



SmartSMSFLending

Smart SMSF Rates

LVR	60%	65%	70%	75%	80%
Residential Metro to \$2.5M	7.49%	7.49%	7.79%	7.79%	7.89%
Resi Major Regional to \$2.5M	7.49%	7.49%	7.79%	7.79%	7.89%
Resi Inner City to \$2.5M	7.49%	7.49%	7.79%	7.79%	NA
Commercial to \$3M	8.09%	8.19%	8.39%	8.59%	NA
Commercial to \$5M	8.39%	8.59%	8.79%	NA	NA

Smart SMSF Program Loadings & Parameters

Max Loan Size \$2.5M Capped at 75%
 Max Loan \$2Mill Above 75%
 REGIONAL locations Check with BDM

Interest Only to 5 Years Add 0.40%

Program Features & Relevant Information:

- Purchase or refinance residential or commercial investment properties
- Borrower type(s) include Corporate or Individual Trustee's.
- Loan sizes up to \$25,000,000 (refer to your BDM for quote).
- Loan Term up to 30 years.
- Legal advice is required with all applications.
- Interest Only (Investment) available for up to 5 years with LVR's to 80%.
- Vacant land as standalone security unacceptable.
- Servicing considerations:
 Rental income at 80%
 Member contributions at 85%
 Deemed income at 85%
- Servicing outside of the SMSF fund acceptable.
- A 2.5% liquidity test may apply for Off the Plan purchases without a valid lease in place at settlement.
- Minimum security size 50 sqm exclusive of balconies & car parking if residential.
- Credit Impaired with minor life event impairment considered under 80% (rate loadings may apply).
- Product includes BPAY®, Internet Banking.
- A re-approval fee of \$200 is applicable after 90 days from original approval date.

Smart SMSF Application Fees

Residential		Commercial	
Application Fee	1.25%	Application Fee	1.75%
Valuation fee from	\$484.00	Valuation fee from	POA
Lenders Legal Fee from	\$1500.00	Lenders Legal Fee from	\$1500.00
Monthly Fee	\$15.00	Monthly Fee	\$15.00
Settlement Fees	\$699.00	Settlement Fees	\$699.00
Discharge Fees from	\$535.00	Discharge Fees from	\$535.00

Application material available at www.mortgage-mart.com.au. Please refer to the Postcode Guide for more details on acceptable security locations and LVR limitations if applicable. Subject to lender acceptance and criteria. Other conditions, fees and charges may apply. Australian Credit Licence 382 606. Rates effective from 4th June 2024.