CABERNET Flex Residential SMSF LOAN

90% Max LVR Residential

UPDATED: 27/7/27

The Cabernet Flex Residential self-managed super fund loan (SMSF) loan is the ideal funding option for a self-managed super fund wanting to purchase a residential investment property and obtain exposure to real estate assets or refinance an existing SMSF to a better rate.

Description:	Investment purposes only – corporate trustees. Purchase a residential dwelling [including NDIS] or refinance an existing SMSF loan.	Application Fee:	$550 (payable at settlement)
		Valuation Fees:	At Cost: From $330
Loan Amount: Residential:	Minimum: $ 50,000 Maximum: $3,500,000 (to 70% Metro) Maximum: $3,000,000 (to 80% Metro) Maximum: $2,500,000 (to 90% Metro)	Solicitor Fees:	At Cost: Approx. $595 plus outlays.
		Annual Fee:	$395 pa (no monthly fees)
Loan to Value Ratio:	90% max LVR. Includes established <1 year and off the plan). 80% max LVR (High Density, Inner City; NDIS). 75% Max LVR – Regional securities.	100% Offset Fee *(optional)*:	Available on variable and Fixed Rate loans – no fee for Offset.
		Rate Lock Fee (optional):	$495 (1-4 yrs); $749 (5-10 yrs).
Term:	Min. 5 Years to 29.92 years (359 months). Max 25 years (300 mths) for NDIS	Title Insurance:	Not Applicable.
Repayment type:	Variable Rate P&I or Interest Only (max 5 yrs). 1-5, 7 & 10 years fixed rate options available. Interest Only is not available for NDIS.	Lender Protection Fee (LPF):	Nil LPF to 80% LVR. 2.5% LPF >80% - 85% LVR. 3.5% LPF >80% - 90% LVR.
Redraw:	Not Available for SMSF loans.	Settlement Fee:	$495
Liquidity Test & Net Asset Test:	Not Applicable until further notice.	Discharge Fee:	$2,200 plus 3rd party costs (ERF: Early Repayment Fee is n/a)
Split Loans:	Up to 6 splits allowed for SMSF (no fee at loan application stage). Can have variable & fixed rate splits.		
100% Offset:	Optional 100% Offset (fee free) available on both fixed and variable rates – fee free. Can be added or withdrawn at any time.		
NDIS:	Max 80% LVR. Max Term 25 Years. Interest Only is not available for NDIS.		
Borrower:	SMSF Trustee/s, which hold the beneficial interest in the security property, has the right to acquire the property from the Property Trustee, and is permitted to borrow in accordance with the relevant legislative requirements (and any associated regulations). There is no rate loading for corporate trustees on SMSF loans.		
Mortgagor:	Property Trustee/s, which meet the requirements of the relevant legislation (and any associated regulations). Holds the legal interest in the security property on trust for the SMSF.		
Guarantors:	Loans must be supported by personal guarantee/s for the full amount of the loan from all beneficiaries of the SMSF. Guarantees must be in accordance with the requirements of the relevant legislation and associated regulations. Non-resident guarantors are unacceptable.		
Guarantors Advice:	SMSF Trustee borrowers and guarantors must obtain independent legal and financial advice and proof of such advice must be retained on the loan file.		
Acceptable Securities:	In addition to the general requirements regarding the security property, loans made to SMSF Trustee/s must be secured by a "single asset" comprising a security property on a single title (not two or more separate titles) and the loan must not cover any additional assets purchased at the time of property purchase. This includes furnishings or other items which are not fixtures. **An NDIS property (max. 6 bedrooms) is acceptable with a maximum term of 25 years.**		
Unacceptable Purposes or Securities:	Construction Loans or Bridging Finance. Equity Release, Cash Out, Debt Consolidation or Home Improvements. Purchase/Refinance of properties occupied by SMSF beneficiaries or related parties. Non-Arm's length transactions. Purchases from a related party of the SMSF Trustee/s. Purchase or refinance of owner-occupied property.		
Additional Assessment Requirements:	Confirmation of current investment strategy developed by a suitably qualified individual. Last 2 years SMSF Statements (refinances only). Last 2 payslips (if applicable) Most recent periods Financials or Tax Returns (business and individuals).		
IMPORTANT:	Rates, fees & policies subject to change without notice. Conditions Apply. All fees include GST. Economic Break Costs (EBC) may apply to loans with Fixed Rates when the loan is discharged. ADD 0.25% to Rates if Proposed contributions are required		

