

# Platinum Resi SMSF Loan



## 80% Max LVR - Residential

UPDATED: 10 July 2025

The Platinum Resi self-managed super fund loan (SMSF) loan is the ideal funding option for a self-managed super fund wanting to purchase or refinance a residential investment property in their Self-Managed Super Fund.

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|---|--|---|--|
| <b>Description:</b>   | Purchase or refinance of Investment Loans only. Credit Scores <600 considered (Rate Loading may apply).  | <b>Application Fee:</b>                 | \$250 payable at settlement.   |
| <b>Loan Amount:</b><br><b>Cat 1 &amp; 2</b><br><b>Cat 1 &amp; 2</b><br><b>Cat 3 &amp; 4</b> | Minimum: \$ 150,000<br>Maximum: \$2,000,000 - 80% [ Cat 1]<br>Maximum: \$1,500,000 - 80% [ Cat 2]<br>Max. \$ 500,000 - 70% [Cat 3 & 4]<br>Max. \$ 750,000 - 60% [Cat 3 & 4]  | <b>Valuation Fees:</b>                  | At cost – from \$305 (metro securities)  |
| <b>LVR Ratio:</b>   | Max. 80% Loan to Value Ratio – Cat 1 & 2   | <b>Documentation Fees (Solicitors):</b> | \$590 plus disbursements (Standard Inclusions: Documentation, Review CoS, Settlement, 2 x Guarantors, Review Bare Trust Deed). |
| <b>Documentation:</b>   | Standard SMSF documentation.   | <b>Rate Loading:</b>                    | No rate loading on standard loans – only applies to higher risk credit or security.  |
| <b>Term:</b>  | Min. 2 years to 30 years maximum.  | <b>Guarantor Fee:</b>                   | Quote required if >2 guarantors.   |
| <b>Repayment type:</b>  | Variable Rate P&I or Interest Only (max 5 yrs).  | <b>Title Insurance:</b>                 | Not Applicable.  |
| <b>Trustee/s:</b>   | Must have corporate trustees.  | <b>Settlement Fee:</b>                  | \$250  |
| <b>Offset Account:</b>  | Free Offset account – (multiple offsets n/a).  | <b>Risk Fee:</b>                        | Not Applicable (when clawback applies).  |
| <b>Max. Number of SMSF Members:</b>   | No limit.<br>(Guarantee required from all SMSF members > 18 yrs)   | <b>Redraw   Split Loans:</b>            | Not available for SMSF loans.  |
| <b>ERF:</b>   | Early Repayment Fee (ERF) is Not Applicable.   | <b>Annual Fee:</b>                      | \$395 per annum (first payment at settlement)  |
| <b>Borrower:</b>  | SMSF Trustee/s holds 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).  | <b>Discharge Fee:</b>                   | \$1,950  |
| <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. A separate Bare Trust is required for each property purchase.   |   |  |
| <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>Legal Advice:</b>  | Independent legal & financial advice required for purchases (Refer refinances to your BDM for consideration).  |   |  |
| <b>Servicing:</b>   | Inside or Outside the SMSF Fund. (Leasedoc or Benefit to Customer available for refinances – rate loading applies to BTC).   |   |  |
| <b>Acceptable Securities:</b>   | Loans made to SMSF Trustee/s must be secured by a number of “ <b>single asset</b> ” 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.<br>House, unit, townhouse, rural residential, apartments (conditions apply). Max land size of 10ha (25 acres).<br><b>High Density Units or Units with Living Area &lt;50m2 attract a Rate Loading of 0.50%pa with Max 70% LVR [Cat 1].</b> |   |  |
| <b>Unacceptable Securities:</b>   | Construction Loans or Bridging Finance   Equity Release, Cash Out, Debt Consolidation or Home Improvements.<br>Vacant land, development sites, commercial, construction, NDIS, Rural or specialized security, student accommodation.   |   |  |
| <b>Requirements:</b>  | Minimum liquidity: Must have minimum \$120,000 assets in SMSF at loan submission.  |   |  |
| <b>Alternative Document Refinance:</b>  | If the clients cannot meet the requirements of Rent Cover Leasedoc SMSF refi, we will consider the Benefit to Client providing the term & repayments do not exceed the original loan contract. A Rate Loading of 0.20% applies in this situation.  |   |  |
| <b>Additional Contributions:</b>  | Will accept letter from Accountant / Financial Planner re new voluntary contributions to commence Additional Contributions to CMA allowed for Funds to Complete (e.g. 5 Year Bring Forward Rule).  |   |  |
| <b>IMPORTANT:</b>   | Conditions Apply. All fees include GST. Rates, fees & policies subject to change without notice.   |   |  |

