

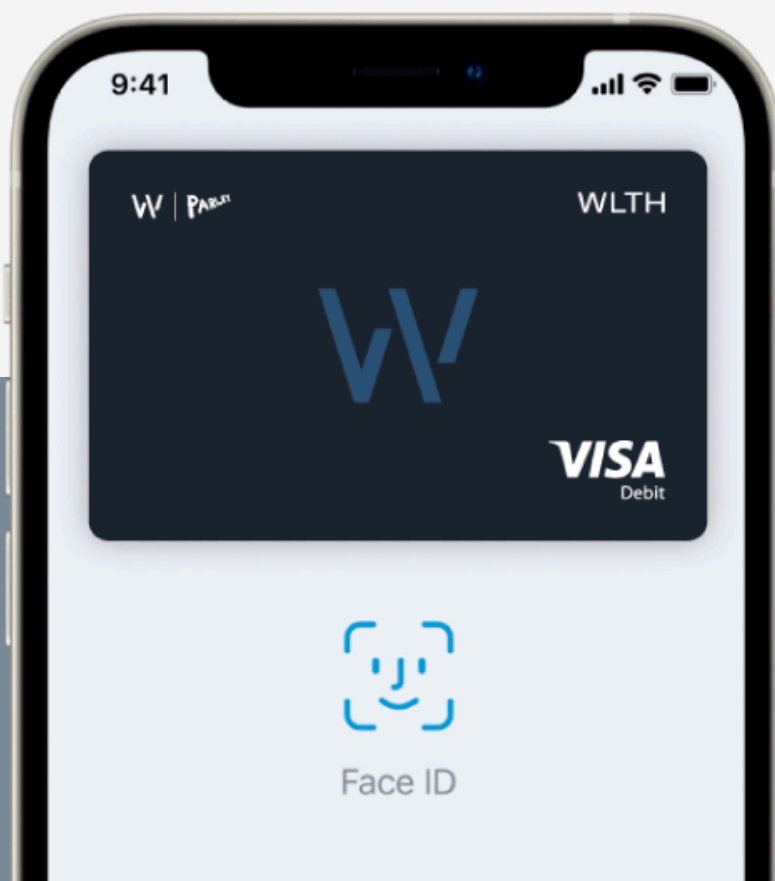
Smart

# SMSF Variable Rate Card

Residential and Commercial Security - Variable

Rates from

6.34<sup>% P.A.</sup>



## Smart SMSF Variable Rate Card

Residential and Commercial Security - Variable

NEW LENDING ONLY

## Rates

		60%	65%	70%	75%	80%
Residential Security P&I	Up to \$3m	6.34%	6.59%	6.59%	6.59%	6.59%
Commercial Security P&I		7.14%	7.14%	7.29%	7.39%	N/A
	\$3m to \$10m	7.54%	7.84%	7.99%	N/A	N/A
Interest Only up to 5yrs	NIL Rate Loading					
Loan Term	Up to 30 years					
Loan Size	Up to \$25m on case by case basis					
Security Rules	Minimum security size 50sqm exclusive of balconies & car parking if residential. High Density Max LVR 75% all security types.					
Trustee Structure	Coporate Trustee or Individual Trustee					
Acceptable Purpose	Purchase or refinance residential or commercial investment properties (Vacant Land Unacceptable)					
Servicing Considerations	Rental Income at 80% Member Contributions at 85% Deemed Income at 85% Servicing outside of the fund acceptable					
Liquidity Test Conditions	A 2.5% liquidity test may apply for Off the Plan purchahses without a valid lease in place at settlement.					
Credit Conduct	Credit impaired with minor life event impairment considered (Rate loadings may apply)					
Legal and Financial Advice Required	Yes					

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## Applicable Fees

Application Fee	Residential: Up to 1.25% Commercial: Up to 1.75%
Valuation Fee	Payable Upfront: \$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote) or \$60 plus GST for AVM
Legal/Doc Prep Fee	\$1500 plus 3rd party costs
Monthly Fee	\$15
Settlement Fee	\$699
Discharge Fee	\$535 plus 3rd party costs
Other Fees	Other fees and charges may apply

## Maximum Loan Amounts

	LVR (%)	Residential	Commercial
Existing Dwelling	< 60%	\$3m	\$10m
	< 65%	\$3m	\$10m
	< 70%	\$3m	\$10m
	< 75%	\$3m	\$3m
	< 80%	\$3m	N/A