Easy Refi Checklist - Standard

Application Details

- [ ] **Easy Refi Calculator**
- [ ] **Easy Refi Application Form**
- [ ] **Customer Needs Analysis (Regulated Loans)**

OR

- [ ] **Broker Declaration (Unregulated Loans)**

Applicant Details

- [ ] **Signed Exit Strategy** – Required for applicants 55 years old or older.
- [ ] **Accountants Letter** – Required when there is a company directorship that's not borrower or guarantor.

Identification Requirements

Provide one of the following combinations:

- [ ] **Digital VOI**

OR

- [ ] Provide at least 100 points of certified identification using the following identification items:
  - **Australian Birth Certificate**
  - **Australian Drivers Licence**
  - **Australian Passport**
  - **Medicare Card**
  - **Overseas Drivers Licence**
  - **International Passport**
  - **Manual VOI Form**

Income Verification (PAYG Applicants)

Provide one of the following combinations:

- [ ] **Two most recent consecutive payslips**

OR

- [ ] **Three months of bank statements** showing salary credits

Origin Mortgage Management Services
Origin Mortgage Management Services is a division of Columbus Capital Pty Limited ABN 51 119 531 252 - AFSL & Australian Credit Licence Number 337303
PO Box A1244, Sydney South NSW 1235 T 1300 767 023 E service@originmms.com.au

Easy Refi Checklist - Standard

ORIGIN MORTGAGE MANAGEMENT SERVICES

Self-Employed Income Verification

(Required if the applicant is self-employed and the application is non-SMSF.)

For Sole Traders: Provide one of the following:

- ☐ **Personal bank statements** showing 6 months' salary/dividend credits

OR

- ☐ **Latest personal tax returns** AND
- ☐ **Latest personal tax assessment notice or Accountant letter** confirming tax return status

For Partnerships: Provide one of the following:

- ☐ **Personal bank statements** showing 6 months' salary/dividend credits

OR

- ☐ **Latest personal tax returns** AND
- ☐ **Latest partnership tax returns** AND
- ☐ **Latest personal tax assessment notice or Accountant letter** confirming tax return status

For Directors / Shareholders of Companies: Provide one of the following:

- ☐ **Personal bank statements** showing 6 months' salary/dividend credits

OR

- ☐ **Latest personal tax returns** AND
- ☐ **Latest company/business tax returns** AND
- ☐ **3 months company bank statements financials** showing turnover/trading history AND
- ☐ **Latest personal tax assessment notice or Accountant letter** confirming tax return status

Company/Trust documentation

Company/Trust documentation requirements

For Companies: Provide one of the following:

- ☐ **Most recent financial statement**

AND

- ☐ **Most recent tax returns**
- ☐ **ASIC Search or Certificate of Registration** (Performed by Origin MMS)

For Trusts: Provide one of the following:

- ☐ **Trust Deed** (Required for Settlement)
- ☐ **Most recent financial statement**

AND

- ☐ **Most recent tax returns**

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ORIGIN MORTGAGE MANAGEMENT SERVICES

Mortgage Refinance

- **Most recent 3 months mortgage statements** (Refinancing of a mortgage in a person's name)
- **Most recent 12 months statements** (Refinancing of a mortgage in a company name)

Existing Property Requirements

- **Latest rental statement** (if investment property)
- **Rates notice** (showing no arrears)
- **Valuation report**
- **Valuation invoice**

Existing Property Requirements (Commercial Property)

Provide one of the following:

- **Three months rental statements**
- **Three months bank statements**
- **Signed Lease Agreement**

Approvals and Exceptions

- **Pricing Approval** – Required if a discount, subsequent discount, or reduction in a fee has been applied.
- **Exception Approval** – Required if any rule has been overridden.

Note: The online checklist dynamically adjusts based on the information provided, ensuring only relevant items appear. It can be updated anytime to reflect policy and requirement changes.

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