

SMSF Interest Rate Summary



PRODUCT COMPARISON



Interest Rates	FULL DOC	ALT DOC	FULL DOC	ALT DOC
	Fund or Fund + Additional Member Contributions	Additional Member Contributions	Fund or Fund + Additional Member Contributions	Additional Member Contributions
LVR≤50%	7.19%	7.54%		
LVR≤60%	7.24%	7.59%		
LVR≤65%	7.24%	7.59%		
LVR≤70%	7.24%	7.59%		
LVR≤75%	7.59%	7.94%		
LVR≤80%	7.64%	7.99%	-	-

Interest Rate Loadings

Interest Only add 0.25%

SMSF Origination Fees

Application Fee	\$250	1% of loan amount
Settlement Fee	\$500	\$975
Legal Fee	\$1500	\$1500
Guarantor Fee	\$250	\$250

		Metro Cat 1	Regional Cat 1&2
Security Appraisal Fee	FREE* \$380 Property ≤ \$1M	\$1711 Property ≤ \$1M	\$1986 Property ≤ \$1M
	FREE* \$534 Property > \$1M - \$1.5M	\$1986 Property > \$1M - \$1.5M	\$2261 Property > \$1M - \$1.5M
	FREE* \$765 Property > \$1.5M - \$2M	\$2261 Property > \$1.5M - \$2M	\$2811 Property > \$1.5M - \$2M
	\$985 Property > \$2M - \$3M	Quote Property > \$2M	Quote Property > \$2M
	Quote Property > \$3M		

Free valuation promo valid from 6 Feb - 28 Mar 2024. T&Cs apply*

Other Fees

Account Management Fee	\$15 per month	\$15 per month
Discharge Fee	\$690	\$690
Early Termination Fee	×	×
Commission Clawback	×	×

All Other Fees and Charges

For access to the RedZed Fee Schedule, log into [Introducer Connect](#)

*Valuation must be ordered through CoreLogic's PropertyHub by you, the originating broker. You must select RedZed as the provider and 'RedZed Broker Promotion'. 1 FREE valuation per application. Applies to residential properties only. Excludes commercial valuations. Valuation fee waived for residential valuations with market value up to and including \$2 million. Does not apply to residential properties valued above \$2 million. Valuations must be ordered between 6 February 2024 – 28 March 2024. Valuations must be for a genuine RedZed application.

Interest rates and product features are current at the date of publication and may change from time to time. For distribution to RedZed Accredited Introducers only. Not to be distributed to borrowers. All loan applications are subject to RedZed's lending criteria and lending policy which may be amended from time to time without notice. The Target Market Determination for RedZed residential products can be found on our website. Fees, charges and conditions apply. For more information contact RedZed on 1300 722 462 or sales@redzed.com | RedZed Lending Solutions Pty Ltd | ABN 31 123 588 527 | Australian Credit Licence 311128

