

Effective from 4th March 2025

Firstmac SMSF Commercial

Purchase & Refinance

	SMSF 70	SMSF 80
Variable Rates	7.44%	7.74%
Fixed Rates - 2 years	8.14%	8.14%
Fixed Rates - 3 years	8.14%	8.14%
Fixed Rates - 5 years	8.34%	8.34%
Max LVR	70%	80%
Max Loan amount	\$2,000,000	\$1,500,000
Additional repayments	Variable – Yes, unlimited Fixed – Max \$10,000 p.a.	
Max Loan term	30 years	
Liquidity benchmark	5%	
Min Asset test	N/A	
Min Loan amount	\$100,000	
Security type	Acceptable security types include - Industrial, Retail, Office; Professional Suites; Child Care; Mixed Use; Residential Commercial. Please refer to the SMSF section of the Firstmac Residential Lending Policy for more information.	
Serviceability	80% gross rental 100% of contributions 100% of additional voluntary contributions post tax* Deemed rate = Current RBA cash rate	
Repayment type	Principal & Interest	
SMSF Structure	Borrower will be the SMSF Trustee with property held on trust by a Corporate or Individual Property Trustee. Equifax one score minimum of 700 for primary member.	
100% Offset / Redraw	No	
Legal advice	Purchase – Yes Refinance - No - previous copy	
Valuation fee	at cost	
Lenders legal fee	Purchase - \$490 Refinance - \$0	
Annual / Monthly fee	\$0	
Application fee	Purchase - \$0 Refinance - \$0	
Settlement fee	\$0	
Optional Rate Lock fee ⁺	\$350	
Discharge fee	\$300	

All serviceability must be through the SMSF.
Loans to be supported by personal guarantee/s from the beneficiaries of the SMSF.
One of the guarantors must be a property owner outside SMSF.

SMSF Structure

