

SmartSMSFLending

Smart SMSF Rates

LVR	60%	65%	70%	75%	80%
Residential Metro to \$2M	7.39%	7.39%	7.69%	7.69%	7.79%
Resi Major Regional to \$2M	7.39%	7.39%	7.69%	7.69%	7.79%
Resi Inner City to \$2M	7.39%	7.39%	7.79%	7.79%	NA
Commercial to \$3M	7.99%	8.09%	8.29%	8.49%	NA
Commercial to \$5M	8.29%	8.49%	8.69%	NA	NA

Smart SMSF Program Loadings & Parameters

Loan Size >\$2.5M (Max LVR 75%)	POA	Interest Only to 5 Years	Add 0.40%
Loan Size <\$2.5M	POA		
REGIONAL locations Check with BDM			

Program Features & Relevant Information:

- Purchase or refinance residential or commercial investment properties
- Borrower type(s) include Corporate or Individual Trustee's.
- Loan sizes up to \$25,000,000 (refer to your BDM for quote).
- Loan Term up to 30 years.
- Legal advice is required with all applications.
- Interest Only (Investment) available for up to 5 years with LVR's to 80%.
- Vacant land as standalone security unacceptable.
- Servicing considerations:
Rental income at 80%
Member contributions at 85%
Deemed income at 85%
- Servicing outside of the SMSF fund acceptable.
- A 2.5% liquidity test may apply for Off the Plan purchases without a valid lease in place at settlement.
- Minimum security size 50 sqm exclusive of balconies & car parking if residential.
- Credit Impaired with minor life event impairment considered under 80% (rate loadings may apply).
- Product includes BPAY®, Internet Banking.
- A re-approval fee of \$200 is applicable after 90 days from original approval date.

Smart SMSF Application Fees

Residential	Commercial
Application Fee 1.25%	Application Fee 1.75%
Valuation fee from \$484.00	Valuation fee from POA
Lenders Legal Fee from \$1500.00	Lenders Legal Fee from \$1500.00
Monthly Fee \$15.00	Monthly Fee \$15.00
Settlement Fees \$699.00	Settlement Fees \$699.00
Discharge Fees from \$535.00	Discharge Fees from \$535.00