

Platinum Resi SMSF – Security Loan



80% Max LVR - Residential

UPDATED: 15 August 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 when the security or credit score is outside normal parameters.

Description:	Purchase or refinance of Investment Loans only. Credit Scores <600 considered, High-Density, High-Risk securities considered.	Application Fee:	\$250
Loan Amount: Cat 1 Cat 2 Cat 3 & 4	Minimum: \$ 150,000 Maximum: \$2,000,000 - 80% [Cat 1] Maximum: \$1,500,000 - 80% [Cat 2] Max. \$ 400,000 - 80% [Cat 3 & 4] Max. \$ 500,000 - 70% [Cat 3 & 4] Max. \$ 750,000 - 60% [Cat 3 & 4]	Valuation Fees:	At cost – from \$305 (metro securities)
LVR Ratio:	80% Loan to Value Ratio – Cat 1, 2, 3 & 4	Documentation Fees (Solicitors):	\$590 plus disbursements (Standard Inclusions: Documentation, Review CoS, Settlement, 2 x Guarantors, Review Bare Trust Deed).
Documentation:	Standard SMSF documentation.	Rate Loading:	0.50% loading is included for higher risk securities.
Term:	Up to 30 years maximum.	Guarantor Fee:	Quote required if >2 guarantors.
Repayment type:	Variable Rate P&I or Interest Only (max 5 yrs).	Title Insurance:	Not Applicable.
Trustee/s:	Must have corporate trustees.	Settlement Fee:	\$250
Offset Account:	Free Offset account – (multiple offsets n/a).	Risk Fee:	0.50% Risk Fee applies on Security Loan.
Max. Number of SMSF Members:	No limit. (Guarantee required from all SMSF members >18 yrs)	Redraw Split Loans:	Not available for SMSF loans.
ERF:	Early Repayment Fee (ERF) is Not Applicable.	Annual Fee:	\$395 per annum (first payment at settlement)
Borrower:	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).	Discharge Fee:	\$1,950
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. A separate Bare Trust is required for each property purchase.		
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.		
Legal Advice:	Independent legal & financial advice required for purchases (Refer refinances to your BDM for consideration).		
Servicing:	Inside or Outside the SMSF Fund. (Leasedoc or Benefit to Customer available for refinances – rate loading applies to BTC).		
Acceptable Securities:	Loans made to SMSF Trustee/s must be secured by a number of “ 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. House, unit, townhouse, rural residential, apartments (conditions apply). Max land size of 10ha (25 acres). Serviced apartment, holiday let, units <50m2, Resort Units, Dual Key apartment, up to 10 units on 1 title.		
Unacceptable Securities:	Construction Loans or Bridging Finance Equity Release, Cash Out, Debt Consolidation or Home Improvements. Vacant land, development sites, commercial, construction, NDIS, Rural or specialized security, student accommodation.		
Additional Requirements:	Minimum liquidity: Must have minimum \$120,000 assets in SMSF at loan submission.		
Additional Contributions:	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).		
IMPORTANT:	Conditions Apply. All fees include GST. Rates, fees & policies subject to change without notice.		

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SMSF Checklist

Applicants Name: Date:

A	REQUIRED FOR ALL SMSF APPLICATIONS	Y
A1	Fully completed Loan Application and Identification (VOI)	☐
A2	Ezy Servicing Calculator	☐
A3	Certified copy of SMSF Trust Deed & SMSF Property (Bare) Trust Deed. *** Certification can be a settlement condition ***	☐
A4	Accountant/Planner Letter to confirm annual running costs if newly established (Minimum accepted for servicing \$2,000 p.a.) Mortgage Manager Documents • Loan Application Cover Sheet • Loan Summary Notes • Equifax Fraud Check • Comprehensive Credit Report (CCR) for all individuals • Equifax Company/Business Enquiry (all current Directorships) • Valuation report listing as an interested party	☐
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)	☐ ☐ ☐
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	☐ ☐ ☐
C2	Council Rates notice on security property	☐ ☐ ☐
D	PAYG	Y / N / N/A
D1	2 pay slips no older than 60 days or current employment contract at conditional approval	☐ ☐ ☐
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	☐ ☐ ☐
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 Mortgage Manager Documents • ABN Search for the employer	☐ ☐ ☐
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) Mortgage Manager Documents • Company ASIC Search (If applicable) • Business ABN Search • Accountant or Tax Agent Search (ATO)	☐ ☐ ☐
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) Mortgage Manager Documents • Company ASIC Search (all Trustees) • SMSF ABN Search (Complying Fund) • Accountant or Tax Agent Search (ATO)	☐ ☐ ☐
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	☐ ☐ ☐
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)	☐ ☐ ☐