

WLTH

MORTGAGE
MART

Ocean/Ultra

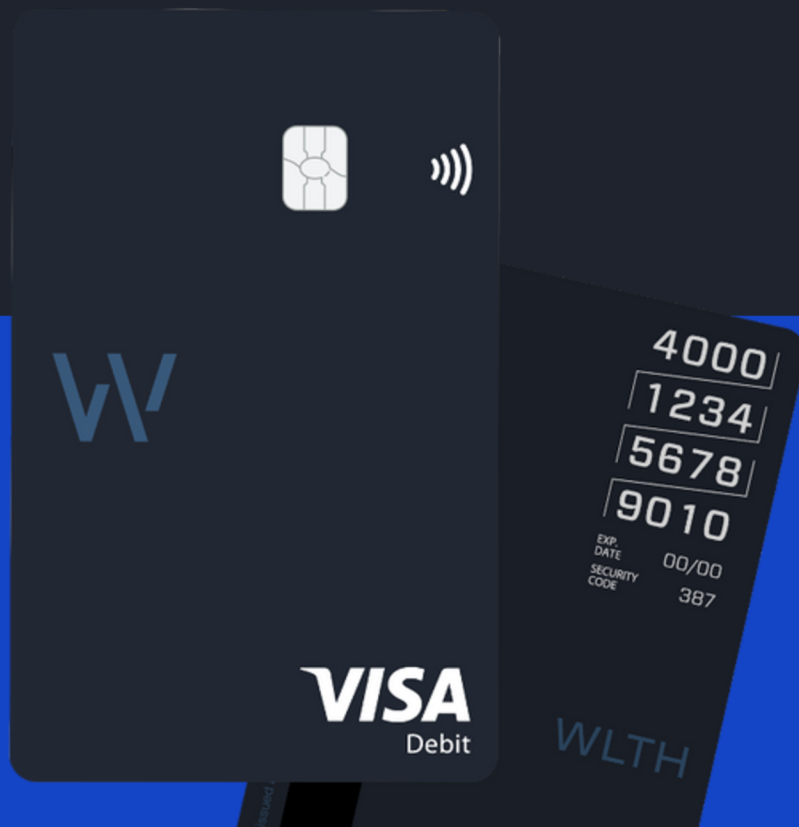
Commercial Easy Refi Rate Card

Variable

Variable Rates from

7.74^{% P.A.}

*Parley Ocean Card available with this product.



WLTH

VISA
Debit

WLTH

NEW LENDING ONLY

Ultra Commercial Easy Refinance Rate Card

Variable Rate

NEW LENDING ONLY

Rates

	60%	65%	70%	75%	80%	90%
Up to \$3m	7.74%	7.84%	7.94%	8.34%	8.74%	N/A
Interest Only up to 5yrs	Add 0.4% to P&I Rate Max LVR 75%				N/A	
Easy Refinance Eligibility	Refinance rate must be lower than current rate. 12 months good conduct - verified through loan statements New P&I repayments must be lower than current P&I repayments Clear Credit History 650 Minimum Credit Score					
Excluded Securities	Commercial property held in an SMSF Construction New commercial property purchase					
Security Requirement	All metro/non-metro property locations for Commercial Security must be minimum population of 50,000.					
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 Northern 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% for all NDIS loans - inclusive of fees and charges (Postcode restrictions apply). Maximum Term 300 months, No IO allowed, Non-Metro Locations By Exception Only. Must be tentanted. 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.					
Minimum Loan	\$150,000					
Loan Term	Minimum 60, Maximum 359 months					
Cash Out Requirements	Refinance Expenses plus Cash Out Amount must be lower than 10% of the security value. Verified income (net borrower income plus gross rental income) must cover the new loan as P&I (incl. of refinance amount + cash out). No cash out on IO loans.					
Legal and Financial Advice Required	Yes					
Commercial Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes)	High Density, High-Risk, Inner-City, and Non-Metro 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 loan is \$3.0m.

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Applicable Fees

Application Fee	Nil
Valuation Fee [^]	Commercial Valuation at cost and subject to quote
Legal/Doc Prep Fee	\$595.00 + costs
Lenders Protection Fee	Standard Commercial Security: ≤ 70% LVR 0.50%, ≤ 75% LVR 0.75%, ≤ 80% LVR 1.25% Co-Living Security (7-12 bedrooms): ≤ 70% LVR 1.00%, ≤ 75% LVR 1.50%, ≤ 80% LVR 2.00% NDIS Security (≥4 participants): ≤ 70% LVR 1.00%, ≤ 75% LVR 2.00%, ≤ 80% LVR 3.00%
Annual Fee	Nil
Monthly Service Fee	Nil
Settlement Fee	\$590
Account Variation Fee	\$250
Facility Variation Fee	\$450
Discharge Fee	\$795
Early Termination Fee	1.00% of original loan amount within 36 months on top of Discharge Fee
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

	LVR (%)	Metro	Non-Metro	Inner City
Commercial Existing Dwelling	< 70%	\$3m	\$3m	\$3m
	< 80%	\$3m	\$2m	\$2m

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 25 February 2025. Information provided is accurate as at the issue date and is subject to change without notice.