

# Solution Series Product Guide SMSF

## Highlights

- Residential and Commercial Securities
- Available to Prime & Near Prime Profiles
- Maximum LVR 80% Residential, 75% Commercial
- Individual or Corporate Trustee
- Investment or Owner Occupied (Commercial Only)
- 30 Year Loan Terms - P&I or IO (Max 5 Years)

## Product Parameters

<b>Borrower Type</b>	Individual or Corporate Trustee			
<b>Loan Purpose</b>	Purchase / Refinance			
<b>Loan Term</b>	Up to 30 years			
<b>Min SMSF Balance</b>	\$150,000			
<b>Loan Size Limits</b>	<b>Residential</b>		<b>Commercial</b>	
	LVR ≤ 80%	\$1,250,000	LVR ≤ 75%	\$2,000,000
<b>Cash Out</b>	No Cash Out			
<b>Credit History</b>	Prime and Near Prime profiles. Refer to Residential Product Guide page 55.			
<b>Securities</b>	<b>Residential</b>		<b>Commercial</b>	
	Max 80% LVR for Established & Off the Plan Property		75% LVR Office, Warehouse, Factory, Retail Premise & Light Industrial	
	Max 70% LVR High Density			
<b>Liquidity Requirements</b>	5% of SMSF debt position (balance of outstanding loans)			
<b>Other Requirements</b>	Confirmation of current investment strategy developed by a suitably qualified individual. LRBA to be in line with current investment strategy.			

## Product Features

<b>Repayment Methods</b>	Direct debit from nominated bank account
<b>Repayment Options</b>	Principal and Interest & Interest Only (Up to 5 years)
<b>Loan Splits</b>	Up to 4 loan splits
<b>Redraw Facility</b>	Redraw facility available