

SMSF ApplyOnline Application Guide

17 November 2025

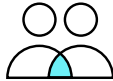
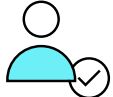

[Speak to your BDM for further assistance](#)

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SMSF lending in Loanapp – Eligible Borrowing Structure

SMSF Members Guarantors		All Individual trustees and members of the SMSF must be Guarantors
SMSF The Borrower		The SMSF is the only Borrower
Security Trust Guarantor		Must have a Corporate Trustee The Property Title is held by the Bare Trust/Security Trust

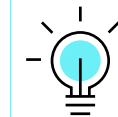
Example

Borrowing Structure Scenario	Borrower	Guarantors	Security Ownership
Corporate SMSF Trustee	ABC Pty Ltd ATF ABC SMSF	<ul style="list-style-type: none"> All Members of the SMSF XYZ Pty Ltd ATF Property Trust 	XYZ Pty Ltd ATF Property Trust
Individual as SMSF Trustee	John and Jane Smith ATF J & J SMSF	<ul style="list-style-type: none"> All Trustees XYZ Pty Ltd ATF Property Trust 	XYZ Pty Ltd ATF Property Trust

- Launching a SMSF Application in AOL
- Push the opportunity from your aggregator platform directly into AOL
- Ensure you select SMSF as the application type
- By selecting SMSF application, AOL will not trigger disclosure of personal Assets and Liability



Please note: There's no Offset or Redraw available on this product.



Hints & Tips:

If the loan type SMSF doesn't show as an option for you, please contact your aggregator's accreditation team and request access to Finsure Loans Max SMSF product.

ApplyOnline Application Tab: Applicant/s Data Entry

Application

Submission type
New Loan Application ▼

Referrer

Broker number
00011

Company Name
Referrer company name

Company ABN
12345678901

Title
Ms ▼

First name
Referrer

Last name
Lastname

Mobile number
0400123123

Phone number
02 1234567800

Fax number
02 12345678

Email
enr.ria.herrera@gmail.com

Address
10 CARRINGTON STREET SYDNEY NSW 2000

Legal representation

Will the applicant(s) be representing themselves?
 Yes No

Loan documents

Documents delivery method
Post ▼

Receive loan offer documentation
Referrer company name - Ms Referrer Lastname ▼

Originator comments


Comments
New loan app - SMSF

- 1 Please ensure broker details are listed correctly. If they are any issues, please contact your aggregator to correct the details listed in AOL
- 2 Enter the legal rep if this is a purchase application
- 3 Note electronic loan documents are not available for SMSF applications
- 4 Copy / paste broker notes



Hints & Tips:

Enter the required information whenever you see validation alerts under 'To do' down the right-hand side reflected as orange (warnings) or red (errors).


 Consider resolving the warnings before you submit.

 Resolve the errors below to submit the application.

ApplyOnline Application Tab: Applicant/s Data Entry

Applicants

[+ Applicant](#)

SMSF Trust Name 

Type of applicant



Applicant type: Applicant role:



Trust name: Trust type:



Registration date: Country established:

Business / trading name(s):


Regulated: ABN: New fund:

Registered address  


Trading address  

Mailing address  

Foreign tax details

Is a foreign tax resident? 

Trustees

Company Trustee Name 

[+ Trustee](#)

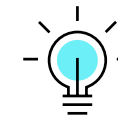
Applicant 1: SMSF Trust

Applicant 2: SMSF Corporate Trustee or Individual Trustee/s

Applicant 3: SMSF Member/s

Applicant 4: Security Custodian / Bare Trust

Applicant 5: Security Custodian Corporate Trustee




Hints & Tips:

Enter the applicants in the suggested order above to ensure the applicant structure is entered correctly.

