

Easy Refi Checklist - SMSF

Application Details

Easy Refi Calculator

Easy Refi Application Form

Broker Declaration

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**

SMSF Requirements

SMSF Trust Deed (Required for Settlement)

Most recent year's SMSF Audit Report

Bare Trust Deed (Required for Settlement)

ATO Search (Performed by Origin MMS)

Twelve months SMSF Cash Management Account Statement

SMSF Trustee Company and Bare Trustee Company

ASIC Search or Certificate of Registration – (Performed by Origin MMS)

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Income Verification (Individual Applicants)

Provide one of the following combinations:

Two most recent consecutive payslips (For PAYG) - Only needed if rental income documentation fails to sufficiently demonstrate full loan repayment coverage.

OR

Most recent tax return (For Self-Employed) - Only needed if rental income documentation fails to sufficiently demonstrate full loan repayment coverage.

Mortgage Refinance

Most recent SMSF loan statement

Existing Property Requirements (SMSF Applications)

Twelve months rental statement (optional – if CMA statements does not verify rental income)

Rates notice

Valuation report (if held)

Valuation invoice (if held)

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.