

# SmartSMSFLending

## Smart SMSF Rates

LVR	60%	65%	70%	75%	80%
Residential Metro to \$2M	7.09%	7.09%	7.44%	7.44%	7.49%
Resi Major Regional to \$2M	7.09%	7.09%	7.49%	7.49%	7.74%
Resi Inner City to \$2M	7.09%	7.09%	7.49%	7.49%	NA
Commercial to \$3M	7.74%	7.84%	8.04%	8.24%	NA
Commercial to \$5M	7.99%	8.24%	8.39%	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		

### 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