

WLTH

MORTGAGE
MART

Ocean/Ultra

Residential Rate Card

Fixed INV - NDIS/Co-Living

Fixed Rates from

6.99 % P.A.

*Parley Ocean Card available with this product.



WLTH

NEW LENDING ONLY

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Rates

Loan Size per security	Maximum LVR	Investment									
		1 YR	Comp	2 YR	Comp	3 YR	Comp	4 YR	Comp	5 YR	Comp
Up to \$2m	60% LVR	6.99%	7.50%	6.99%	7.50%	6.99%	7.50%	6.99%	7.50%	7.54%	7.76%
	70% LVR	6.99%	7.50%	6.99%	7.50%	6.99%	7.50%	6.99%	7.50%	6.99%	7.50%
	80% LVR	7.09%	7.60%	7.09%	7.60%	7.09%	7.60%	7.09%	7.60%	7.09%	7.60%
Up to \$1.75m	85% LVR	7.39%	7.90%	7.39%	7.90%	7.39%	7.90%	7.39%	7.90%	7.39%	7.90%
	90% LVR	7.89%	8.40%	7.89%	8.40%	7.89%	8.40%	7.89%	8.40%	7.89%	8.40%
\$2m to \$2.5m	60% LVR	7.49%	8.00%	7.49%	8.00%	7.49%	8.00%	7.49%	8.00%	7.49%	8.00%
	70% LVR	7.49%	8.00%	7.49%	8.00%	7.49%	8.00%	7.49%	8.00%	7.49%	8.00%
	80% LVR	7.59%	8.10%	7.59%	8.10%	7.59%	8.10%	7.59%	8.10%	7.59%	8.10%

Applicable Interest Rate Loadings

Interest Only	Up to 5 years add 0.40% and monthly repayments only. Maximum Interest Only term for Investment loans < 80% LVR 60 months. Maximum Interest Only term for Investment loans > 80% < 90% LVR 36 months.
Unclassified postcodes	Max LVR 75%
Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes)	High Density 90% Inner-City, High-Risk, and Non-Metro 85% Unclassified 80%
Lenders Protection Fee (LPF) NDIS/Co-Living	INV (LVR ≤ 75% - 0.75%, LVR ≤ 80% - 1.25%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.75%)
All Loans	Max LVR 90%
All Loan Amounts	≤ \$1.5m Max LVR 95%, ≤ \$1.75m Max LVR 90%, ≤ \$2.5m Max LVR 80%.

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 NDIS loan is \$2.5m. Max Loan Term 300 months.

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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
Settlement Fee	\$590
Discharge Fee	\$795 plus 3rd party costs
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 Loan and Solicitor fees

Maximum Loan Amounts

	LVR (%)	Metro	Non-Metro	Inner City
Existing Dwelling	< 80%	\$2.5m	\$2.5m	\$2.5m
	< 85%	\$2m	\$1.75m	\$2m
	< 90%	\$1.75m	\$1.75m	N/A

Offset account not available on Fixed Rate loans.

Capitalisation of LPF above Max LVR not acceptable.

Please refer to the Postcode Guides 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 08 July 2024. Information provided is accurate at issue date and subject to change without notice.