

Loan Characteristics	
The SMSF Investment Loan is aimed at those looking for simplicity and flexibility with their SMSF residential property investment. The SMSF Investment Home Loan comes with a 100% offset account for tenant payments. This loan is perfect for SMSF property investors.	
Maximum Loan size	Maximum Loan size is \$2.5 mil up to 75% LVR. Loan sizes over \$2 mil incur 0.50% interest rate premium. Maximum loan size over 80% to 85% LVR is \$2.0 mil and 85% to 90% LVR is \$1.5 mil
Loan purpose	To purchase or refinance a Residential property for Investment.
Maximum loan term	359 months (25 years for NDIS)
Loan to Value Ratios	Max 90% for Metro & Non Metro locations, (purchases only) Max 80% for Inner City and Regional locations, Unclassified Postcodes 75%, Loan sizes > \$2 mil 65%, NDIS 80%
Repayment basis	P & I, or Interest Only. (for Int only add 0.40% to the rate)
Maximum Interest only	10 Years (5 + 5). Not available for NDIS loans
Credit History	Clear Credit History only.
Split Loans	Available. Split your loan into more than one portion.
Flexible Repayment Frequency	Weekly, Fortnightly and Monthly, Monthly on Interest only.
Voluntary repayments	Extra repayments can be made at any time without penalty, no redraw available.
Offset available	Yes, 100% offset available. (fully functional)
Transaction fees for Offset	Free unlimited transactions.
Security	Houses, Townhouses, Apartments, Units (including Off the Plan purchases) supported by a Limited recourse loan which complies with all of the relevant legislative requirements. Property must be a minimum of 40 sqm excluding Balconies and car spaces.
Income Assessment	100% of SGC contributions for all Trustees, plus 80% of the rental income less a minimum allowance of \$1.0K for running costs of the SMSF, or actual costs whichever is greater. Running costs of the SMSF include Accountants, Auditing, Government fees.
Asset and Liquidity requirements	Net assets \$120,000 minimum after purchase and set up costs. Liquidity - Minimum of 7.5% of the loan remaining in the fund after settlement if over 70% LVR
Independent Legal & Financial Advice	Required for all purchase applications and optional for refinances.

Fees and Charges	
Settlement fee	\$330
Valuation fee	\$375 or at cost if a higher fee applies
Fixed Rate lock fee	\$495 up to 4 years
Facility Variation fee	\$450
Solicitors fee	At cost, approx \$700 plus GST and government fees and charges and usual outlays.
Annual facility fee	\$395 p.a.
Discharge fee	\$2200 plus 3 rd party costs.

Lenders Protection Fee		
Up to 80% LVR	No LPF	
80.1% to 85% LVR	2.5%	
85.1% to 90% LVR	3.5%	

Disclaimer: Any application for credit is subject to the financial institutions normal lending criteria. Fees and charges are applicable. If during our responsible lending assessment, its deemed necessary to meet our obligations, multiple verification options may be sought. This fact sheet should only be used for a guide and does not include all details. The fact sheet is subject to change without notice and all rights reserved.

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