

# SMSF Residential & Commercial Loans Rate and Product Guide

13 May 2026

FINSURE  
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## 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%	7.09%	7.59%
≤ 70%	7.19%	7.69%
≤ 75%	7.29%	7.89%
≤ 80%	7.39%	8.79%

## 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	70%
Category 3	\$400k	70%	\$500k	65%

**Note:** there are no clawbacks on SMSF Commercial Loans.

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## SMSF Fee Summary

	Residential Prime	Commercial Prime
Application Fee	\$0	\$0
Annual/Monthly Fee	\$399 annual fee	\$25 monthly fee
Valuation Fee	Valuation fees are at cost and paid prior to valuation being ordered (via Property Hub). SMSF Residential: AVM and Desktops available subject to eligibility criteria. SMSF Commercial: Full valuations only.	
Legal Fee	From \$750	From \$750
Discharge Fee	From \$550	From \$550

\*Please note that all listed fees exclude GST

## SMSF Serviceability Guide

	Residential Prime	Commercial Prime
Serviceability	<ul style="list-style-type: none"> <li>• Servicing all done within the SMSF (no external Servicing)</li> <li>• Debt Service Coverage Ratio (DSCR) &gt; 1.0x (No ICR requirement for Commercial)</li> <li>• No Liquidity or Net asset testing</li> <li>• 90% Rental Income</li> <li>• 100% of Concessional Contributions</li> <li>• 100% of Non-concessional contributions (voluntary) considered</li> <li>• 100% of Deemed Income of other investments (4% deemed return, less tax)</li> </ul>	
Acceptable Security Type	<p>Residential property which is zoned residential situated in Australia by way of a first registered mortgage.</p> <p>Cat 1, 2, 3 locations: Zoned Residential; Rural Residential; Village; Township or similar zoning where residential dwelling is the highest and best use and Residential Valuation is held.</p> <p>Properties located in Mixed Use zoning are usually located with retail business on ground floor and residences above. These properties are acceptable provided residence is on a separate title.</p>	<p>Commercial property which is zoned commercial or similar, situated in Australia by way of a first registered mortgage.</p> <p>Category 1, 2, 3 locations, where commercial dwelling is the highest and best use and Commercial valuation is held.</p>
Unacceptable Security Type	<ul style="list-style-type: none"> <li>• Property located outside of Australia</li> <li>• Property affected by Native Title Claim</li> <li>• Display homes (unless 6 months or less remaining on the lease and lease will not be renewed)</li> <li>• Student Accommodation</li> <li>• More than 6 residential properties on a block</li> <li>• Rural property</li> <li>• Units in retirement complex, time shares</li> <li>• Movable/kit homes not connected to all services</li> <li>• Contaminated/chemical sites</li> <li>• Specialised security</li> <li>• NRAS properties</li> <li>• NDIS/SDA properties</li> <li>• Vacant land</li> <li>• Company title</li> </ul>	<ul style="list-style-type: none"> <li>• Property located outside of Australia</li> <li>• Property affected by Native Title Claim</li> <li>• More than 10 residential properties on one title</li> <li>• Income Producing Rural Properties, Motels, Hostels/ Backpackers, Construction Projects, Places of Worship, Private Hospitals, Retirements Villages, Resorts/Theme Parks, Recreation Complexes, Brothels, Casino/Clubs, Caravan Parks, Vineyards, Display Homes, Properties registered under the National Rental Affordability Scheme (NRAS), Abattoirs, Contaminated land sites, Farms, Hotels/ Clubs</li> </ul>
Restricted Security Type	<p>High density apartments are restricted to 80% LVR. High density is where there are more than 40 apartments in one complex, up to a maximum 25% of to the total number of properties in the development.</p>	<p>Up to 6 units on 1 title: Limited to 80% LVR Between 6 and 10 units on 1 title: limited to 70%</p>
Apartment / Unit Min Size	Minimum size is > 50m <sup>2</sup>	No minimum apartment / unit size
Maximum Land Size	25 acres / 10 hectares	25 acres / 10 hectares

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## All Applications

Finsure Loans Max Application Form  
Verification of Identity (VOI) for all SMSF members, including director of corporate trustee  
Executed SMSF Trust Deed and Security Trust Deed  
Finsure Loans Max Broker Notes  
Finsure Loans Max Serviceability Calculator as PDF attachment (download from the [Finsure Loans Max website](#))

## Income evidence for SMSF

If SMSF is older than 12 months

Latest SMSF annual return (no older than 21 months) OR  
Most recent 12 months SMSF Cash Management Account Statements showing contributions, cash, investments, and rentals

If SMSF is less than 12 months old

Latest SMSF Cash Management Account Statements showing contributions, cash, investments, and rentals

Statements of existing superannuation to be transferred, detailing contributions, cash, and investments

## Rental Income - Residential Loan

### Existing rental

Rental statement OR executed tenancy agreement OR bank statements (showing rental income) OR valuation

### New rental

Rental appraisal from local real estate agent OR valuation

If more than one document held, the lower amount will be utilised in servicing.

## Purchase

Executed Contract of Sale  
Evidence of funds to complete e.g. recent SMSF Cash Management Account statements (or from existing superannuation to be transferred) showing savings balance, evidence of deposit receipt, etc.

## Legal Advice (Settlement Condition)

Evidence of legal advice for SMSF Trustee and Guarantors. Prior Legal advice accepted for refinances.

Additional documentation and information may be requested at the discretion of MA Money.

## Income evidence for members

### PAYG

2 most recent consecutive payslips (dated within 45 days of application)

### Self-Employed

1 Year Personal Tax Return (and if applicable Company / Trust Tax Return(s)), no older than 21 months

Corresponding Personal Notice of Assessment (NOA)

## SMSF running costs

### Newly established SMSF only

Accountant Letter confirming estimate of annual running costs

## Non-concessional contributions considered (voluntary)

Last 2 years of SMSF annual tax returns **OR** last 2 years SMSF/Super Statements

## Rental Income - Commercial Loan

### Commercial rental (for new and existing)

Lease agreement (when tenanted)  
Valuation

## Refinance

6 months mortgage statements