

WLTH

**MORTGAGE
MART**

SMSF

Fixed Rates

Fixed Rates from

7.79^{% P.A.}



NEW LENDING ONLY

Rates

			60%	70%	75%	80%	85%	90%
Residential Security	Up to \$2.0m	1 Year	7.79%	7.85%	8.09%	8.15%	8.55%	N/A
		2 Years	7.79%	7.85%	8.09%	8.15%	8.55%	N/A
		3-4 Years	7.79%	7.85%	8.09%	8.15%	8.55%	N/A
		5-7 Years	7.79%	7.85%	8.09%	8.15%	8.55%	N/A
		10 Years	7.79%	7.85%	8.09%	8.15%	8.55%	N/A
	\$2m to \$2.5m	1 Year	8.29%	8.35%	8.65%	8.65%	N/A	N/A
		2 Years	8.29%	8.35%	8.65%	8.65%	N/A	N/A
		3-4 Years	8.29%	8.35%	8.65%	8.65%	N/A	N/A
		5-7 Years	8.29%	8.35%	8.65%	8.65%	N/A	N/A
		10 Years	8.29%	8.35%	8.65%	8.65%	N/A	N/A
Commercial P&I		Add 0.5% to Residential Rate Max LVR 80%					N/A	
Interest Only up to 5yrs		Add 0.4% to P&I Rate Max LVR 75%				N/A		
NDIS Properties		0.00% Interest Rate Loading, Max Loan Amount \$1.5m, Max Term 25 years, No IO allowed						
Trustee Structure		Corporate Trustee Only						
Minimum Loan		\$50,000						
Loan Term		Minimum 60, Maximum 359 months						
100% eOffset		Not applicable on Fixed Rate						
Lender Protection Fee		LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.50%						
Legal/Financial Advice Required		Yes						
Residential Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes)		High Density 90% Inner-City, High-Risk, and Non-Metro 85% Unclassified 80%						
Commercial Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes)		High Density, Inner-City, High-Risk, and Non-Metro 75% Unclassified 70%						

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 \$2.5m.

Applicable Fees

Application Fee	\$595
Valuation Fee [^]	\$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote), \$60 plus GST for AVM, & Commercial Valuation subject to quote
Legal/Doc Prep Fee	\$595.00 + costs
Annual Fee	\$395
Settlement Fee	\$590
Discharge Fee	\$2200
Fixed Rate Lock Fee	\$495 (Form required on application submission, valid for 90 days, non-refundable)
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
Residential Existing Dwelling	< 75%	\$3.5m	\$3m	\$3m
	< 80%	\$3m	\$2.5m	\$2.5m
	< 85%	\$2m	\$1.75m	\$2m
	< 90%	\$1.75m	\$1.75m	N/A
Commercial Existing Dwelling	< 70%	\$3.5m	\$3m	\$3m
	< 75%	\$3m	\$2m	\$2m
	< 80%	\$3m	N/A	N/A

All loans All loans ≤ \$2.0m Max LVR 90%, All loans ≤ \$2.5m Max LVR 80%.

Interest Only has monthly repayments only and maximum 75% LVR. Refer Postcode Categories within Broker Portal to confirm postcode categories

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 08 July 2023 Information provided is accurate as at the issue date and is subject to change without notice.