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SMART SMSF INVESTMENT LOAN

RESIDENTIAL & COMMERCIAL INVESTMENT SECURITIES

Loan Purpose:	Purchase for investment purposes or refinance of an existing SMSF loan
Borrower:	Company or Individual Trustee
Loan Size:	Residential max loan up to \$25M Commercial max loan up to \$5M
SMSF Documentation:	Property Trust Deed provided with appropriate sign off checks completed

Location / LVR / Rate:	60%	65%	70%	75%	80%
Metro locations (rates quoted for loans to \$1.5M)*	4.49%	4.49%	4.79%	4.79%	4.89%
Major Regional (rates quoted for loans to \$1.5M)*	5.49%	5.49%	5.79%	5.79%	NA
Inner City Apartments (less than 10 stories up to \$1.5M)*	5.49%	5.49%	NA	NA	NA
Commercial (Rates quoted to \$3M - quotes for up to \$5M)^	4.79%	4.99%	4.99%	5.29%	NA

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

Residential Securities

Commercial Securities

	Residential Securities	Commercial Securities
Maximum Loan	\$1.5M - \$25M*	\$3M - \$5M^
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	\$484.00	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	

- * & ^ Refer to BDM for loan sizes over listed rates for quotes
- 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.
- Serviceability through the SMSF contributions & rental.
- 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

Subject to change and Lender criteria. Other conditions, fees and charges may apply. Information correct as at 12th November 2021.

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