

Key Features

Residential rates starting from

6.49% p.a.

Commercial rates starting from

7.18% p.a.

- Self Employed Full Doc 1yr financials
- Up to 80% LVR
- Conditional Approval within 48 hours
- Offset available
- Interest only up to 5yrs
- 3 months of payments as liquidity
- NO CLAWBACK!
- Additional Contributions Accepted

\$0 App Fees

0% Risk Fees
on all
applications til
31st March



SMSF Express Refinance available – (refer next page)

	RESIDENTIAL			COMMERCIAL		
LVR	Interest rate ¹	Risk fee	Max loan (\$m)	Interest rate ¹	Risk fee	Max loan (\$m)
< 60%	6.49%	0.00%	\$1.5M	6.98%	WAIVED	\$2.0M
< 65%	6.49%	0.00%	\$1.5M	7.08%		\$2.0M
< 70%	6.54%	0.00%	\$1.5M	7.08%		\$2.0M
< 75%	6.84%	0.00%	\$1.5M	7.58%		\$1.5M
< 80%	6.84%	0.00%	\$1.25M	7.58%		\$1.5M
Regional						
< 60% (Max)	6.99%	0.50%	\$1.25M	7.58%		\$1.5M
	NO CLAWBACK			NO CLAWBACK		
Loadings						
Interest only		0.30%			0.30%	
Offset		0.10%			WAIVED	
Fees						
Valuation	At cost	Payable prior to ordering		At cost	Payable prior to ordering	
Application	WAIVED	Taken at settlement		WAIVED	Taken at settlement	
Legal³	\$1,375			\$1,500		
Settlement	\$295			\$295		
Annual Package²	\$395	Initial year taken at settlement		\$395	Initial year taken at settlement	
Discharge	\$895			\$1,295		
Early Repayment	3 months of interest if repaid within first 5 years			3 months of interest if repaid within first 5 years		



Document Checklist

STANDARD (MANDATORY REQUIREMENTS FOR ALL APPLICATIONS)

Copy of executed SMSF / Property trust deed

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 1 year financial statements for each business

Past 1 year 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 the following to support this;

Copy of the current lease agreement **plus** - 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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