

SMSF EASY REFINANCE CHECKLIST

SMSF Easy Refinance Eligibility Criteria

An SMSF easy refinance application must meet the below eligibility criteria.

1. Pass the SMSF Easy Refinance calculator
2. Loan was settled over 12 months ago with clean repayment conduct
3. Security currently tenanted and has been for 9 out of the last 12 months
4. New P&I repayments must be lower than the existing P&I repayments
5. Clear Equifax Report (BCHL to confirm)
6. LVR must be less than or equal to 80%

SMSF Easy Refinance Document Checklist

Application

Fully completed Application Form (Apply Online Submission)
Responsible Lending Summary
Application Declaration & Consents
SMSF Easy Refinance Calculator
Broker Submission Notes

SMSF Trust (Borrower)

Certified SMSF Trust Deed

SMSF Trustee (Borrower)

One of the Following:

Certificate of Registration or
ASIC Search

Bare Trust (Guarantor)

Certified SMSF Bare Trust Deed

Bare Trustee (Guarantor)

One of the Following:

Certificate of Registration or
ASIC Search

Identification

Individual VOI Forms

Individual identification documents as required

Income Documents

The following are required:

Recent Rental Statement (no older than 30 days) and/or
Rental Lease Agreement plus
SMSF Cash Management Account statements showing
12 months of rental income (no older than 30 days)

General Documents

Recent Council Rates Notice

Refinancing Liability

SMSF Loan statements (12 Months) no older than 30 days

Original Loan Contract and/or settlement / drawdown letter confirming terms of original loan. (Only required if current interest rate, minimum repayment & remaining loan term are not detailed on the loan statement).