



# Firstmac Residential SMSF

## Purchase & Refinance

	<b>SMSF 80 BROKER SPECIAL</b>	<b>SMSF 70</b>	<b>SMSF 80</b>
Variable Rates	<b>3.99%</b>	<b>4.75%</b>	<b>4.99%</b>
Fixed Rates - 5 years	-	<b>4.75%</b>	<b>4.99%</b>
Comparison rate p.a.*	<b>Purchase - 4.02% Refinance - 4.00%</b>	<b>Purchase - 4.78% Refinance - 4.76%</b>	<b>Purchase - 5.02% Refinance - 5.00%</b>
Maximum LVR	80%	70%	80%
Maximum Loan amount	\$1,000,000	\$1,500,000	\$1,000,000
Additional repayments	Yes, unlimited	Variable – Yes, unlimited Fixed – Max \$10,000 p.a.	Variable – Yes, unlimited Fixed – Max \$10,000 p.a.
Liquidity benchmark		5%	
Minimum Asset test		N/A	
Minimum Loan amount		\$50,000	
Maximum Loan term		30 years	
Security type	Standard residential as per Firstmac residential lending policy		
Repayment type	Principal & Interest		
SMSF Structure	Borrower will be the SMSF Trustee with property held on trust by a Corporate or Individual Property Trustee		
100% Offset / Redraw		No	
Legal advice		Purchase – Yes Refinance – No – previous copy	
Valuation fee		\$220 or at cost	
Lenders legal fee		Purchase - \$490 Refinance - \$0	
Annual / Monthly fee		\$0	
Application fee		Purchase - \$0 Refinance - \$0	
Settlement fee		\$0	
Discharge fee		\$300	

\*The comparison rate is based on a \$150,000 loan over 25 years. Warning: this comparison rate is true only for this example and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Lending criteria, fees and conditions apply. Rates, fees and conditions are indicative, available for new loans only and subject to change without notice.

- All serviceability must be through the SMSF
- Loans to be supported by personal guarantee/s from the beneficiaries of the SMSF

# SMSF Structure

