

Optimiser **Variable** SMSF

LVR	60%	70%	75%	80%	85%	90%	60% Regional
Residential	7.19%	7.19%	7.49%	7.49%	7.89%	8.19%	7.49%
Commercial	7.74%	7.94%	8.14%	NA	NA	NA	8.14%
Trustee Type	Corporate	Corporate	Corporate	Corporate	Corporate	Corporate	Corporate

Max Loan size: Residential \$1,500,000 up to 75% | \$1,250,000 up to 80% and \$1,000,000 Above 80% to 90% or if regional Location

Max loan size: Commercial \$2,000,000 up to 70% | \$1,500,000 70.01 – 75% or if regional Location

Optimiser SMSF Program Loadings & Parameters

Offset Account Loading	Add 0.10%	Interest Only to 5 Years	Add 0.30%
		Inner City Loading	Add 0.50% LVR >75%

All Residential SMSF Loans – Lender Protection Fee of 1.50% applies with LVRs >80%
 All Commercial SMSF Loans – Lender Protection Fee 0.5% to 70% LVR 1% Above 70% LVR
 All Regional & Unclassified Locations – Lender Protection Fee of 0.50% applies Residential & Commercial

Program Information for Optimiser SMSF loans:

- Available for purchase or refinance of residential or commercial securities in Metro, Non-Metro or Regional Locations.
- Refinance – reasonable refinance costs may be included.
- Maximum loan term of up to 30 years.
- Minimum loan size \$50,000.
- Maximum Single Borrower exposure \$3,000,000.
- Additional unlimited repayments if variable or up to \$20,000 p.a. if fixed (new fixed options are currently unavailable)
- Only Corporate trustee structures accepted with Optimiser SMSF – please confirm structure prior to submission.
- Individual Trustee structures are unacceptable (refer to Smart SMSF Program if applicable).
- Servicing achieved using evidenced member superannuation contributions & rental income.
- Self Employed applicants required to evidence 2 years historical contributions being made to any Super Fund.
- Other investment income may be considered for servicing using a max deeming rate of 3% p.a. averaged over 2 years.
- Additional contributions acceptable for servicing if regular over a 6-month period and evidenced through CMA.
- Irregular Contributions can be accepted if evidenced over 2 years financial statements.
- Commercial securities include retail and industrial securities:
 75% LVR – Offices, Industrial, Retail, Residential with 3 or more dwellings on one title
 70% LVR - Medical/Dental suites, Display/Exhibition Homes
 60% LVR - Serviced Apartments, Childcare Centres, Student Accommodation
- For securities deemed Inner City or High Density a maximum LVR of 65% is available.
- Vacant land and/or construction are unacceptable under any SMSF lending policy.
- Legal & Financial advice is required for all applications.
- Reapproval Fee of \$200 is applicable after 90 days from original approval date.

Optimiser SMSF Application Fees

Application Fee	Standard fee \$599.00	Annual Fee	\$395.00
Valuation fees	From \$484.00	Settlement Fee	Standard \$250.00
Establishment Fee	NA	Discharge Fees approx.	\$895.00
Documentation Fee	\$1,375.00	Exit fee is applicable for a period of 3 years equal to 3 months interest inclusive of any applicable loadings.	