

WLTH

MORTGAGE
MART

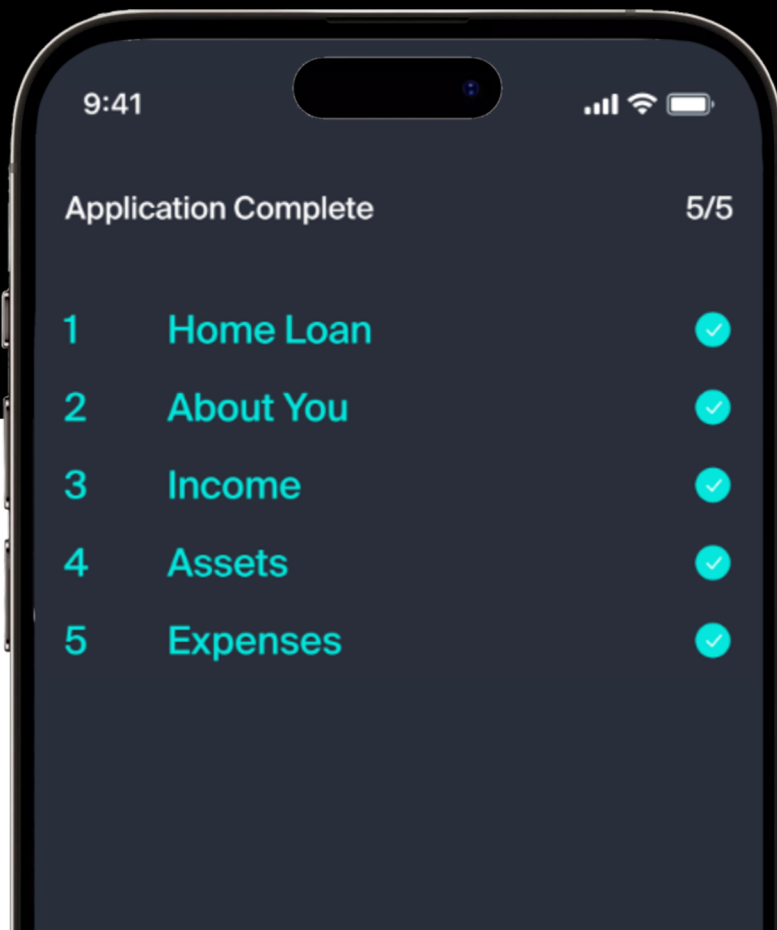
Optimser

Special Prime Investor Rate Card

Residential Variable

Variable Rates from

6.74^{% P.A.}



NEW LENDING ONLY

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Rates

Loan Size per security	Maximum LVR	Investor Special	
		Rate	Comparison
Up to \$2m	70% LVR	6.74%	7.24%
	75% LVR	6.74%	7.24%
Up to \$1.75m	80% LVR	6.74%	7.24%

Applicable Interest Rate Loadings

Interest Only	Max LVR 80% Up to 5 years loading = WAIVED.
Loan Size Loading	> \$1.25m & ≤ \$1.5m = WAIVED > \$1.5m = WAIVED
Borrower Restriction	Primary Income of Borrowers PAYG Only
All Loan Amounts	INV ≤ \$1.75m Max LVR 80%, ≤ \$1m Max LVR 75%, ≤ \$2m Max LVR 70%

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.

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
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
Documentation Fee	\$395
Annual Fee	\$395
Settlement Fee	\$295 plus 3rd party costs
Discharge Fee	\$895 plus 3rd party costs
Fixed Rate Lock Fee	\$495
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

LVR (%)	Metro	Non-Metro
< 70%	\$2.0m	\$2.0m
< 75%	\$2.0m	\$2.0m
< 80%	\$1.75m	\$1.75m

