

WLTH

MORTGAGE  
MART

Ocean/Ultra

# Residential Rate Card

Variable - Non Construction

Variable Rates from

**6.44** % P.A.

\*Parley Ocean Card available with this product.



WLTH

NEW LENDING ONLY

# Ultra Residential Rate Card

Variable Non-Construction

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## Rates

Loan Size per security	Maximum LVR	Owner Occupied		Investment	
		Rate	Comparison	Rate	Comparison
Up to \$2m	60% LVR	6.44%	6.55%	6.74%	7.25%
	70% LVR	6.44%	6.55%	6.74%	7.25%
	80% LVR	6.44%	6.55%	6.74%	7.25%
	85% LVR	6.44%	6.91%	6.74%	7.25%
	90% LVR	6.74%	7.21%	7.04%	7.55%
Up to \$1.75m	95% LVR	6.74%	7.21%	7.04%	7.55%
\$2m to \$3m	60% LVR	6.94%	7.05%	7.24%	7.75%
	70% LVR	6.94%	7.05%	7.24%	7.75%
	80% LVR	6.94%	7.05%	7.24%	7.75%

## Applicable Interest Rate Loadings

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. Investment Max LVR for Interest Only 90% Owner Occupied Max LVR for Interest Only 80%
Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes)	High Density 90% Inner-City, High-Risk, and Non-Metro 85% Unclassified 80%
Unacceptable Postcodes	Western Australia- 6721 & 6722 Queensland- 4183

The maximum aggregate borrowing for an individual borrower is \$7.5 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 \$7.5m applies. Maximum individual loan is \$3m.

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	\$595 (No application fee for Owner Occupied)
Valuation Fee	\$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote) [\$60 plus GST for AVM]
Legal/Doc Prep Fee	\$297
Annual Fee – If Applicable	\$395 all Investment loans or if Owner Occupied >80%
Settlement Fee	\$590
Lenders Protection Fee (LPF) Standard Lending	O/O (LVR ≤ 80% - 0.00%, LVR ≤ 85% - 1.75%, LVR ≤ 90% - 3.00%, LVR ≤ 91% - 3.50%, LVR ≤ 92% - 4.00%, LVR ≤ 93% - 4.50%, LVR ≤ 94% - 5.00%, LVR ≤ 95% - 5.50%) INV (LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.75%, LVR ≤ 91% - 4.25%, LVR ≤ 92% - 4.75%, LVR ≤ 93% - 5.25%, LVR ≤ 94% - 5.75%, LVR ≤ 95% - 6.25%)
Discharge Fee	\$795 plus 3rd party costs
Other Fees	Other fees and charges may apply, please refer to WLTH Loan and Solicitor fees

## Maximum Loan Amounts

	LVR (%)	Metro	Non-Metro	Inner City
Existing Dwelling	< 70%	\$3m	\$3m	\$3m
	< 80%	\$3m	\$3m	\$3m
	< 85%	\$2m	\$2m	\$2m
	< 90%	\$2m	N/A	N/A
	< 95%	\$1.75m	N/A	N/A

A single 100% Offset is included with each loan split - Please use Application checklist to request further offset accounts

Capitalisation of LPF above Max LVR not acceptable.

Please refer to the Postcode Guide for more details on acceptable security locations and LVR limitations.

\*\*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 28 February 2025. Information provided is accurate at issue date and subject to change without notice.