

Platinum Resi SMSF Loan - Xpress Refi



80% Max LVR - Residential

UPDATED: 10 July 2025

The Platinum Xpress Refi self-managed super fund loan (SMSF) loan is the ideal funding option for a self-managed super fund wanting to refinance a residential investment property in their Self-Managed Super Fund to achieve a better facility by providing minimal documentation and proven history.

Description:	Refinance existing SMSF loan on a "Like for Like" basis including loan costs (\$15k max). Benefit to Customer (BTC) option if <12 mths rental history available with 0.20% rate loading.	Application Fee:	\$250 payable at settlement.
Loan Amount: Cat 1 & 2 Cat 1 & 2 Cat 3 & 4	Minimum: \$ 150,000 Maximum: \$2,000,000 - 80% [Cat 1] Maximum: \$1,500,000 - 80% [Cat 2] 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).
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:	Not Applicable (when clawback applies).
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 waived for SMSF Trustee borrowers & guarantors (excludes Private Loans).		
Documentation:	12 months clear repayment history, rates notice and 12 months satisfactory rental statements.		
Servicing:	The annual rental exceeds the new actual annual loan repayment to validate serviceability (no other income can be used) and the new loan repayment must be less than the current repayment (being refinanced).		
Acceptable Securities:	In addition to the general requirements regarding the security property, 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).		
Unacceptable Purposes or Securities:	Construction Loans or Bridging Finance Equity Release, Cash Out, Debt Consolidation or Home Improvements. Vacant land, development sites, construction, subdivision, security substitutions. Serviced apartments, apartments in a holiday let rental pool and/or fully furnished securities.		
Additional Requirements:	Minimum liquidity: Must have minimum \$120,000 assets in SMSF at loan submission.		
IMPORTANT:	Conditions Apply. All fees include GST. Rates, fees & policies subject to change without notice.		

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Rent Cover SMSF Checklist *(Refinance Only)*

Applicants Name: Date:

A	REQUIRED FOR ALL RENT COVER SMSF APPLICATIONS	Y
A1	Fully completed Loan Application and Identification (VOI)	<input type="checkbox"/>
A2	Servicing Calculator (Rent Cover)	<input type="checkbox"/>
A3	Certified copy of SMSF Trust Deed & SMSF Property (Bare) Trust Deed *** Certification can be a settlement condition *** Mortgage Manager Documents <ul style="list-style-type: none"> • 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 	<input type="checkbox"/>
B	REFINANCE	Y / N / N/A
B1	Loan statements not older than 45 days at conditional approval confirming 1 year clear repayment history	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
B2	Council Rates notice on security property	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
C	RENT	Y / N / N/A
C1	Residential – Consistent rental income evidence for last 12 months (either rental statements and/or rental credits to CMA bank statements) not older than 45 days at conditional approval	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
D	SMSF AND PROPERTY TRUST - TRUSTEES	Y / N / N/A
D1	Mortgage Manager Documents <ul style="list-style-type: none"> • Company ASIC Search • SMSF ABN Search (Complying Fund) 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>