Upfront: \$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote) or \$60 plus GST for AVM
Legal/Doc Prep Fee	\$1395 plus 3rd party costs
Annual Fee	\$395
Settlement Fee	\$295
Discharge Fee	\$895 plus 3rd party costs
Risk Fee	1.00% for Full Doc & 1.25% for Alt Doc
Early Exit Fee	Payable if discharging within the minimum term = 3 months interest (inclusive of any applicable loadings)
OPTIONAL Early Exit Fee Waiver	Payable at the time of application and waives the above Early Exit Fee = 1.50% of loan amount
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

	LVR (%)	Metro	Non-Metro	Regional
Residential Existing Dwelling	< 60%	\$1.5m	\$1.5m	\$1.25m
	< 75%	\$1.5m	\$1.5m	N/A
	< 80%	\$1.25m	\$1.25m	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 26 November 2024 Information provided is accurate as at the issue date and is subject to change without notice.