ApplyOnline Application Tab: Applicant/s Data Entry

Applicants

+ Applicant

Company Trustee Name 

Type of applicant

Applicant type Applicant role

Company Trustee/SMSF Member

Company details


Company name

Company Trustee Name

ABN ACN ARBN

86680429387 680429387

Company type Registration date Registration state

Pty Ltd 02 Sep 2024 

Trading name

Company Trustee Trading Name

Description


Corporation

Applicant 2: SMSF Corporate Trustee or Individual Trustee/s
Guarantors / guarantees: All beneficiaries of the SMSF must be personal guarantors on the loan and must meet all the relevant legislative requirements and any associated regulations.


ApplyOnline Application Tab: Applicant/s Data Entry

Applicants

[+ Applicant](#)

Smsf Mem One 

Type of applicant

Applicant type: Applicant role: 

Personal details

Title: First name: Middle name: Last name:

Are you known by any other names?

Previous first name: Previous middle name: Previous family name:


Date of birth: Gender: Marital status:

Spouse:

Does the applicant have dependants?

Citizenship: Is permanent Australian resident?: Residency status:

Country of residence:

First home buyer 


Is employee of lender? Is customer of lender?

Applicant 3: SMSF Member/s

ApplyOnline Application Tab: Applicant/s Data Entry

Applicants

[+ Applicant](#)

Company Security Custodian Trust Name 

Type of applicant

Applicant type

Trust

Trust details

Trust name

Company Security Custodian Trust Name

Business / trading name(s) ABN

Company Security Custodian Trust Trading Name 74 6787 67874

Registration date Country established

01 Jan 2001 Australia

Trust classification Trust type

Standard Security Custodian Trust

Applicant 4: Security Custodian / Bare Trust


If the Bare Trust is not setup yet, you can enter this as **'TBA'** and we can conditionally approve the deal prior to having this setup and the trust deed provided.

If the ABN is unavailable please input Australian Tax Office: 51824753556

ApplyOnline Application Tab: Applicant/s Data Entry

Applicants

[+ Applicant](#)

Company Security Custodian Company Name 

Type of applicant

Applicant type: Applicant role:

Company details

Company name:

ABN: ACN: ARBN:

Company type: Registration date: Registration state:

Trading name:

Description:

Applicant 5: Security Custodian Corporate Trustee

ApplyOnline Loans Tab

Loans		
Fees		
Type	Payment method	Amount
Broker Mandate Fee	Loan Amount	\$100.00
Total		\$100.00
+ Fee		

Enter broker mandate fee (if applicable), note this can't exceed 2% + GST

Deposits and contributions
+ Deposit or contribution

Enter contribution to loan from SMSF – **Note** we can have up to 4 loan splits per loan

Loan splits			
\$600,000 SMSF Variable (Full Doc)			
Primary purpose	Investment		
ABS purpose	133 - Refinance of existing home loans - Refinancing of housing loans of other financial institutions in refinancing / debt consolidation		
Has cash out component to this loan?	Yes No		
Estimated settlement date	15 Dec 2025		
Base amount	LMI premium	LMI payment method	Total loan amount
\$600,000.00			\$600,000.00
Product Selector	SMSF Variable (Full Doc) in SMSF		
Total loan term	Total loan term months	Repayment type	Repayment frequency
30 Yrs	0 Mths	Interest Only	Monthly
Interest only term	5 Yrs		
Is interest tax deductible?	Yes No		

Enter purpose as Investment

ABS purchase either refinance or purchase

No cash out permitted for SMSF loans

ApplyOnline Securities Tab

Securities

+ Security

17 KENSINGTON STREET CAPALABA QLD 4157

Type of security

Type: 1st Registered Mortgage | Transaction type: Purchasing | Is primary security? Yes No

Ownership

Company Security Custodian Company Name (100%)

Ownership will be automatically allocated to all applicants at submission time. Allocations below are *indicative* based on current applicants.

