

KEY FACT SHEET – SMSF LOANS

Product Features

Feature	Details
Loan Purpose	Purchase & Refinance
Acceptable Securities	As per lending policy
Loan Reason	Investment
Maximum Loan amount	\$3,500,000
Maximum LVR	90% (Residential) 80% (Commercial)
Loan Terms	360 months
Max Interest Only (I/O) Terms	60 months
Offset	100% offset sub-account facility available (terms & conditions apply)
Split Loans	Available
Redraw	Not Available
Repayment Options	Principal & Interest (P&I), Interest Only
Cash Out / Equity Release	Not Available
Max Borrower Exposure	\$10,000,000
Extra Repayments	Up to \$20,000 p.a. (fixed rate) Unlimited (variable rate)
Visa Debit Card	Not Available
Borrower Types	Trustee of a Self-Managed Super Fund

Maximum Loan-To-Value Ratio (LVRs)

- Existing Dwelling- Residential & Commercial¹²³⁴⁵⁶⁷

LVR Range	Inner-city	Metro / Non-metro	Regional
0% – 70.00%	\$3,500,000	\$3,500,000	\$3,000,000
70.01% – 80.00%	\$3,500,000	\$3,500,000	n/a
80.01% – 90.00%	\$3,000,000	\$3,000,000	n/a

¹Maximum LVR for Metro postcodes is 90% subject to LMI approval.

²Non-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%

³Regional 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%

⁴SDA and other specialist securities (Co-Living, Student, and Boarding House) are unacceptable security property types for SMSF loans

Commercial securities

⁵Maximum LVR for Metro postcodes is 80%

⁶Non-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%

⁷Regional 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%

Maximum LVR & Acceptable Loan Purpose Matrix

Loan Purpose	P&I	I/O
Purchase / Refinance – Residential Investment	90%	80%
Purchase / Refinance – Commercial, retail or industrial property	80%	75%