



SMART SMSF INVESTMENT LOAN

RESIDENTIAL & COMMERCIAL INVESTMENT SECURITIES

Loan Purpose: Purchase for investment purposes or refinance of an existing SMSF loan

Borrower: Borrower will be the SMSF Trustee with property held on trust by a Property Trustee

Guarantors: SMSF Members

SMSF Documentation: Property Trust Deed provided with appropriate sign off checks completed

Location / LVR / Rate:	60%	65%	70%	75%	80%
Metro locations	5.49%	5.49%	5.69%	5.69%	5.99%
Major Regional	5.79%	5.79%	6.39%	6.39%	6.49%
Inner City Apartments (less than 10 stories)	5.99%	5.99%	NA	NA	NA
Commercial	6.49%	6.59%	6.79%	NA	NA

*LVR policy exceptions may be available on a case by case basis. Locations determined by QBE postcode guide.

Residential Securities

Commercial Securities

Maximum Loan	\$1,500,000.00	\$3,000,000.00
Maximum loan term	30 years	25 years
Interest only	No	Up to 5 years
Minimum size	50 sqm living area	50 sqm
Application fee	from 1.25% - 1.50%	from 1.25% - 1.75%
Valuation fee from	\$440.00	Quote on application
Lender Legal fee from	\$1,500.00	\$1,500.00
Monthly fee	\$15.00	\$15.00
Settlement fee	\$699.00	\$699.00
Discharge fee from	\$535.00	\$535.00
Legal advice	Yes	Yes
Servicing	80% of rental payments 85% of contributions 85% of deemed income	

- The loan is a limited recourse loan which means the lender's rights of recovery against the SMSF if the loan goes into default are limited only to the secured property.
- All serviceability must be through the SMSF.
- Loans to be supported by personal guarantee/s from the beneficiaries (members) of the SMSF.
- A 2.5% liquidity requirement may apply for Off the Plan purchases without a valid lease at settlement.

DOCUMENTATION REQUIRED AT LODGEMENT

- Loan Application Form (completed) • Customer ID Checklist • Copy of lease or rental statements
- SMSF Trust Deed & Bare Trust Deed • Contract of Sale • Rental letter from Agent
- Copy of last 12 months SMSF Financials (SMSF asset & contribution statement or evidence the existing fund is being rolled over into the SMSF) • Payslips showing contributions and or salary sacrifice