GOLD COMMERCIAL SMSF CHECKLIST

Better Choice
Make a Better Choice

Application

- [ ] Fully completed loan application form (signed & dated by all parties)
  - [ ] Dated less than 60 days old
  - [ ] Broker Declaration & VOI
  - [ ] Responsible Lending Summary
  - [ ] Applicant Declarations & Consents
- [ ] Detailed Broker file / submission notes
- [ ] GOLD Commercial SMSF Servicing Calculator
- [ ] Certified copies of sufficient ID to meet one of the four ID options listed on VOI
- [ ] All Tax file numbers removed
- [ ] Contract of Sale or Rates notice for property security
- [ ] Additional specific supporting documents as per product specific requirements below

Commercial SMSF Loan

SELF-EMPLOYED:

- [ ] Last 2 years Financial Statements and Tax Returns with the most recent no older than 18 months for members main trading entity.
- [ ] Latest personal tax return for all directors / guarantors / members.

PAYG:

- [ ] 3 most recent payslips showing superannuation contributions

The following supporting documents:

- [ ] Last two years bank account statements, or current industry or retail fund statements to be rolled over, evidencing member contributions and cash / investments.
- [ ] 2 years tax returns and full financial accounts for the SMSF if available.
- [ ] Full financial position of all guarantor's must be verified, including obtaining a full statement of assets & liabilities, and evidence of income as follows:
  - [ ] Copy of current or proposed lease for property.
  - [ ] Proof of SMSF's investments that are interest/dividend earning. Ownership by the SMSF must be verified via referencing actual share certificates, holding statements or financial statements confirming funds to complete.
  - [ ] Proof of expenses for SMSF – if new, letter estimating costs from an accountant or financial planner.
  - [ ] Certified copies of the SMSF & Property trust deeds

Please Note:
Prior to settlement, borrower/s and guarantor/s will be required to obtain independent legal & financial advice. Evidence to be provided from solicitors/financial advisors that independent legal & financial advice has been provided.

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