Commercial SMSF

SMSF **Edge** Promotion

Click to learn more about waived and reduced Commercial SMSF loan fees.

Up To 80% LVR

$100K - $10M

Income Verification Varies

New or Established SMSFs

Up To 30 Years P&I / 5 Years IO

Owner Occupied or Investment

Loan Size	$100K - $10M based on location and LVR
Serviceability	1.50:1 ICR minimum (SMSF income + net rent + contributions) and 1.00:1 DSR
Fund Only Servicing	Open to PAYG and self-employed investors only using SMSF income + net rent + contributions (concessional and non-concessional) 2 years individual tax returns for the SMSF members + 2 years financial statements and tax returns for the SMSF (if an existing fund) + commercial lease if investment.
Group Servicing Options	Where Group Servicing is required, Full Doc and Mid Doc income verification are acceptable from the self-employed member or guarantor. • Full Doc - 2 years' tax returns and financial statements for all parties to the loan • Mid Doc - Self certified income supported by one of the following five options: 1. Accountant's letter 2. Last 2x BAS statements 3. Last 6 months trading bank accounts 4. 1 year tax return + NOA 5. 1 year financial statement
Fund Requirements	No liquidity or net asset requirement One or more SMSF members in accumulation phase for all loans up to $8M
Income Verification	Differing verification documents may be required depending on historical or projected contributions.

Fees*^

Establishment Fee	Limited Time SMSF Edge Promotion: 0.475% + GST | 0.55% + GST where Mid Doc Group Servicing is applied Option 2: 1.50% + GST (no Early Repayment Fee)
Settlement Fee	$495 (GST free) payable at settlement
Legal Fee	At cost - payable upon invoice
Valuation Fee	At cost - payable upon invoice
Title Insurance	Title insurance required for loans over $4m or over 65% LVR - refer to Title Insurance Information sheet for further details & pricing
Early Repayment	3 months' interest calculated on the amount of principal repaid within 3 years from settlement, unless repayment is from the proceeds of sale of a security or from cash, in which case will be reduced to 1 month's interest on the amount principal repaid. Fixed rate loans may incur an additional cancellation charge on additional or early repayments.
Discharge Fee	$950 (GST free) + legal fees

Interest & Term

Interest#	Calculated daily, charged monthly by direct debit
Term	15 to 30 years P&I - up to 5 years IO + 25yrs P&I Up to 25 years P&I - up to 5 years IO + 20 yrs P&I for loans from $4M to $8M IO period may be extended for up to 1 year upon application by the borrower at the lender's discretion.

Important Information

Key Message	Make sure your client engages qualified professionals from the start of the transaction to prevent costly mistakes and delays. Setting up a SMSF and borrowing through it is complex, with the potential for serious administrative penalties if requirements aren't followed correctly. Borrowers should obtain advice particular to their circumstances from appropriate legal, financial planning and accounting experts.
Things To Know	Refer to SMSF Loan Submission Checklist for all required supporting document information.

Some specialised properties may incur interest rate loading. | * GST to be added to all fees and commission amounts except where otherwise stated. | ^ The Establishment Fee and all borrowing costs including but not limited to the lender's Settlement Fee, valuation, professional legal fees, title insurance fee and disbursements are to be met by the borrower.

Residential SMSF

Purpose

SMSF loans made simple for investing in houses and apartments.

Up To 80% LVR

Income Verification Varies

Up To 30 Years P&I / 5 Years IO

Up to $5M

New or Established SMSFs

No Ongoing Monthly Fees

LVR	Up to 80% LVR on houses and apartments
Security Property	Maximum loan for houses and apartments is $5M in major capital cities and major metro areas. Minimum security property value $200,000. Off the plan purchases in buildings less than or equal to 10 levels are acceptable for loan amounts up to $3.5M.
Serviceability	1.50:1 ICR minimum (SMSF income + net rent + contributions) and 1.00:1 DSR
Fund Only Servicing	Open to PAYG and self-employed investors only using SMSF income + net rent + contributions (concessional and non-concessional) | 2 years individual tax returns for the SMSF members + 2 years financial statements and tax returns for the SMSF (if an existing fund)
Group Servicing Options	Where Group Servicing is required, Full Doc and Mid Doc income verification are acceptable from the self-employed member or guarantor. • Full Doc - 2 years' tax returns and financial statements for all parties to the loan • Mid Doc - Self certified income supported by one of the following five options: 1. Accountant's letter 2. Last 2x BAS statements 3. Last 6 months trading bank accounts 4. 1 year tax return + NOA 5. 1 year financial statement
Easy Refinance (no serviceability assessment required)	-A minimum of 12 months' satisfactory loan conduct must be evidenced by 12 months of loan statements. -Acceptable payment type refinances are: IO to IO, PI to PI or IO to PI refinance. PI to IO switching is not permitted -Refinances must be dollar-for-dollar. Additional funds may only be advanced to capitalise refinance costs -The new loan repayment and interest rate must be lower than the existing loan. -Term extensions are permitted, provided the borrower acknowledges that extending the loan term may result in paying more interest over the life of the loan.
Fund Requirements	No liquidity or net asset requirement | One or more SMSF members in accumulation phase
Income Verification	Differing verification documents may be required depending on historical or projected contributions.

