

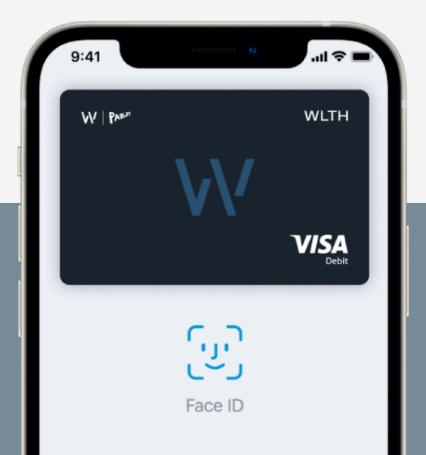
Smart

SMSF Variable Rate Card

Residential and Commercial Security - Variable

Rates from

6.34



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NEW LENDING ONLY

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Smart SMSF Variable Rate Card

Residential and Commercial Security - Variable

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Rates

		60%	65%	70%	75%	80%
Residential Security P&I	Lin do Mora	6.34%	6.59%	6.59%	6.59%	6.59%
Commercial Security P&I	Up to \$3m	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 purcahses without a valid lease in place at settlement.				
Credit Conduct		Credit impared 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

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