

Rate Guide | Purchase or Refinance

LVR	<70%	<80%	<85%	<90%	Regional
Residential <\$1.5M	6.79%	7.09%	7.49%	7.79%	7.09%

Program Loadings

Offset Account	add 0.10%	Interest Only (max 5 years)	add 0.30%
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Lender Risk Fees (LRF)

(Fee calculated based upon approved loan limit & not added to the interest rate).

LVR's <60% Regional/Unclassified - 0.50% applies
LVR's >80% & <90% - LMI Quote applies

Max Loan Size & LVR Guide

LVR	Inner City	Metro	Non Metro	Regional
0 - 75%	\$1,500,000	\$1,500,000	\$1,500,000	\$1,250,000 (60%)
75.01% - 80.00%	\$1,250,000	\$1,250,000	\$1,250,000	NA
80.01% - 90.00%	\$1,250,000	\$1,250,000	\$1,250,000	NA

Program Overview

- Available for purchase, refinance or **SMSF Express Refi** of acceptable residential securities.
- SMSF Express Refi uses 100% of rental income evidenced by 12 months rental history, 2 years clear loan conduct and with a maximum LVR of 70%.
- Only Corporate Trustee structures accepted.
- Legal & Financial advice is required for all applications (some exceptions may apply for existing SMSF's).
- Maximum loan term of up to 30 years..
- Maximum Single Borrow Exposure is \$3,000,000.00.
- Liquidity Test - 7.5% of loan amount post settlement (condition currently waived but subject to change).
- Net Asset Test - \$120,000.00 in liquid assets in the fund prior to funding being sought.
- Servicing evidenced by member(s) superannuation contributions & rental income.
- Other investment income may be used for servicing e.g. max deeming rate of 3% p.a. averaged over 2 years.
- NDIS securities may be accepted using 50% of the actual rental subject to evidence of a 5 year rental/lease and with a 70% maximum LVR.
- Additional contributions can be accepted if regular (monthly) over a 6-month period (Employer or SMSF).
- Irregular contributions can be accepted if evidenced over 2 financial years (lower amount to be used).
- If the client/s have not paid additional super contributions and have the capacity, these can be accepted, subject to the members ability to service personal borrowings outside of super with the additional contribution(s) added as an additional liability for servicing purposes.
- Self Employed applicants required to evidence 2 years historical contributions being made to any Super Fund.
- Vacant land or construction not acceptable for SMSF lending purposes.
- Repayment options include Principal & Interest or Interest Only for a of maximum 5 years
- *Standard inclusions: documentation, review of CoS, settlement, 2 x Guarantors, review of Bare Trust.

Approx. Get In Fees

Application fee	\$199.00	Lender Annual fee	\$395.00
Valuation fee	At cost	Lender Settlement fee	\$295.00
*Lender documentation fees from \$1,375.00			

Approx. Get Out Fees

Discharge fees approx.	3 mths penalty interest <3 yrs + 3rd party costs	Product discharge fee	\$895.00
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