Fees*^

Loan Amounts**	≤ $3.5M up to 65% LVR, or ≤ 3M up to 80% LVR	> $3.5M all LVR, or > 3M ≤ 3.5M and over 65% LVR
Establishment Fee	$650 + GST (includes standard legal fee)	1.25% includes GST and standard legal fee
Valuation Fee	$350 + GST payable at settlement. If the valuation exceeds $2,000, the full valuation cost is payable by the customer.	Included in the Settlement Fee. If the valuation exceeds $2,000, the full valuation cost is payable by the customer.
Settlement Fee	$495 (GST free) payable at settlement Separate to Establishment Fee	$2,000 (GST free) payable at settlement. Separate to Establishment Fee. Includes Valuation Fee where the cost is less than $2,000.
Early Repayment	For loans up to $3.5M: 3 months' interest calculated on the amount of principal repaid within 3 years from settlement, unless repayment is from the proceeds of sale of a security or from cash, in which case will be reduced to 1 month's interest on the amount principal repaid | Fixed rate loans may incur an additional cancellation charge on additional or early repayments	
Discharge Fee	$950 (GST free) + legal fees	

Interest & Term

Interest#	Calculated daily, charged monthly by direct debit
Term	15 to 30 years P&I - up to 5 years IO + 25yrs P&I | IO period may be extended for up to 1 year upon application by the borrower at the lender's discretion.

Important Information

Key Message	Make sure your client engages qualified professionals from the start of the transaction to prevent costly mistakes and delays. Setting up a SMSF and borrowing through it is complex, with the potential for serious administrative penalties if requirements aren't followed correctly. Borrowers should obtain advice particular to their circumstances from appropriate legal, financial planning and accounting experts.
Things To Know	Refer to SMSF Loan Submission Checklist for all required supporting document information.

Some specialised properties may incur interest rate loading. | * GST to be added to all fees and commission amounts except where otherwise stated. | ^The Establishment Fee and all borrowing costs including but not limited to the lender's Settlement Fee, valuation, professional legal fees, title insurance fee and disbursements are to be met by the borrower. | **Interest rates and fees may differ depending on location.

SMSF

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Interest Rates

Use our online postcode calculator to check LVRs and loan sizes.

Effective 09 July 2026

Income Verification Varies

$100K - $10M

New or Established SMSFs

Commercial: $100K - $4M

LVR	50%	60%	65%	70%	75%	80%
securities in areas with populations > 50,000						
$100K - ≤ $2M	7.59%	7.59%	7.74%	7.74%	7.94%	8.03%
$2M - ≤ $3M	7.59%	7.59%	7.74%	7.74%	7.94%	8.03%
$3M - ≤ $4M	7.59%	7.59%%	7.74%	7.74%	-	-
securities in areas with populations > 20,000 and < 50,000						
$100K - ≤ $2M	7.79%	7.79%	7.94%	7.94%	8.14%	-
$2M - ≤ $3M	7.79%	7.79%	7.94%	7.94%	-	-

Commercial: $4M - $10M

LVR	50%	55%	60%	65%	70%	75%
securities in metro areas						
$4M - ≤ $7M	7.79%	7.79%	7.79%	7.94%	7.94%%	-
$7M - ≤ $10M	7.79%	7.79%	7.79%	7.94%	-	-
securities located in areas with populations > 50,000						
$4M - ≤ $5M	7.79%	7.79%	7.79%	7.94%	-	-

Residential

LVR	50%	60%	65%	70%	75%	80%
Up to ≤ $3M	7.09%	7.09%	7.19%	7.19%	7.38%	7.38%
$3M - ≤ $3.5M	7.09%	7.09%	7.19%	7.94%	8.09%	-
$3.5M - ≤ $5M	7.79%	7.79%	7.94%	7.94%	8.09%	-

Interest Only Loading

Commercial IO	Interest rate loading +0.10%
Residential IO	Interest rate loading +0.25%

The above interest rates are indicative and subject to change without notice.