

WLTH

MORTGAGE
MART

Ocean/Ultra

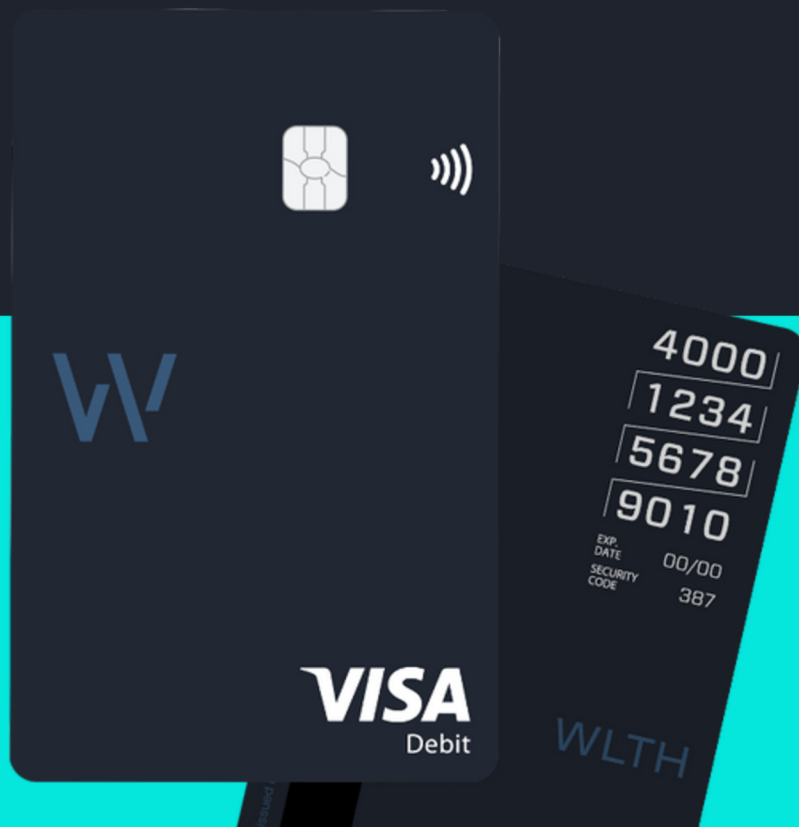
Residential Rate Card

Variable - Co-Living/Multi-Dwelling

Variable Rates from

6.69 % P.A.

*Parley Ocean Card available with this product.



NEW LENDING ONLY

Ultra Residential Rate Card

Variable - Co-Living

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Rates

Loan Size per security	Maximum LVR	Owner Occupied		Investment	
		Rate	Comparison	Rate	Comparison
Up to \$2m	60% LVR	6.69%	6.80%	6.99%	7.50%
	70% LVR	6.69%	6.80%	6.99%	7.50%
	80% LVR	6.79%	6.90%	7.09%	7.60%
	85% LVR	7.09%	7.56%	N/A	N/A
Up to \$1.75m	90% LVR	7.59%	8.05%	N/A	N/A
\$2m to \$2.5m	60% LVR	7.19%	7.30%	7.49%	8.00%
	70% LVR	7.19%	7.30%	7.49%	8.00%
	80% LVR	7.29%	7.40%	7.59%	8.10%

Applicable Interest Rate Loadings

Interest Only	Nil Interest Only permitted.
Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes)	High Density 90% Inner-City and High-Risk 85%, Non-Metro and Unclassified By Exception Only
Unacceptable Postcodes	Western Australia- 6721 & 6722 Queensland- 4183
Co-Living/Multi Dwelling Over 6 Rooms	Construction rates quoted above attract an additional 1.00% Interest rate loading that applies for securities over 6 rooms and have a Maximum LVR of 80%.
Lenders Protection Fee (LPF) Co-Living	O/O (LVR ≤ 75% - 0.75%, LVR ≤ 80% - 1.25%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.75%) INV (LVR ≤ 75% - 0.75%, LVR ≤ 80% - 1.25%)
Co-Living Room Requirements	Each room must contain the following facilities to be considered Co-Living, otherwise the security will be assessed as Multi Dwelling: - Kitchenette: Cooking Facilities eg hotplate, cooktop, oven, microwave etc and Sink for cleaning dishes - Bathroom: Ensuite Facilities
All Loans	Owner Occupied: Max LVR 90% Investment: Max LVR 80%
All Loan Amounts	≤ \$1.5m Max LVR 90%, ≤ \$1.75m Max LVR 85%, ≤ \$2.5m Max LVR 80%.

The maximum aggregate borrowing for an individual borrower is \$7.5m. 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. Max Loan Term 300 months.

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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Variable - Co-Living

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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 Plus Outlays
Annual Fee – If Applicable	\$395 all Investment loans or if Owner Occupied >80%
Settlement Fee	\$590
Discharge Fee	\$795 plus 3rd party costs
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
Existing Dwelling	< 80%	\$2.5m	By Exception Only	\$2.5m
	< 85%	\$2m	By Exception Only	\$2m
	< 90%	\$1.75m	By Exception Only	N/A

A single 100% Offset is included with each loan split - Please use Application checklist to request further offset accounts

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 24 January 2025. Information provided is accurate at issue date and subject to change without notice.