

Vibe SMSF

Loan Application Document Checklist



General Documentation

All Applications

- Completed loan application form
- Electronic Signature Certification of Completion
- Privacy Consent
- Broker Loan Summary Sheet
- Servicing Calculator report

All Borrowers

- Completed digital consent
- Completed digital VOI (must show “passed”) or manual VOI documents
- Any account closure letters from past 3 months
- Last 3 months statement on any other debts
- Title search (system – generated)
- Equifax Reports (CCR)
- Signed Exit Strategy letter (if any consumer is greater than 55 years of age)

SMSF Documentation

Trust Documentation

- Certified SMSF Trust Deed (can be a settlement condition).
- Certified SMSF Bare Trust Deed (can be a settlement condition).
- Certificate of Registration or ASIC search for SMSF trustee company (ASIC search must be < 60 days old).
- Certificate of Registration or ASIC search for SMSF bare trustee company (ASIC search must be < 60 days old).

Financial Documentation

- Most recent year’s SMSF Trust Financial Statements; and
- Most recent year’s SMSF Trust Audit Report; and
- Most recent year’s SMSF Tax Returns

Superannuation Contributions

PAYG Members

Mandatory Contributions – Evidence Options

- 2 consecutive payslips with the most recent no more than 60 days old on receipt by **Scene Fin**; or
- The most recent ATO Income Statement; or
- An interim ATO Income Statement (excluding July to September each financial year); or
- The SMSF Cash Management Account statements covering a twelve (12) month period with the statements no more than 90 days old on receipt by **Scene Fin**; or

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The annual Industry Super Fund statement and a recent account summary or transaction listing where the Industry Fund statement is greater than 90 days old on receipt by **Scene Fin**.

Additional Contributions for PAYG members:

2 consecutive payslips (more than 60 days old); or

Most recent ATO Income Statement; or

Interim ATO Income Statement (Excluding July to September each financial year); or

SMSF Cash Management Account statements (Covering a 12-month period, with statements no more than 90 days old); or

Annual Industry Super Fund statement and a recent account summary or transaction listing if the annual statement is older than 90 days

Proposed Contributions

Proposed contributions are acceptable up to a maximum of 10% of gross annual income, less additional contributions already being made

Provide one of:

- Most recent ATO Income Statement; or
- Two consecutive payslips (≤ 60 days old); or
- Interim ATO Income Statement.

Proposed contributions will require a supporting "Proposed Superannuation Contribution Declaration" form completed by the members accountant or financial planner (Not acceptable if $RHI \geq 3$ or $DTI > 6.0$)

Self-Employed Members

Mandatory Contributions – Evidence Options

12 months SMSF Cash Management Account statements (no more than 90 days old on receipt by Origin MMS); or

Annual Industry Super Fund statement and a recent account summary or transaction listing where the Industry Fund statement is greater than 90 days old on receipt by Origin MMS; and

One-off concessional contribution allowed up to **\$30,000** (less last 12 months contributions. Can be a settlement condition)

Proposed Contributions

Origin MMS will accept 100% of additional and proposed superannuation contributions for self employed members up to a maximum of:

10% of earned income for Sole Traders or Partnerships ; or

10% of NPBT (Net Profit Before Tax) for Companies

as evidenced by:

If Sole Trader/Partnership

- 10% of earned income evidenced from the member's personal tax return (excluding capital gains and rental income) and corresponding notice of assessment; or

If Company

- 10% of NPBT of the most recent financial year (can addback depreciation and salary drawings) from their primary trading entity evidenced from business financial statements.

Proposed contributions will require a supporting "Proposed Superannuation Contribution Declaration" form completed by the members accountant or financial planner (Not acceptable if $RHI \geq 3$ or $DTI > 6.0$)

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Security Property Documentation

Purchase

- Contract of Sale
- Valuation Report
- Proof of Deposit Paid
- Evidence of Funds to Complete

Refinance

- Up to date Rates Notice
- Valuation Report

Vacant Commercial Properties

- Real Estate Rental Appraisal

Investment Property Rental Income

Provide one of the following (in priority order):

- Signed Lease Agreement; or
- Last 6 Months Rental Statements; or
- Valuation Report

Owner-Occupied Property Rental Income

Provide one of the following (in priority order):

- Valuation Report
- Real Estate Appraisal

Rental Income from Other Existing SMSF Security Properties

Provide one of the following (in priority order):

- SMSF Cash Management Account Statement
- Signed Lease Agreement
- Valuation Report

The online checklist dynamically adjusts based on the information provided, ensuring only relevant items appear. It can be updated anytime to reflect policy and requirement changes.