

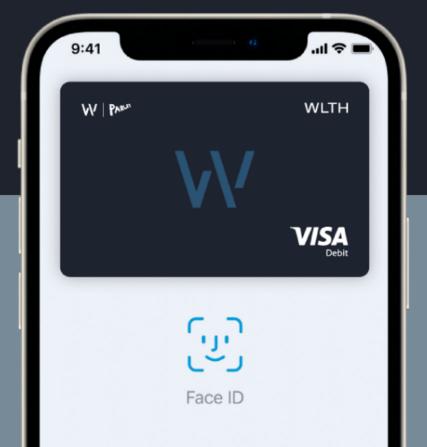
Ocean/Ultra

SMSF Variable

With Optional eOffset

Rates from







NEW LENDING ONLY



Ultra SMSF Variable Rate Card

With Optional eOffset

NEW LENDING ONLY

Rates

nates										
		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
	< 75%	\$3.5m	\$3m	\$3m
Decidential Eviating Dwelling	< 80%	\$3m	\$2.5m	\$2.5m
Residential Existing Dwelling	< 85%	\$2m	\$1.75m	\$2m
	< 90%	\$1.75m	\$1.75m	N/A
	< 70%	\$3.5m	\$3m	\$3m
Commercial Existing Dwelling	< 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.