S04 Choice Series Product Guide SMSF

LOANone

Version: 250915

Highlights

- Max LVR: 90%
- Max Loan Amount: $3,500,000
- Max Exposure: $10,000,000
- 100% Offset Facility Available
- Servicing within the SMSF Only
- Easy Refinance Available

Product Parameters

Borrower Type	Trustee of a Self-Managed Super Fund			
Loan Purpose	Purchase / Refinance - Investment Only			
Loan Term	Up to 30 Years (360 months)			
Serviceability	NDI 1.00 times cover (or LMI policy if loan insured)			
Loan Amount	$50,000 - $3,500,000		Max Exposure	$10,000,000
Max LVR	90% (Residential)		80% (Commercial)	
Max IO Terms	60 months			
Loan Size Limits - Existing Dwelling (Resi & Commercial)	**LVR / Location**	**Inner City**	**Metro/Non-Metro**	**Regional**
	≤70%	$3,500,000	$3,500,000	$3,000,000
	≤80%	$3,500,000	$3,500,000	N/A
	≤90%	$3,000,000	$3,000,000	N/A

LVR Restrictions	
	Residential Securities
	1. Maximum LVR for Metro postcodes is 90% subject to LMI approval.
	2. Non-Metro Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is 80% otherwise 65%
	3. Regional and Unclassified Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is 80% otherwise 65%
	4. SDA and other specialist securities (Co-Living, Student, and Boarding House) are unacceptable security property types for SMSF loans
	Commercial Securities
	1. Maximum LVR for Metro postcodes is 80%
	2. Non-Metro Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is 80% otherwise 65%
	3. Regional and Unclassified Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is 80% otherwise 65%
Income Assessment	If no prior year contributions, 50% of current year super contribution can be used.
	Expanded eligibility for PAYG and company income-based contributions.
	No personal servicing required—streamlined for SMSFs.

SMSF Easy Refinance

Overview	Designed for seasoned SMSF Loans	Submit for one touch credit decision
	Documents as per the checklist	No exceptions to policy or checklist
	4 Business day to Formal Approval	1 business day triage; 3 business day credit
Max Loan Amount	Single Security $3,500,000	
Max LVR	80%	
Cash Out	N/A	

Eligibility Criteria	1. Must pass the SMSF Easy refi servicing calculator	
	2. Current loan settled over 12 months ago – clean credit, conduct and CCR	
	3. New interest rate must be lower	4. New repayments must be lower
	5. Lifetime repayments lower (unless extending term)	
	6. LVR does not exceed 80%	7. Guarantor Credit Score >600
	8. Investment Security (+ Owner Occupied Commercial)	
	9. Security property must be rented at time of applying and must have been rented 9 out of last 12 months	
	10. Guarantors under 60 years old (over 55 must have exit strategy)	
	11. $ for $ Refinance + Costs only	12. Bare Trust must also have a corporate trustee structure.
	13. SMSF must have a corporate trustee structure, with its only role being to manage the fund EG: cannot also be trustee for another family trust, or a member's trading company for their business. Must be active as per ASIC search. Must be a 'Superannuation Company' SMSF must not show any signs of distress.	
New Loan Requirements	Interest rate and repayments must be lower	
	Maximum 80% LVR	
	$ for $ refinance only. Fees, Break Costs and Charges may be capitalised onto to the loan. Any unused amounts are used to pay down the principal amount	
	Loan term extension to 359 months acceptable* (determined by age of eldest member of the SMSF)	
	No Cash out/Equity release permitted	
	Guarantee Legal Advice may be waived by members provided the strict Legal Advice waiver conditions are met in full	
Repayment	Principal and Interest - weekly, fortnightly and monthly.	
Credit History	Clear credit history	

Product Features

Repayment Methods	Direct Debit | BPAY | Pay anyone
Repayment Options	Principal and Interest & Interest Only (Up to 5 years)
Loan Splits	Able to split loan into more than one portion
Redraw	Not Available
Offset Account	100% offset sub-account facility available (terms & conditions apply)
Extra Repayments	Variable Rate: Unlimited / Fixed Rate: Up to $20,000 p.a.
Visa Debit Card	Not Available