SMSF Loan Products

PRODUCT COMPARISON

Credit Criteria / Policy Guide

	Super Resi	Super Commercial
Maximum loan / LVR % (minimum loan \$100K)	Up to \$2M @ 70% \$1.75M @ 75% \$1.5M @ 80%	Up to \$3M @ 70% \$2.5M @ 75%
Maximum loan LVR % by location	Cat 1 & 2 up to 80% Cat 3 75% max \$750K	Cat 1 up to 75% Cat 2 up to 65%
Loan term (minimum / maximum)	15 / 30 years	15 / 30 years
Interest only term option	1 - 5 years	1 - 5 years
Loan repayment frequency	Monthly, fortnightly or weekly (Interest only monthly only)	Monthly, fortnightly or weekly (Interest only monthly only)
Additional repayments	✓	✓
Minimum ABN registration	1 Day SMSF & Bare Trust (2 years for members business if member income used)	1 Day SMSF & Bare Trust (2 years for members business if member income used)
Maximum number of SMSF members (1 member must be in accumulation phase)	4 (Guarantee required from all SMSF members > 18 years of age)	4 (Guarantee required from all SMSF members > 18 years of age)
Acceptable SMSF structure	Corporate trustee only	Corporate trustee only
Loan purpose	Purchase / Refinance existing SMSF Loan	Purchase / Refinance existing SMSF Loan
Loan servicing options (for additional details and requirements, refer to the RedZed Policy and Procedures Guide)	1. Fund only 2. Fund + proposed additional Full Doc contributions for PAYG & self-employed members 3. Fund + proposed additional Alt Doc contributions for self-employed members	1. Fund only 2. Fund + proposed additional Full Doc contributions for PAYG & self-employed members 3. Fund + proposed additional Alt Doc contributions for self-employed members
Minimum SMSF liquid asset position (post settlement)	3 months repayments for all debts in the SMSF	3 months repayments for all debts in the SMSF, OR 6 months repayments for all debts in the SMSF where the commercial security is vacant or has a lease with < 12 months remaining
Mortgage arrears (within last 6 months)	Late payment < 7 days (SMSF loan being refinanced)	Late payment < 7 days (SMSF loan being refinanced)
Unsecured debt arrears (members)	✗	✗
Defaults (for member / guarantors only)	✓ < \$1000	✓ < \$1000
More than one security property title in a transaction	✗	✗
Redraw	✗	✗
Fixed rates or split loans	✗	✗
Bankruptcy or part IX / X history (members)	✗	✗
Security Criteria & Location		
Acceptable security types	House, unit, townhouse, rural residential, apartments (refer RedZed residential apartment parameters on page 3)	Retail Shops, offices (strata offices max 65% LVR), industrial units, factories, warehouse & workshop, multiple residential securities on one title, specialised securities (refer to BDM)
Unacceptable securities	Vacant land, development sites, construction, subdivision, security substitutions, acquisition of property from members or related parties. Serviced apartments, apartments in a holiday let rental pool and/or fully furnished securities	Vacant land, development site, construction & specialised securities
Location category 01 (variable LVR applies)	80%	75%
Location category 02 (maximum LVR 80%)	80%	65%
Location category 03 (maximum loan size \$750K)	75%	✗
Refer locations (maximum LVR 70%, maximum loan size \$750K)	Refer to BDM	✗

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Residential & Commercial Product **Features**

General Features

- ✓ **Owner Occupied or Investment Purposes**
- ✓ **Refinance** - including unlimited debt consolidation
- ✓ **Split Loans** (maximum of 3 split loans)
- ✓ **Pay out ATO Debts**
- ✓ **Business Purposes** (including working capital, purchase stock, equipment etc)
- ✓ **Interest Only up to a maximum of 5 years** (residential & commercial investment)
- ✓ **Interest Only up to a maximum of 2 years** (residential owner occupied, max 70% LVR)
- ✓ **Repayment frequency**
Direct debit - weekly, fortnightly and monthly
Note: Weekly or Fortnightly repayments will commence following an initial monthly repayment.
- ✓ **Additional loan repayments** - available via Direct Debit
- ✓ **Redraw** - available for minimum \$2,000, \$25 fee unless waived
- ✓ **Top up applications / Loan increases** (minimum \$50,000)
- ✓ **Customer loan statement frequency** (six monthly - January/July)
- ✗ **Fixed interest rates**
- ✗ **Interest offset, transactional and internet banking**

Servicing Options

Alt Doc Income Criteria

Borrower self-certified declaration of income supported by one of the options below. To meet responsible lending obligations, we may seek multiple or additional options.

- Option 01** RedZed Accountant Declaration; or
- Option 02** 6 months business trading statements & ATO portal; or
- Option 03** 2 most recent BAS & ATO portal

Commercial Lease Doc Income Criteria

Considered where supported by an executed lease with rental statement evidence. Lending criteria applies, contact your BDM to discuss.

Full Doc Income Criteria

Latest Individual & Company Financials (if > last 6 months old, 2 most recent BAS also required) & ATO Notice of Assessment.

Note: Property Developers/Builders - 2 years returns will be required (2 year average will be used unless the most recent year is lower than the previous year)

Security Location Guide

Assessment is based on suburb/town. To check this, [click here](#)

	Prime Residential	Specialist Residential Range			Commercial Range	
Policy Criteria	★ SE Prime	🏆 Reward	🔋 Recharge	🔄 Refresh	⚙️ Prime	🔄 Reset
Early Termination Fee 2% if discharged within 36 months (based on original loan amount)	✗	✗	✗	✗	✓ All borrowers	✓ All borrowers
Commission Clawback Diminishing pro-rata method over 24 months. To view the schedule click here	✓	✓	✓	✓	✗	✗

★ **RedZed Benefits**

- ✓ **Included for every customer with a current RedZed loan valued at over \$2600**



Legal Wills
Obtain up to two standard wills.



Marketing Services
Choose from one of four Marketing service options.



Counselling Services
Get some advice and support with up to six confidential counselling sessions.