

# Commercial SMSF Loan Fact Sheet

## Product Information

Effective from 1 August 2025. Version 2.7

### Product Specifications

Loan Purpose	Purchase or refinance of an acceptable commercial investment property
Minimum Loan Size	\$100,000
Maximum Loan Size^^	\$3,000,000 - 70% LVR (Cat 1) <sup>^</sup> \$2,500,000 - 75% LVR (Cat 1) <sup>^</sup> \$2,000,000 - 80% LVR (Cat 1) <sup>^</sup> \$2,000,000 - 75% LVR (Cat 2) <sup>*</sup> \$1,500,000 - 70% LVR (Cat 3) <sup>*</sup>
Applicant Type	Corporate Trustee borrowers only (Please see Key Product Information page in product guide)
Maximum LVR	80% LVR
Acceptable Security	Shop fronts, Offices, Industrial Units, Factories, Warehouses, Mixed Residential & Commercial Use, Medical / Professional Suites.
Income Documentation (SELF EMPLOYED)	<ul style="list-style-type: none"> <li>Last two (2) years business/ company tax returns &amp; financial Statements with the most recent no older than 18 months old for the members main trading entity</li> <li>Latest personal tax return and ATO notice for all directors / guarantors / members.</li> </ul>
Income Documentation - (PAYG)	2 most recent payslips showing superannuation contributions
SMSF Documentation	<ul style="list-style-type: none"> <li>Prior to settlement, borrower/s and guarantor/s will be required to obtain independent legal &amp; financial advice. Evidence to be provided from solicitors/financial advisors that independent legal &amp; financial advice has been provided</li> <li>Last two (2) years bank account statements, or current industry or retail fund statements to be rolled over, evidencing member contributions and cash / investments.</li> <li>Two (2) years tax returns and full financial accounts for the SMSF if available (incl. Certificates of registration for the Trust and Bare trust deed)</li> <li>Full financial position of all guarantor/s must be verified, including obtaining a full statement of assets &amp; liabilities, and evidence of income as follows:                             <ul style="list-style-type: none"> <li>Copy of current or proposed lease for property.</li> <li>Proof of SMSF's investments that are interest/dividend earning. Ownership by the SMSF must be verified via referencing actual share certificates, holding statements or financial statements confirming funds to complete.</li> <li>Proof of expenses for SMSF – if new, letter estimating costs from an accountant or financial planner.</li> <li>Certified copies of the SMSF &amp; Property trust deeds</li> <li>Statutory declaration from all SMSF beneficiaries that the SMSF is a compliant SMSF under the SIS Act requirements, prior to loan settlement.</li> </ul> </li> </ul>
Easy Refinance	<p>Loan tenure and repayment behaviour are key determinants when assessing well established SMSF refinance applications. As a result a reduced set of auxiliary documentation will be accepted for all SMSF refinance applications from ADI's and tier one nonbank lenders with a minimum of 12 months tenure and good repayment behaviour. A well established SMSF easy refinance application must meet the below eligibility criteria.</p> <ul style="list-style-type: none"> <li>Loan was settled over 12 months ago with clean repayment conduct on this loan</li> <li>Credit Report for borrower, Guarantors and any associated entity to be clean with nothing adverse evident</li> <li>Security currently tenanted and has been rented for 9 out of the last 12 months</li> <li>Satisfactory benefit to borrower with a lower interest rate and new P&amp;I repayments must be lower than the existing P&amp;I repayments</li> <li>LVR must be less than or equal to 80%</li> </ul> <p>If all the above criteria is met, then a full servicing assessment is not required to be undertaken. Rental income for well-established SMSF refinance applications must be supported with a minimum of 12 months CMA bank account statements along with current rental statement and/or Rental Lease Agreement. Refer to Easy Refinance Checklist for Eligibility Criteria and required Verification Documents.</p>
Minimum Fund Position	The SMSF must have a minimum Net tangible asset position of \$100,000 at application.
Liquidity	On completion of the transaction the SMSF must be able to demonstrate it will still hold a minimum of 5% of the total debts held in the superfund in liquid assets. (i.e. cash / interest / dividend earning assets).

### Product Features

Loan Term	30 years
Repayment Types	<ul style="list-style-type: none"> <li>Principal &amp; Interest</li> <li>Interest Only (1-5 Years)</li> </ul>
Offset	Not Available
Additional Repayments	Yes
Redraw	No
Fees	<div> <div> <b>WAIVED</b> </div> <div>                     Application Fee - Nil                      • Nil - &lt;70% LVR                      • \$50 - 70% LVR                      • 0.50% - &lt;75% LVR                      • 0.70% - &lt;80% LVR                 </div> </div> <div>                     Legal Fee - From \$770 (Excludes disbursements &amp; other charges)                      Valuation Fee - At Cost (ordered and payable upfront)                      Settlement Fee - \$0                      Annual Fee - \$395                      Document Handling Fee - \$25                      Early Repayment - 1.50% if discharged within 3 years based upon original loan amount<sup>#</sup> </div>
Transaction Facilities	<ul style="list-style-type: none"> <li>Internet Banking</li> </ul>

**\* Waived Application Fee special extended for a limited time on loans submitted before 30 August 2025 and settled before 31 October 2025.**

<sup>^</sup> in aggregate or one loan    <sup>\*</sup> in aggregate    <sup>#</sup> Payable if discharged within 3 years based upon original loan amount. This fee will be reduced to the extent it exceeds an amount equal to interest to the end of the loan term.

Fees displayed are starting from and are provided as an indication only. Fees shown exclude Government Searches, Legal disbursements, Document Custodian and other Fees, Stamp Duties and Solicitor Outlays. The fees shown are indicative, additional fees may be applicable including for more complex loans. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All fees include GST.