

Highlights

- Max LVR: 80% Residential
75% Commercial
- Max Loan Amount: \$2,000,000
- Promotion Rate: 7.49% LVR 65%
- Available for residential and commercial securities
- Loan term up to 30 years
- Available for Prime & Near Prime profiles

Product Parameters

Loan Amount (per security)	Min: \$100,000 Max: Commercial: \$2,000,000 Residential: \$1,250,000
Maximum LVR	Residential: Up to 80% ≤ \$ 1,250,000 Commercial: Up to 75% ≤ \$ 2,000,000
Risk Fee	N/A
Loan Term	Up to 30 years
Borrower Type	Individual or Corporate Trustee
Loan Purpose	Purchase / Refinance
Cash Out	Refer to BDM for details
Credit History	Prime and Near Prime profiles. Refer to BDM for details
Acceptable Securities*	<p>Residential:</p> <ul style="list-style-type: none"> • Max 80% LVR for Established & Off the Plan property • Max 70% LVR High Density <p>Commercial:</p> <ul style="list-style-type: none"> • Office, Warehouse, Factory, Retail Premise & Light Industrial <p>*Refer to BDM for details</p>
Minimum SMSF Balance	<ul style="list-style-type: none"> • \$150,000
Liquidity Requirements	<ul style="list-style-type: none"> • 5% of SMSF debt position (balance of outstanding loans)
SMSF Documentation	<p>New SMSF</p> <ul style="list-style-type: none"> • Recent one (1) year Industry Super Fund Statements • SMSF transaction account statement (if available) <p>Existing SMSF</p> <ul style="list-style-type: none"> • Most Recent SMSF Financials • Recent 12 months SMSF Cash Management Statements (showing super contributions)
Income Documents (PAYG)	<ul style="list-style-type: none"> • Last 2 payslips
Income Documents (Self Employed)	<p>Required when owner occupied commercial or contributions history not evident</p> <ul style="list-style-type: none"> • Most recent 1 year Personal Tax Returns & Notice Of Assessments • Most recent 1 year Company Financials
Other Requirements	Confirmation of current investment strategy developed by a suitably qualified individual. LRBA to be in line with current investment strategy.

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Solution SMSF



Product Features

Repayment Methods	Direct debit from nominated bank account
Repayment Options	Principal and Interest & Interest Only (Up to 5 years)
Loan Splits	Up to 4 loan splits
Redraw Facility	Refer to BDM for details