

Optimiser SMSF Loan Application Checklist

Primary Borrower	Your Reference		
Date	Product	SMSF	SMSF Express Refi

Application Details

- Loan Application with privacy consent form (fully completed, signed & dated)
- Cover sheet
- Credit Note
- SMSF Servicing Calculator **OR** SMSF Express Refinance Serviceability
- Equifax Reports for each individual guarantor, SMSF trustee company and SMSF Bare Trust
(*Note: past 2 years enquiries must be addressed in Credit Note*)
- Valuation (attached/ordered)
- Evidence of funds to complete (if applicable)

Borrower Identification

- Certified SMSF Trust Deed
- Certified SMSF Bare Trust Deed

For Each Individual (Guarantor)

- KYC & VOI Identification Form
- Certified Identification documents attached:
 - Passport
 - Drivers Licence/Government issued Photo Card
 - Marriage/change of name certificate

Loan Purpose — Supporting Documents

For New Purchase

- Full copy of Contract of Sale

For Refinance

- 6 months loan statements for the SMSF
- Current rates notice for the security

For Express Refinance

- 2 Years clear SMSF loan statements*
 - 12 months rental statements/rental credits*
 - Current rates notice for the security
- *NOTE: Not older than 45 days at approval*

Proof of Income (*Not required for Express Refinance*)

- ONE of the following:
 - 2 years Audited tax returns and financial statements - TFN removed
 - Existing Super fund Statement to be rolled into SMSF
- Accountant letter confirming annual ongoing cost for SMSF (if applicable)

Self-employed

- ABN search
 - 2 years company financials*
 - 2 years personal tax returns with NoA*
- *NOTE: Only 1 year required if credit score ≥ 700 & ABN registration ≥ 4 years*

Other Income/Savings

- Evidence of additional income
- Cash Management Account Statements confirming contribution & funds to complete
- Investment portfolio statements (if applicable)

PAYG

- 2 of 3 most recent consecutive payslips
- ONE of the following:
 - 3 months bank statement showing salary credit
 - 2 years ATO Income statement (via MyGov)
- Employment verification
 - Obtain employer's contact details through an independent source
 - ABN or ASIC search
 - Verbal employment checks confirming role, income & length of employment