

VARIABLE RATE CARD

SMSF Loans from Oxygen

- Up to 90% LVR Residential
- Nationwide coverage
- 100% Offset
- Online Banking
- No application fee
- Up to \$3.5m
- Up to 5 years interest only
- Purchase, refinance
- Residential or Commercial

Oxygen SMSF	=<60%	=<70%	=<80%
Residential	7.09%	7.19%	7.29%
Commercial	7.69%	7.79%	7.89%

Interest only +0.4%

Loadings: Rates over 80% LVR quoted separately.

Residential Applications property purchase contract **must be exchanged before 10 August 2026.**

Loan Size and LVR

- Loan size ≤ \$3.5m max LVR 80%
- Loan size ≤ \$3.0m max LVR 90%
- Inner City, High Density & Non-metro postcodes max LVR 80%
- Residential Interest only max LVR 80%
- Commercial properties max LVR 80% (P&I) & max LVR 75% (I/O)

Product Overview

Application Fee	Nil
Annual Fee	\$395
Valuation Fee	\$220 Residential. \$550 Residential if physical inspection required. \$1200-\$2400 Commercial depending on location and type.
Lenders Protection Fee	LVR >80-85% 2.5% LVR >85-90% 3.5%
Legal Settlement Fee	\$595
Discharge Fee	\$2,200 plus 3rd party and government costs
Variation Fees	\$250-\$450

Terms and conditions & lending criteria applies.
Full details of terms and conditions available upon application.

This is a guide only and subject to change at any time without notice.

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Page 1 of 1

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