Self Managed Super Fund (SMSF) Loan Checklist

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

Thinktank..

	Comm	Comm Mid	Rapid Refi	Resi	Resi Mid
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: FY23 & FY24 tax returns and financial statements					
New SMSF: Declared contributions for each SMSF member					
Member Guar.: Self-employed - FY23 & FY24 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: FY23 & FY24 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)					