



# SMSF Loan Application Checklist

Primary Borrower	Your Reference		
Date	Product	SMSF	SMSF Express Refi

## Application Details

- Loan Application with privacy consent form (fully completed, signed & dated)
- Cover sheet
- Credit Note
- SMSF Servicing Calculator **OR** SMSF Express Refinance Serviceability
- Equifax Reports for each individual guarantor, SMSF trustee company and SMSF Bare Trust  
*(Note: past 2 years enquiries must be addressed in Credit Note)*
- Valuation (attached/ordered)
- Evidence of funds to complete (if applicable)

## Borrower Identification

- Certified SMSF Trust Deed
- Certified SMSF Bare Trust Deed

## For Each Individual (Guarantor)

- KYC & VOI Identification Form
- Certified Identification documents attached:
  - Passport
  - Drivers Licence/Government issued Photo Card
  - Marriage/change of name certificate

## Loan Purpose — Supporting Documents

### For New Purchase

- Full copy of Contract of Sale

### For Refinance

- 6 months loan statements for the SMSF
- Current rates notice for the security

### For Express Refinance

- 2 Years clear SMSF loan statements\*
- 12 months rental statements/rental credits\*
- Current rates notice for the security

*\*NOTE: Not older than 45 days at approval*

## Proof of Income *(Not required for Express Refinance)*

- ONE of the following:
  - 2 years Audited tax returns and financial statements - TFN removed
  - Existing Super fund Statement to be rolled into SMSF
- Accountant letter confirming annual ongoing cost for SMSF (if applicable)

### Self-employed

- ABN search
  - 2 years company financials\*
  - 2 years personal tax returns with NoA\*
- \*NOTE: Only 1 year required if credit score  $\geq$  700 & ABN registration  $\geq$  4 years*

### Other Income/Savings

- Evidence of additional income
- Cash Management Account Statements confirming contribution & funds to complete
- Investment portfolio statements (if applicable)

### PAYG

- 2 of 3 most recent consecutive payslips
- ONE of the following:
  - 3 months bank statement showing salary credit
  - 2 years ATO Income statement (via MyGov)
- Employment verification
  - Obtain employer's contact details through an independent source
  - ABN or ASIC search
  - Verbal employment checks confirming role, income & length of employment