

SMSF Residential & Commercial Loans Rate and Product Guide

27 March 2026

FINSURE
LOANS
POWERED BY MA^{Money}



Features



Loans up to \$2m



Up to 80% LVR



No Liquidity or
Net asset testing



PAYG or Self-Employed



Corporate or individual
trustees

SMSF Product Guide

	Residential Prime	Commercial Prime
Acceptable Borrower	SMSF Trustee (Corporate or individual trustees accepted). Property held on Property Trust by a Property Trustee. The security trustee to provide a guarantee limited to the security property.	
Members (Guarantors)	Maximum 6 members - PAYG or Self-Employed. Personal guarantee from all members, limited to the loan amount	
Legal Advice	SMSF Trustee borrowers and guarantors must obtain independent legal advice. Proof required at settlement, except for refinances with prior legal advice	
Loan Purpose	Purchase for investment purpose or refinance of an existing SMSF loan	Purchase for investment or owner-occupied purpose or refinance of an existing SMSF loan
Loan Term	5-30 years	
Interest Only Term	Maximum 5 years	
Equity Release / Cash out	Not available	
Redraw and Offset	Not available	

SMSF Variable Interest Rates

LVR	Residential Prime	Commercial Prime
≤ 65%	6.84%	7.34%
≤ 70%	6.94%	7.44%
≤ 75%	7.04%	7.64%
≤ 80%	7.14%	8.54%

SMSF Risk Fees

LVR	Residential Prime	Commercial Prime
≤ 80%	-	1.00%

Rate Loadings

	Residential Prime	Commercial Prime
Interest Only	0.20%	Waived

Maximum Loan Amounts

LVR	Residential Prime	Commercial Prime
≤ 65%	\$2.0m	\$2.0m
≤ 70%	\$2.0m	\$2.0m
≤ 75%	\$2.0m	\$2.0m
≤ 80%	\$2.0m	\$2.0m

Minimum loan amount: \$100,000

SMSF Postcode Categories

	Residential Prime		Commercial Prime	
	Max Loan Size	Max LVR	Max Loan Size	Max LVR
Category 1 (Metro)	\$2m	80%	\$2m	80%
Category 1 (Non-Metro)	\$2m	80%	\$2m	80%
Category 2	\$1.5m	75%	\$1.5m	75%
Category 3	\$400k	70%	\$500k	65%

Note: there are no clawbacks on SMSF Commercial Loans.

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