

# CABERNET Flex Residential SMSF LOAN



## 90% Max LVR Residential

UPDATED: 28 November 2025

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.

<b>Description:</b>	Investment purposes only – corporate trustees. Purchase a residential dwelling [including NDIS] or refinance an existing SMSF loan.	<b>Application Fee:</b>	\$550 (payable at settlement)
<b>Loan Amount: Residential:</b>	Minimum: \$ 50,000 Maximum: \$3,500,000 (to 70% Metro) Maximum: \$3,000,000 (to 80% Metro) Maximum: \$2,500,000 (to 90% Metro)	<b>Valuation Fees:</b>	At Cost: From \$330
<b>Loan to Value Ratio:</b>	90% max LVR. Includes established <1 year and off the plan). 80% max LVR (High Density, Inner City; NDIS). 75% Max LVR – Regional securities.	<b>Solicitor Fees:</b>	At Cost: Approx. \$595 plus outlays.
<b>Term:</b>	Min. 5 Years to 29.92 years (359 months). Max 25 years (300 mths) for NDIS	<b>Annual Fee:</b>	\$395 pa (no monthly fees)
<b>Repayment type:</b>	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.	<b>100% Offset Fee (optional):</b>	Available on variable and Fixed Rate loans – no fee for Offset.
<b>Redraw:</b>	Not Available for SMSF loans.	<b>Rate Lock Fee (optional):</b>	\$495 (1-4 yrs); \$749 (5-10 yrs).
<b>Liquidity Test &amp; Net Asset Test:</b>	Not Applicable until further notice.	<b>Title Insurance:</b>	Not Applicable.
<b>Split Loans:</b>	Up to 6 splits allowed for SMSF (no fee at loan application stage). Can have variable & fixed rate splits.		
<b>100% Offset:</b>	Optional 100% Offset (fee free) available on both fixed and variable rates – fee free. Can be added or withdrawn at any time.		
<b>NDIS:</b>	Max 80% LVR. Max Term 25 Years. Interest Only is not available for NDIS.		
<b>Borrower:</b>	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.		
<b>Mortgagor:</b>	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.		
<b>Guarantors:</b>	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.		
<b>Guarantors Advice:</b>	SMSF Trustee borrowers and guarantors must obtain independent legal and financial advice and proof of such advice must be retained on the loan file.		
<b>Acceptable Securities:</b>	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. <b>An NDIS property (max. 6 bedrooms) is acceptable with a maximum term of 25 years.</b>		
<b>Unacceptable Purposes or Securities:</b>	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.		
<b>Additional Assessment Requirements:</b>	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).		
<b>IMPORTANT:</b>	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.		

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# Cabernet SMSF checklist - Standard



## Application Details

SMSF Servicing Calculator

☐

Application Form

☐

Broker Declaration

## Applicant Details

- ☐ **Signed Exit Strategy** – Required for applicants 55 years old or older.
- ☐ **Accountants Letter** – to confirm annual ongoing cost for SMSF, if the costs noted on the SMSF latest tax return is not reflective of the ongoing future annual cost or no tax returns available.

## Identification Requirements

Provide one of the following combinations:

☐ **Digital VOI**

OR

**KYC Form** (for Face to Face) 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**

## SMSF Requirements

**Certified SMSF Trust Deed** (Required for Settlement)

**Certified Bare Trust Deed** (Required for Settlement)

**SMSF Cash Management Account Statements** for last 6 months or 2 year Industry Super Fund Statements

☐ **Audited SMSF tax returns and financial statements** for the last year (1 year)

**ATO Search** (Performed by Origin MMS)

**Independent Legal Advice Guarantor Certificate** to be completed at time of Mortgage documentation.

## SMSF Trustee Company and Bare Trustee Company

☐ **ASIC Search or Certificate of Registration** – for SMSF Trustee Company and SMSF Bare Trustee Company

## New Purchase Applications

**Introducer Submission notes**

**Rental Appraisal Letter** from a registered real estate agent

**Existing Super fund Statement** to be rolled into SMSF (if applicable)

Fully executed **Contract of Sale**

## PAYG Applicants

Provide one of the following combinations:

**Three most recent consecutive payslips** – For PAYG applicants OR

**Five Months of Bank Statements** showing salary credits from the employer

## Self-Employed Applicants

**Last two years personal tax returns and Notice of assessments**

**Last two years full business/Company/Trust tax returns and financial statements**

**Business Activity Statements (BAS)** for the most recent period and corresponding 6 months business bank statements