

WLTH

MORTGAGE
MART

Ocean/Ultra

SMSF Variable

With Optional eOffset

Rates from

6.94^{% P.A.}



NEW LENDING ONLY

Ultra SMSF Variable Rate Card

With Optional eOffset

NEW LENDING ONLY

Rates

		60%	70%	75%	80%	85%	90%
Residential P&I	Up to \$2m	6.94%	6.94%	7.24%	7.24%	7.64%	7.94%
Residential P&I	\$2m to \$3m	7.44%	7.44%	7.74%	7.74%	N/A	N/A
Commercial P&I	Add 0.5% to Residential Rate Max LVR: P&I 80% and IO 75%					N/A	
Interest Only up to 5yrs	Add 0.4% to P&I Rate Max LVR 75%				N/A		
Unacceptable Postcodes	Western Australia- 6721 & 6722 Queensland- 4183						
Unacceptable Postcode NDIS	Victoria- 3024, 3029, 3030, 3216, 3217, 3335, 3337, 3338, 3340, 3350, 3351, 3352, 3355, 3356, 3358, 3500, 3753, 3977, & 3978 South Australia- 5113, 5114, 5115, 5116, 5117, & 5118 Western Australia- 6052, 6053, 6054, 6055, 6056, 6063, 6069, 6104, 6111, 6112, 6122, 6164, 6167, 6168, 6169, 6170, 6171, 6180, 6208, 6210, 6211, 6721, & 6722 Nothern Territory- 0823 & 0839 New South Wales- 2739 Queensland- 4014, 4017, 4032, 4034, 4036, 4053, 4159, 4163, 4164, 4165, 4183, 4344, 4350, 4352, 4811, 4814, 4815, 4816, & 4817						
NDIS Restrictions	Maximum LVR 80% and Max \$2.5m Loan Amount for all NDIS loans - inclusive of fees and charges. Maximum Term 25 years, No IO allowed, Non-Metro Locations By Exception Only. Maximum 10% concentration limit for any development by new estates/sub-divisions postcodes or localities. Maximum of 70% gross acceptable NDIS Income for servicing. Personal liquidity test of 5% will apply. Liquid assets will need to be evidenced as held for 3 months and can include cash, shares, redraw, term deposits etc. Customer SDA due diligence will apply where an SDA letter, or due diligence report, AND Independent Financial Advice will need to be supplied as part of loan. Maximum of 2 completed NDIS properties per household.						
Trustee Structure	Corporate Trustee Only						
Minimum Loan	\$50,000						
Loan Term	Minimum 60, Maximum 359 months						
100% eOffset	Available at all LVR's on request, 0.00% Rate Loading, use checklist to confirm number of Offsets required per split						
Lender Protection Fee	LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.50%						
Legal and Financial Advice Required	Yes						
Residential Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes)	Inner-City, High-Risk, High Density, and Non-Metro 80% 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 \$3m.

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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
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 ≤ \$3m 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 24 January 2025 Information provided is accurate as at the issue date and is subject to change without notice.