

Our **Self Managed Super Fund Commercial loan** is fully featured that comes with an optional 100% offset account with the flexibility of redraw, online banking, unlimited additional repayments and a competitive rate.

### Features

<b>Applicants</b>	Newly established or existing Self Managed Super Funds and Bare Trusts with Corporate trustees
<b>Income Verification</b>	Full Documentation. For refinances where the last 2 years tax returns unavailable then 2 years bank statements showing clear repayment history will be considered.
<b>Loan Purpose</b>	Off the Plan Purchase or Refinance of commercial property, including light industrial
<b>Loan Amount</b>	\$50,000 - \$2,500,000 <65% LVR \$50,000 - \$1,500,000 <70% LVR \$50,000 - \$1,250,000 <75% LVR \$50,000 - \$1,500,000 <60% LVR (Regional) Max \$3m Single Borrower exposure. 0.40% loading applies to loan amounts >\$1.5m
<b>Loan Term</b>	Up to 30 years
<b>Maximum LVR</b>	75% Metro (0.50% loading applies to Inner City postcodes if >70% LVR) 60% Regional centres
<b>Cash out / Equity Release</b>	Not available
<b>Lender Protection Fee</b>	Major metro - >70% & <75% LVR 0.50% Regional or Unclassified - 0.50%
<b>Internet &amp; phone banking</b>	Yes. Pay Anyone payments can be made to any Australian bank account
<b>Interest Only</b>	1 – 5 years. 0.30% loading applies
<b>Fixed Rate</b>	1 - 3 years. Add to variable rate: 0.15% for 1 year, 0.30% for 2 years, 0.50% for 3 years.
<b>Construction</b>	Not available
<b>Repayment Frequency</b>	Monthly
<b>Additional Repayments</b>	No fee - Unlimited repayments on variable loans. Up to \$20,000 p.a. on fixed rate loans
<b>Fixed Rate Lock</b>	Not available
<b>Offset Account</b>	Not available
<b>Loan Splits</b>	Up to 4 loans
<b>Redraw</b>	Not available
<b>Repayment Methods</b>	Direct debit from an external bank account
<b>Liquidity &amp; Net Asset Test</b>	Minimum Liquidity of 7.5%. (e.g. loan \$350,000 x 7.5% = \$26,250 post settlement) Minimum Net Tangible Assets - \$120,000 (includes the equity, cash & other assets) Application Fee - \$395 (payable on application). Annual Fee - \$395 (charged at settlement) Valuation – at cost (from \$850)
<b>Fees</b>	Settlement Fee - \$250 Lender's Legal Fee incl. Bare Trust Review - \$1,500 Discharge Fee - \$895 + lender legal costs