Allstate Home Loans Pty Ltd

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# SMSF Checklist

Applicants Name:  Date:

| A  | REQUIRED FOR ALL SMSF APPLICATIONS   | Y  |
|----|--|--|
| A1 | Fully completed Loan Application and Identification (VOI)  | <input type="checkbox"/>   |
| A2 | Ezy Servicing Calculator   | <input type="checkbox"/>   |
| A3 | Certified copy of SMSF Trust Deed & SMSF Property (Bare) Trust Deed.<br>*** Certification can be a settlement condition ***  | <input type="checkbox"/>   |
| A4 | Accountant/Planner Letter to confirm annual running costs if newly established (Minimum accepted for servicing \$2,000 p.a.)<br><br><b>Mortgage Manager Documents</b> <ul style="list-style-type: none"> <li>• Loan Application Cover Sheet</li> <li>• Loan Summary Notes</li> <li>• Equifax Fraud Check</li> <li>• Comprehensive Credit Report (CCR) for all individuals</li> <li>• Equifax Company/Business Enquiry (all current Directorships)</li> <li>• Valuation report listing as an interested party</li> </ul>  | <input type="checkbox"/>   |
| B  | PURCHASE   | Y / N / N/A  |
| B1 | Contract of Sale - including all annexures and special conditions(Funds to complete will be based on the assets in the SMSF balance sheet)   | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| C  | REFINANCE  | Y / N / N/A  |
| C1 | Last 3 months statements for all debt(s) being refinanced not older than 45 days at conditional approval   | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| C2 | Council Rates notice on security property  | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| D  | PAYG   | Y / N / N/A  |
| D1 | 2 pay slips no older than 60 days or current employment contract at conditional approval   | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| D2 | SGC payments recorded on pay slips OR Letter/Email from the employer/adviser/client stating that all future SGC payments will be directed to the SMSF  | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| D3 | If additional contributions are required, 3 months for regular evidence by way of bank statements (Industry or CMA) OR 1 year for lump-sum evidenced OR Letter from Accountant/ Financial planner up to max SGC allowable for each member<br><br><b>Mortgage Manager Documents</b> <ul style="list-style-type: none"> <li>• ABN Search for the employer</li> </ul>   | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| E  | SELF-EMPLOYED  | Y / N / N/A  |
| E1 | Last year's Accountant prepared Financial Statements with Balance Sheet including previous years Profit & Loss for comparison purposes not older than 18 months at conditional approval. If additional contributions are required, a Letter from Accountant/Financial planner up to max SGC allowable for each member (Note: The Financials net profit must support this correspondence)<br><br><b>Mortgage Manager Documents</b> <ul style="list-style-type: none"> <li>• Company ASIC Search (If applicable)</li> <li>• Business ABN Search</li> <li>• Accountant or Tax Agent Search (ATO)</li> </ul> | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| F  | COMPANY OR TRUST (CORPORATE TRUSTEES)  | Y / N / N/A  |
| F1 | Most recent 1 year SMSF trust financial statements (based on accounting practice submission timelines)<br><br><b>Mortgage Manager Documents</b> <ul style="list-style-type: none"> <li>• Company ASIC Search (all Trustees)</li> <li>• SMSF ABN Search (Complying Fund)</li> <li>• Accountant or Tax Agent Search (ATO)</li> </ul>   | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| G  | RENT   | Y / N / N/A  |
| G1 | Residential - Latest Rental Statement OR if vacant Real Estate Rental Appraisal Letter not older than 45 days at conditional approval  | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |
| G2 | Commercial – Copy of current formal lease agreement and evidence of payment over most recent 3 months (ie via Bank statements not older than 45 days at conditional approval)  | <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> |