

# Optimiser Variable SMSF

<b>LVR</b>	<b>60%</b>	<b>70%</b>	<b>75%</b>	<b>80%</b>	<b>85%</b>	<b>90%</b>	<b>60% Regional</b>
<b>Residential</b>	<b>7.19%</b>	<b>7.19%</b>	<b>7.49%</b>	<b>7.49%</b>	<b>7.89%</b>	<b>8.19%</b>	<b>7.49%</b>
<b>Commercial</b>	<b>7.74%</b>	<b>7.94%</b>	<b>8.14%</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>8.14%</b>
<b>Trustee Type</b>	<b>Corporate</b>	<b>Corporate</b>	<b>Corporate</b>	<b>Corporate</b>	<b>Corporate</b>	<b>Corporate</b>	<b>Corporate</b>

**Max Loan size: Residential \$1,500,000 up to 75% | \$1,250,000 Above 75% to 90% or If Regional Location**

**Max loan size: Commercial \$2,000,000 up to 70% | \$1,500,000 Above 70% to 75% or if Regional Location**

## Optimiser SMSF Program Loadings & Parameters

<b>Offset Account Loading</b>	Add 0.10%	<b>Interest Only to 5 Years</b>	Add 0.30%
		<b>Inner City Loading</b>	Add 0.50% if LVR >75% Residential & > 70% Commercial

All Residential SMSF Loans – Lender Protection Fee of 1.50% applies with LVRs >80%  
 All Commercial SMSF Loans – Lender Protection Fee 0.5% to 70% LVR 1% Above 70% LVR  
 All Regional & Unclassified Locations – Lender Protection Fee of 0.50% applies Residential & Commercial

### Program Information for Optimiser SMSF loans:

- Available for purchase or refinance of residential or commercial securities in Metro, Non-Metro or Regional Locations.
- Refinance – reasonable refinance costs may be included.
- Maximum loan term of up to 30 years.
- Minimum loan size \$150,000.
- Maximum Single Borrower exposure \$3,000,000.
- Additional unlimited repayments if variable or up to \$20,000 p.a. if fixed (new fixed options are currently unavailable)
- Only Corporate trustee structures accepted with Optimiser SMSF – please confirm structure prior to submission.
- Individual Trustee structures are unacceptable (refer to Smart SMSF Program if applicable).
- Servicing achieved using evidenced member superannuation contributions & rental income.
- Self Employed applicants required to evidence 2 years historical contributions being made to any Super Fund.
- Other investment income may be considered for servicing using a max deeming rate of 3% p.a. averaged over 2 years.
- Additional contributions acceptable for servicing if regular over a 6-month period and evidenced through CMA.
- Irregular Contributions can be accepted if evidenced over 2 years financial statements.
- Commercial securities include retail and industrial securities:  
 75% LVR – Offices, Industrial, Retail, Residential with 3 or more dwellings on one title  
 70% LVR - Medical/Dental suites, Display/Exhibition Homes  
 60% LVR - Serviced Apartments, Childcare Centres, Student Accommodation
- For securities deemed Inner City or High Density a maximum LVR of 65% is available.
- Vacant land and/or construction are unacceptable under any SMSF lending policy.
- Legal & Financial advice is required for all applications.
- Reapproval Fee of \$200 is applicable after 90 days from original approval date.

## Optimiser SMSF Application Fees

<b>Application Fee</b>	Standard fee \$599.00	<b>Annual Fee</b>	<b>\$395.00</b>
<b>Valuation fees</b>	From \$484.00	<b>Settlement Fee</b>	<b>Standard \$250.00</b>
<b>Establishment Fee</b>	NA	<b>Discharge Fees approx.</b>	<b>\$895.00</b>
<b>Documentation Fee</b>	\$1,375.00	Exit fee is applicable for a period of 3 years equal to 3 months interest inclusive of any applicable loadings.	