

Self Managed Super Fund (SMSF) Loan Checklist

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