



- Max LVR 90%
- Must be in a Company & Trust application.
- Max Borrower Exposure \$ 3M
- Fast Approval
- Client Online Portal
- 100% Offset Account
- NDIS Properties acceptable

Classic SMSF Commercial Loan Facility



DOCUMENTS CHECKLIST

- Lifestyle Group Application Form
- Lifestyle Group Calculator Note no debt multiplier
- 100 Points ID
- Equifax Credit Report
- Water Rates, Council rates and Strata Levies as applicable
- Contract Of Sale for a purchase
- For a refinance 6 months home loan statements
- PAYG full time Income: latest 3 payslips
- 3 months Banks statements showing salary deposits.
- Self-employed income: last 2 individuals tax returns, last two notice of assessment, last two company financials and last 2 company tax returns.
 - Copy of the Cash Management Bank Account
 - Last 2 years Audited SMSF Tax Returns,
 - Last 2 years SMSF Financial Statements



INTEREST RATES

FULL Doc	LVR & Rates*				
	60%	70%	80%	90%	-
\$100K ≤ 1 000 000++	7.50%	7.70%	7.90%**	8.90%**	-
\$1.0M \le \$1 500 000++	7.50%	7.70 %	7.90%**	8.90%**	-
\$1.5M ≤ \$2 000 000++	7.50%	7.70%	7.90%**	-	-
\$2.0M \le \$3 000 000++	7.99%	8.20%	-	-	-

++For Interest Only please add .40% to the above rates.



FEES

VALUATION FEE Payable when ordering valuation (Please note this is an estimate only and may vary with each property)	From \$660.00	
APPLICATION FEE	\$ 1,320.00	
Legal FEE Plus government fees and charges	From \$795.00	

ANNUAL FEE \$395.00

** Lenders Risk Fee Applies for all loans greater LVR >85% is 2.00%, > 90% is 3.00%)

All fees are payable at settlement. (Except valuation fee)

V: 19062023

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