Security Custodian	Company Security Custodian Company Name	100%
Total ownership allocation		100%

Location

Is for pre-approval? Yes No

Address: 17 KENSINGTON STREET CAPALABA QLD 4157

Property Details

Status: Established | Property primary purpose: Investment | Holding: Sole

Zoning: Residential | Property type: Townhouse

Off the plan? Yes No | Will own 3 units in complex? Yes No | Will own 25% of complex? Yes No

Floor area (m²):

Rental income (gross): \$2,500.00 | Frequency: Weekly | Has evidence of tenancy? Yes No

Land area (m²): 700

Ownership: This must be the Security Custodian Corporate Trustee – **Note** that SMSF pre-approvals are fully assessed

Rental income can't exceed 6% yield

! Please note: For commercial securities, under property details – commercial zoning is selected

Property Details


Status: Established | Property primary purpose: Owner Occupied | Holding: Sole

Zoning: Commercial | Property type: Offices | Is principal residence? Yes No

Floor area (m²): 45



ApplyOnline Financials Tab

Financials

 **Financial Passport**
Get data and insights from a verified Trusted Data source.

Real estate assets
[+ Real estate asset](#)

Other assets

Type	Ownership	Value	Actions
Superannuation	SMSF Trust Name (100%)	\$220,000.00	 
Total		\$220,000.00	

[+ Other asset](#)

Income






Type	Ownership	Amount (yearly)	Actions
Gross Salary	Smsf Mem One (100%)	\$100,000.00	

SMSF Contributions

Type	Details	Ownership	Amount (yearly)
Concessional (employer)	PAYG	Smsf Mem One	\$11,500.00
Concessional (additional)	PAYG	Smsf Mem One	\$5,000.00
Non-concessional (additional)	PAYG	Smsf Mem One	\$0.00

Liabilities
[+ Liability](#)
 Have the applicants confirmed that there are no liabilities for this application?
 Yes No

Expenses

Type	Ownership	Amount (monthly)	Actions
Housing			
 Investment Property Costs (Including Insurance) 17 KENSINGTON STREET CAPALABA QLD 4157	Company Security Custodian Company Name(100%)	\$800.00	
Other			
 SMSF Management Expense	All Applicants Auto allocation	\$1,000.00 /mth	 



Hints & Tips:

Individual asset and liabilities do not need to be included. Only include existing assets and liabilities within the SMSF.

ApplyOnline Compliance Tab

Compliance

Requirements & objectives

Company Trustee Name

Anticipated changes

Does the applicant plan or anticipate changes (other than retirement) to their future financial circumstances that could ADVERSELY impact their ability to repay the loan? ⓘ

Yes No

Smsf Mem One

Anticipated changes

Does the applicant plan or anticipate changes (other than retirement) to their future financial circumstances that could ADVERSELY impact their ability to repay the loan? ⓘ

Yes No

Retirement planning

At what age is the applicant planning to retire?

Will the applicant reach their planned retirement age during the term of the loan?

Yes No

Will the applicant's age reach 75 during the term of the loan?

