



CABERNET FlexCom Commercial SMSF Loan

80% Max LVR

UPDATED: 28 January 2026

The Cabernet FlexCom self-managed super fund loan (SMSF) loan is the ideal funding option for a self-managed super fund wanting to purchase a commercial owner occupied or investment property (including NDIS) or refinance an existing SMSF to a better rate.

Description:	Corporate trustees Only. Purchase a commercial security or refinance an existing SMSF loan.	Application Fee:	\$500 (payable at settlement)
Loan Amount: Residential:	Minimum: \$ 50,000 Maximum: \$3,500,000 (to 70% Metro) Maximum: \$3,000,000 (to 80% Metro)	Valuation Fees:	At Cost: Quote Required.
Loan to Value Ratio:	80% max LVR Metro & Major Regional (including NDIS). IO is 5% lower than P&I LVR.	Solicitor Fees:	At Cost: Approx. \$1,300 plus outlays.
Term:	Min. 5 years Up to 30 years Max.	Lender Protection Fee:	LPF is not applicable to 80% LVR.
Repayment type:	Variable Rate P&I or Interest Only (max 5 yrs). 1-5 year fixed rate options available. Note: Interest Only is not available for NDIS.	Annual Fee:	\$395 pa
Redraw:	Not Available for SMSF loans.	Monthly Fee:	No Monthly Fees.
100% Offset Fee:	Available on variable and Fixed Rate loans (fee free).	Settlement Fee:	\$495
Split Loans:	Up to 6 splits allowed for SMSF (no fee at loan application stage). Can have variable & fixed rate splits.	Account Variation Fee :	\$250
100% Offset:	Optional 100% Offset available on both fixed and variable rates – fee free. Can be added or withdrawn at any time.	Rate Lock Fee:	\$495 Valid for 90 days, NON-REFUNDABLE.
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.	Discharge Fee:	\$2,200 plus 3 rd party costs. (ERF: Early Repayment Fee is n/a)
Mortagor:	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. Please refer to the list on Page 3. NDIS is acceptable security [max. 12 bedrooms] .		
Unacceptable Purposes or Securities:	Construction Loans or Bridging Finance. Equity Release, Cash Out, Debt Consolidation or Home Improvements. Non-Arm's length transactions. Purchases from a related party of the SMSF Trustee/s. Please refer to the list on Page 3.		
Additional Assessment Requirements:	Minimum SMSF net tangible assets of \$120,000 required (prior to loan transaction). The SMSF must have minimum liquid asset (interest /dividend earning assets) balance of 7.5% of the total debts of the SMSF (including the loan amount) after the loan transaction is complete to pass the Liquidity Test. 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. Current year's SMSF Trust tax return is not required.		

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Acceptable Securities in Metro Locations: [Lower LVR's apply to Regional postcodes]

- ✓ Commercial – Torrens Title, Strata Title – 80% P&I | 75% IO
- ✓ Industrial – Owner Occupied or Leased – 80% P&I | 75% IO
- ✓ Industrial – Tenants – 80% P&I | 75% IO

- ✓ Retail – Owner Occupied or Leased – 80% P&I | 75% IO
- ✓ Retail – Torrens Title, Strata Title – 80% P&I | 75% IO
- ✓ Retail – Tenants – 80% P&I | 75% IO

- ✓ Residential ≥ 3 or more on one title – 80% P&I | 75% IO
- ✓ NDIS Residential [max. 12 bedrooms] – 80% P&I [No Int Only]
- ✓ Medical/Dental Suites – 80% P&I | 75% IO
- ✓ Serviced Apartments – 75% P&I | 70% IO
- ✓ Display/Exhibition Homes – 75% P&I | 70% IO

- ✓ Childcare Centre – 70% P&I | 65% IO
- ✓ Co-Living (max 12 rooms) – 70% P&I | 65% IO
- ✓ Boarding Houses – 70% P&I | 65% IO
- ✓ Strata Retirement Units – 70% P&I | 65% IO
- ✓ Student Accommodation – 70% P&I | 65% IO

- ✓ Strata Offices & Showrooms (minimum area 30 m2)
- ✓ Retail outlets (e.g. shops, restaurants)
- ✓ Industrial Units/Factories
- ✓ Mixed Residential & Commercial Use

Unacceptable Securities: (This is not the complete list – just the most common enquiries)

- Motels
- Caravan Parks

- Rural Acres > 25 hectares
- Stables

- Farms
- Clubs

- Golf courses
- Vineyards / Wineries

- Sporting Centres
- Vacant land

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

Easy Refi Checklist - Standard

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**

Easy Refi Checklist - Standard

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.