

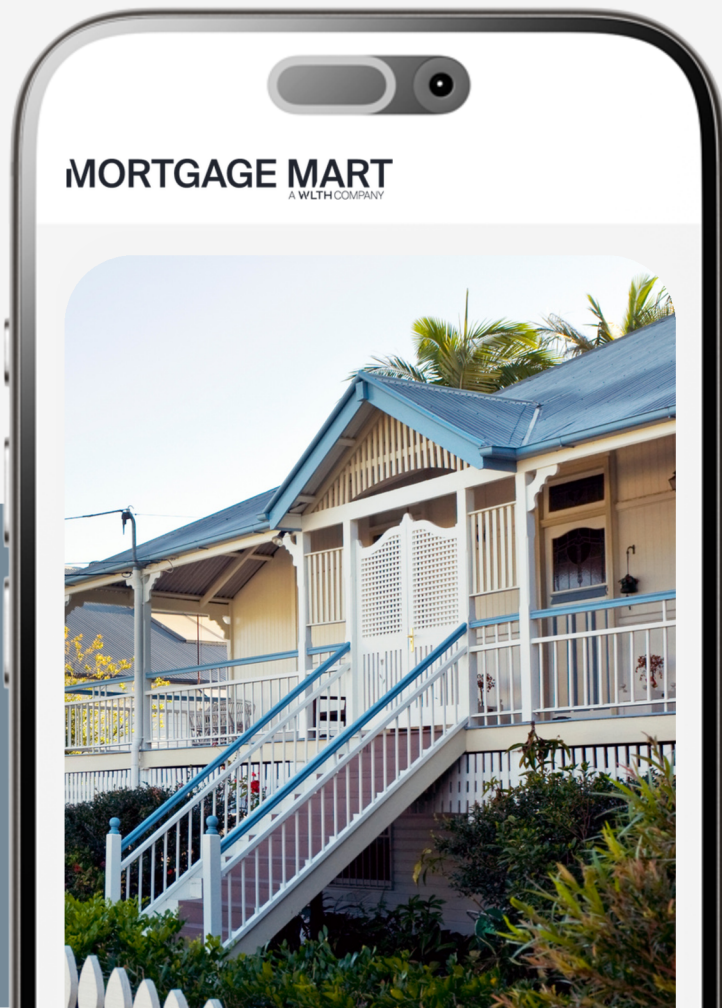
Smart

SMSF Variable Rate Card

Residential and Commercial Security - Variable

Rates from

6.79 % P.A.



NEW LENDING ONLY

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Residential and Commercial Security - Variable

NEW LENDING ONLY

Rates

		60%	65%	70%	75%	80%
Residential Security P&I	Up to \$5m	6.79%	6.79%	6.89%	6.99%	6.99%
Commercial Security P&I		7.34%	7.34%	7.34%	7.54%	N/A
	\$5m to \$10m	7.94%	8.24%	8.24%	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	1.25% - 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 27th April 2026 Information provided is accurate as at the issue date and is subject to change without notice.