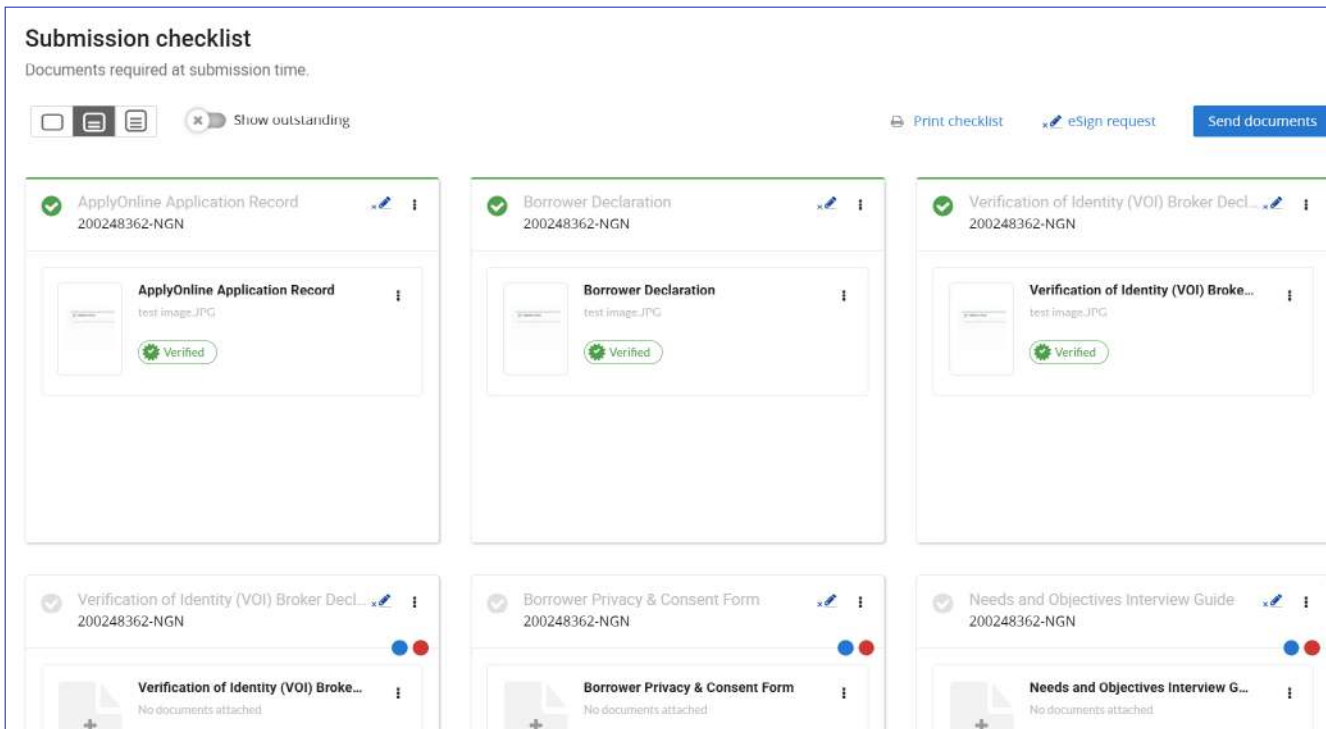
Yes No



Hints & Tips:

Enter the requirements and objectives & answer potentially vulnerable customers questions.

ApplyOnline Documents Tab



Submission checklist
Documents required at submission time.

☐ ☑ ☒ Show outstanding Print checklist eSign request Send documents

<p>✔ ApplyOnline Application Record 200248362-NGN</p> <p>ApplyOnline Application Record test image.JPG Verified</p>	<p>✔ Borrower Declaration 200248362-NGN</p> <p>Borrower Declaration test image.JPG Verified</p>	<p>✔ Verification of Identity (VOI) Broker Decl... 200248362-NGN</p> <p>Verification of Identity (VOI) Broke... test image.JPG Verified</p>
<p>✔ Verification of Identity (VOI) Broker Decl... 200248362-NGN</p> <p>Verification of Identity (VOI) Broke... No documents attached</p>	<p>✔ Borrower Privacy & Consent Form 200248362-NGN</p> <p>Borrower Privacy & Consent Form No documents attached</p>	<p>✔ Needs and Objectives Interview Guide 200248362-NGN</p> <p>Needs and Objectives Interview G... No documents attached</p>

- Ensure all required documents per the checklist are available and provided upfront.
- You can initiate the eSign request which will send the documents to the customer for signing via DocuSign.
- Note the document request for 'Application Form' in ApplyOnline Documents Tab is not required, please upload another copy of the AOL summary document in this section to bypass this requirement.

**Independent legal advice:**

SMSF Trustee borrowers and guarantors must obtain independent legal advice and proof of such advice is a settlement condition. (excluding refinance applications where independent legal advice had previously been obtained & evidence can be provided).

To ensure 48-hour SLA to conditional approval, please provide all relevant documents required per our checklist upon submission.

Need help?
Contact Customer Service today.

1300 762 621

info@finsureloansmax.com.au

www.finsureloansmax.com.au