

## 80% Max LVR - Commercial

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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.

<b>Description:</b>	Purchase or refinance of Investment Loans only. Credit Scores <600 considered (Rate Loading may apply).	<b>Application Fee:</b>	\$330 payable at settlement.
<b>Loan Amount: Cat 1 &amp; 2</b>	Minimum: \$ 50,000 Maximum: \$4,000,000 - 80% [ Cat 1 & 2] NSW, VIC & QLD Securities Only	<b>Valuation Fees:</b>	At cost – Subject to Quotes
<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. (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. House, unit, townhouse, rural residential, apartments (conditions apply). Max land size of 10ha (25 acres). <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. Vacant land, development sites, 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>	<b>If the clients cannot meet the requirements of Rent Cover Leasedoc SMSF refi, we will consider the Benefit to Client providing the term &amp; repayments do not exceed the original loan contract. A Rate Loading of 0.20% applies in this situation.</b>		
<b>Additional Contributions:</b>	<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>		
<b>IMPORTANT:</b>	Conditions Apply. All fees include GST. Rates, fees & policies subject to change without notice.		