

## Key Features

Residential rates starting from

# 7.19% p.a.

Commercial rates starting from

# 7.74% p.a.

- Self Employed Full Doc 1yr financials
- Up to 80% LVR
- Loan Acceptance within 48 hours
- Offset available
- Interest only up to 5yrs
- No Liquidity test up to 75% LVR (Resi)
- NO CLAWBACK!



**Jumbo Loan Loading (>\$1.5M) of 0.40% waived**  
For applications received by 31st December 2024

## SMSF Express Refinance available – (refer next page)

	RESIDENTIAL			COMMERCIAL		
LVR	Interest rate <sup>1</sup>	Risk fee	Max loan (\$m)	Interest rate <sup>1</sup>	Risk fee	Max loan (\$m)
< 60%	7.19%	0.00%	\$1.50	7.74%	0.00%	\$2.0
< 65%	7.19%	0.00%	\$1.50	7.74%	0.50%	\$2.0
< 70%	7.19%	0.00%	\$1.50	7.74%	0.50%	\$2.0
< 75%	7.49%	0.00%	\$1.50	8.14%	1.00%	\$1.5
< 80%	7.49%	0.00%	\$1.25			
<b>Regional</b>						
< 60% (Max)	7.49%	0.50%	\$1.25	8.14%	0.50%	\$1.5
	NO CLAWBACK			NO CLAWBACK		
<b>Loadings</b>						
Investor	N/A			N/A		
Interest only	0.30%			0.30%		
Offset	0.10%			0.10%		
Jumbo (> \$1m)	N/A			N/A		
Jumbo (> \$1.5m)	N/A			<b>WAIVED</b>		
<b>Fees</b>						
<b>Valuation</b>	At cost	Payable prior to ordering		At cost	Payable prior to ordering	
<b>Application</b>	\$990	Taken at settlement		0.50%	Taken at settlement	
<b>Legal<sup>3</sup></b>	\$1,375			\$1,500		
<b>Settlement</b>	\$295			\$295		
<b>Annual Package<sup>2</sup></b>	\$395	Initial year taken at settlement		\$395	Initial year taken at settlement	
<b>Discharge</b>	\$895			\$1,295		
<b>Early Repayment</b>	3 months of interest if repaid within first 3 years			3 months of interest if repaid within first 3 years		

# Document Checklist

## STANDARD (MANDATORY REQUIREMENTS FOR ALL APPLICATIONS)

- Copy of executed SMSF / Property trust deed (if available)
- Evidence of the past 2 years' superannuation contributions for each applicant (account statements)
- Balance of SMSF (preferably an account) statement

## PAYG (PURCHASE & STANDARD REFINANCE)

- 2 most recent payslips (each applicant)

## SELF-EMPLOYED (PURCHASE & STANDARD REFINANCE)

- Past 2 years financial statements for each business
- Past 2 years business and personal tax returns (not required for sole traders)

## PURCHASE

- Copy of contract of sale – including title details

## REFINANCE

- 6 months Loan Statements

# SMSF Express refinance (Residential & Commercial securities)

## SERVICING BASED ON RENTAL INCOME ONLY. PLEASE REFER TO SMSF EXPRESS REFI CALCULATOR.

### 1. Does the rental income cover the proposed loan repayments?

**YES!** Please provide one of the following to support this;

Copy of the current lease agreement - **or** - 12 months rental statements - **or** - 12 months rental credits into a SMSF account in the borrower's name.

### 2. Have the repayments on the current loan been paid correctly over 24 months?

**YES!** Please provide loan statements to confirm this. (Internet transaction statements must be supported by formal bank statements)

### 3. Are the rates on the security property up to date?

**YES!** Please provide most recent rates notice evidencing no arrears.

**IMPORTANT:** Max LVR = 70%. No other income can be used to support this method. A clear benefit of refinance must be evidenced. Eg - new loan repayment being less than current one, new interest rate lower than current.



1. The variable interest rate is calculated by reference to the variable interest rate plus or minus an Applicable Margin.
2. The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.
3. Plus Search Fee and Registration Fee

**Disclaimer:** This document is not an offer of finance to any person and the delivery of this document to any person does not constitute an offer of finance that can be relied on. Any finance that may be provided by us to you will only be considered after we have received the required information from you and have conducted our own checks and assessments. We reserve the right to refuse finance to any person for whatever reason in our absolute discretion.

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