

# Solution Series

## Product Guide

### SMSF



Version: 250529

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

#### Product Parameters

Borrower Type	Individual or Corporate Trustee			
Loan Purpose	Purchase / Refinance			
Loan Term	Up to 30 years			
Min SMSF Balance	\$150,000			
Loan Size Limits	Residential		Commercial	
	LVR ≤ 80%	\$1,750,000	LVR ≤ 80%	\$3,000,000
			LVR ≤ 70%	\$4,000,000
			LVR ≤ 65%	\$5,000,000
Cash Out	No Cash Out			
Credit History	Prime and Near Prime profiles. Refer to Residential Product Guide page 60.			
Securities	Residential		Commercial	
	80% LVR: Established & Off the Plan Property		80% LVR: Office, Warehouse, Factory, Retail Premise & Light Industrial; *80% LVR only available in Melbourne, Sydney & Brisbane – refer to Commercial Postcode Tool	
	70% LVR: High Density			
Other Requirements	Confirmation of current investment strategy developed by a suitably qualified individual. LRBA to be in line with current investment strategy.			

#### 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	Redraw facility available