

Commercial SMSF



Purpose

SMSF loans for office, retail, industrial properties, and boarding houses. Mixed Residential and Business Real Property properties accepted.

Up To 80% LVR (75% IO)

Income Verification Varies

Up To 30 Years P&I / 5 Years IO

\$100K – \$8M

New or Established SMSFs

Owner Occupied or Investment

Loan Size	\$100K – \$8M 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. <ul style="list-style-type: none"> 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: <ol style="list-style-type: none"> Accountant's letter Last 2x BAS statements Last 6 months trading bank accounts 1 year tax return + NOA 1 year financial statement
Fund Requirements	No liquidity or net asset requirement for loans up to \$4M No liquidity requirement and \$250,000 net asset requirement for loans from \$4M to \$8M 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	0.95% (GST exclusive) / 1.10% (GST exclusive) where Mid Doc Group Servicing is applied
Settlement Fee	\$450 (GST free) payable on settlement
Legals	At cost – payable upon invoice
Valuation	At cost – payable upon invoice
Title Insurance	Title insurance required on all loans – refer to Title Insurance Information sheet for further details & pricing
Early Repayment	3 month's 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

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 Fees or Revaluations

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. <ul style="list-style-type: none"> 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: <ol style="list-style-type: none"> Accountant's letter Last 2x BAS statements Last 6 months trading bank accounts 1 year tax return + NOA 1 year financial statement
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 ≤ 2M up to 80% LVR, or ≤ 2.5M up to 75% LVR	> \$3.5M all LVR, or > 2.5M ≤ 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	Included in Settlement Fee
Settlement Fee	\$450 (GST free) separate to Establishment Fee, payable on settlement	\$2,000 (GST free) separate to Establishment Fee, payable on settlement and includes valuation fee
Early Repayment	For loans up to \$3.5M: 3 month's 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	

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



Interest Rates

Use our [online postcode calculator](#) to check LVRs and loan sizes.

Effective 16 June 2025

Income Verification Varies

\$100K – \$8M

New or Established SMSFs

Commercial: \$100K – \$4M

LVR	50%	60%	65%	70%	75%	80%
securities in areas with populations > 50,000						
\$100K – ≤ \$2M	7.44%	7.44%	7.54%	7.54%	7.84%	8.28%
\$2M – ≤ \$3M	7.44%	7.44%	7.54%	7.54%	7.84%	–
\$3M – ≤ \$4M	7.44%	7.44%	7.54%	7.54%	–	–
securities in areas with populations > 20,000 and < 50,000						
\$100K – ≤ \$2M	7.64%	7.64%	7.74%	7.74%	8.04%	–
\$2M – ≤ \$3M	7.64%	7.64%	7.74%	7.74%	–	–
maximum LVR is reduced by 5% for IO areas with populations > 50,000, & reduced by 10% for areas with populations > 20,000 & < 50,000						

Commercial: \$4M – \$8M

LVR	50%	55%	60%	65%	70%	75%
securities in metro areas						
\$4M – ≤ \$7M	7.44%	7.44%	7.44%	7.54%	7.54%	–
\$7M – ≤ \$8M	7.44%	7.44%	7.44%	7.54%	–	–
securities located in areas with populations > 50,000						
\$4M – ≤ \$5M	7.44%	7.44%	7.44%	7.54%	–	–

Residential

LVR	50%	60%	65%	70%	75%	80%
Up to ≤ \$2M	6.74%	6.74%	6.84%	6.84%	7.14%	7.14%
\$2M – ≤ \$2.5M	6.74%	6.74%	6.84%	6.84%	7.14%	
\$2.5M – ≤ \$3.5M	6.74%	6.74%	6.84%	7.44%	7.74%	
\$3.5M – ≤ \$5M	7.34%	7.34%	7.44%	7.44%	7.74%	–

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.