

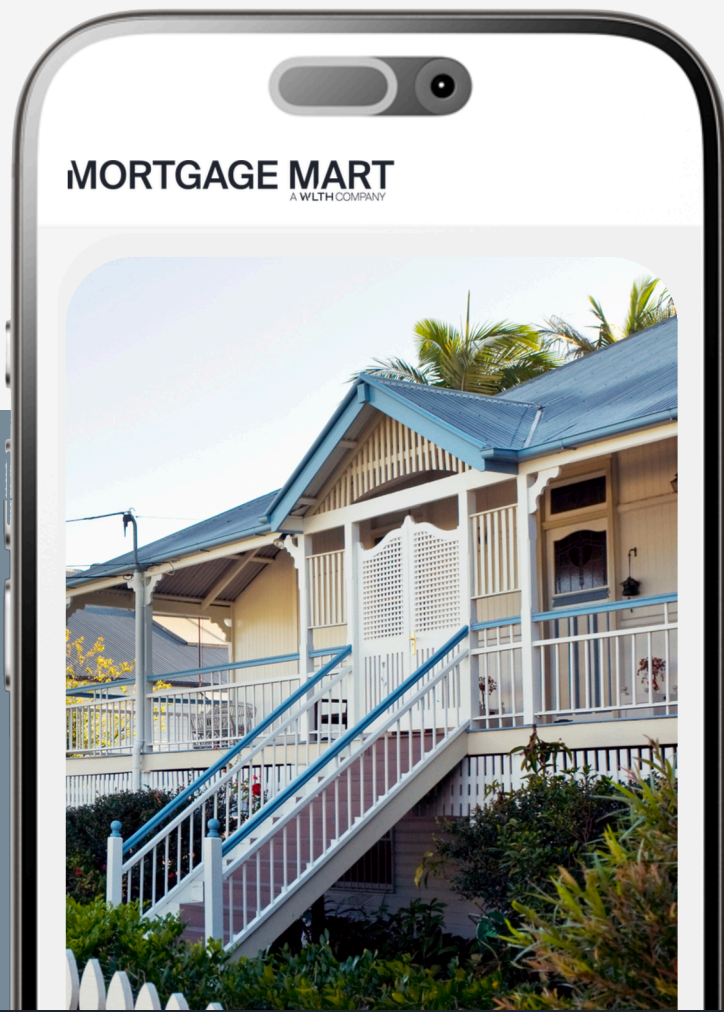
Smart

SMSF Variable

Residential & Commercial Rate Card
(Established)

Variable Rates from

7.34 % P.A.



Rates

Security Type	Loan Size	60%	65%	70%	75%	80%
Residential	Up to \$3m	7.34%	7.34%	7.44%	7.54%	7.54%
Commercial	Up to \$5m	7.74%	7.74%	7.84%	8.04%	N/A
	\$5m to \$10m	8.44%	8.74%	8.74%	N/A	N/A

Applicable Product Information

Feature	Details
Interest Only	Up to 5 years. Nil rate loading.
Loan Term	Up to 30 years
Security Rules	Minimum security size 50sqm exclusive of balconies & car park if residential. High Density: Max LVR 75% all security types.
Trustee Structure	Corporate Trustee or Individual Trustee/s
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 purchases without a valid lease in place at settlement.
Credit Conduct	Credit impaired with minor life event impairment considered (rate loadings may apply). Rates quoted above are Credit Grade A.
Legal Advice Required	Yes

Applicable Fees

Fee	Amount / Details
Application Fee	1.25% – 1.75%
Valuation Fee	\$484 for Short Form/SMARTVal/Desktop \$99 for Automated Valuation Estimate (AVM) A quote will be provided for commercial valuations or where the valuation cost is >\$484
Legal/Doc Prep Fee	\$1,500 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

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 28th October 2026. Information provided is accurate at issue date and subject to change without notice.