

Self Managed Super Fund (SMSF) Loan Checklist

FINSURE
LOANS

POWERED BY **Thinktank.**



Check boxes in the matrix below indicate the required supporting documents for each loan type.

	COMM FULL DOC	COMM MID DOC	RESI FULL DOC	RESI MID DOC
Introducer Cover Page	☐	☐	☐	☐
Loan Application Form (includes Privacy Consent, Statement of Position and Background)	☐	☐	☐	☐
Legible photo ID (current passport & driver's licence, front and back) with applicant's full name	☐	☐	☐	☐
Completed serviceability calculator	☐	☐	☐	☐
Purchase				
Full copy of executed Contract of Sale or Offer and Acceptance (WA only)	☐	☐	☐	☐
Evidence of sufficient FTC (bank statement showing account name, BSB & account number of the SMSF) or Industry/Retail Fund statement evidencing funds to be rolled over	☐	☐	☐	☐
Refinance				
Most recent 6 months' loan statements for loan(s) being refinanced	☐	☐	☐	☐
Original LRBA Loan Agreement if the existing LRBA is not evident in SMSF tax return, or if the LRBA is a related party LRBA	☐	☐	☐	☐
Income Verification Requirements				
Existing SMSF: FY24 & FY25 tax returns and financial statements	☐	☐	☐	☐
New SMSF: Declared contributions for each SMSF member	☐	☐	☐	☐
Member Guarantee: Self-employed - FY24 & FY25 individual tax returns & NOA (PAYG: 2 most recent pay slips & income statement)	☐		☐	☐
Rental Income of Commercial Security Property: Executed lease agreement required	☐	☐	☐	☐
ATO portal ICA 6 month transaction listing (only if > 75% LVR and if group servicing required for the trading entity only)	☐	☐		
Group Servicing (if required)				
Trading entities: FY24 & FY25 tax returns and financial statements	☐		☐	
Trading entities: Income self-certification and accountant's letter or two latest BAS		☐	☐	☐
Trading entities: Company/Trust details and A&L completed in application form	☐	☐	☐	☐
Completed Serviceability Calculator for Group Servicing	☐	☐	☐	☐
SMSF Supporting Documents				
Fully executed, certified copy of the SMSF Trust Deed and any Deeds of Amendment/Variation	☐	☐	☐	☐
Fully executed, certified copy of the Bare Trust Deed	☐	☐	☐	☐
SMSF complying on ATO register (check via Super Fund Lookup)	☐	☐	☐	☐