

# SMSF ApplyOnline Application Guide

October 2025 Speak to your BDM for further assistance



# SMSF ApplyOnline Application Guide

# 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><li>All Members of the SMSF</li><li>XYZ Pty Ltd ATF Property Trust</li></ul>	XYZ Pty Ltd ATF Property Trust
Individual as SMSF Trustee	John and Jane Smith	<ul><li>All Trustees</li><li>XYZ Pty Ltd ATF Property Trust</li></ul>	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: I If the loan type

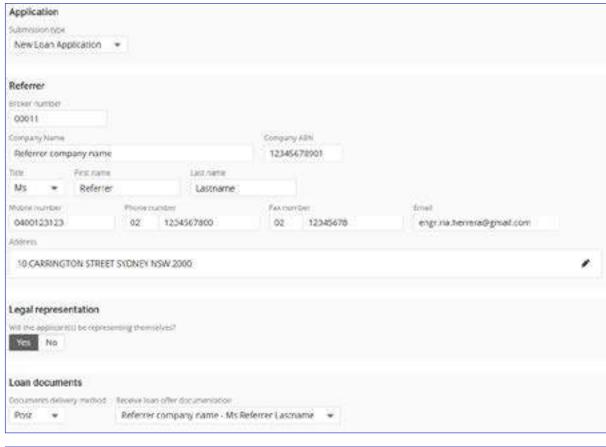


If the loan type SMSF doesn't show as an option for you, please contact your aggregator's accreditation team and request access to MA Money SMSF product.



# SMSF ApplyOnline Application Guide

# ApplyOnline Application Tab: Applicant/s Data Entry



Originator comments

Comments

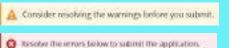
New loan app - SMSE

- 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



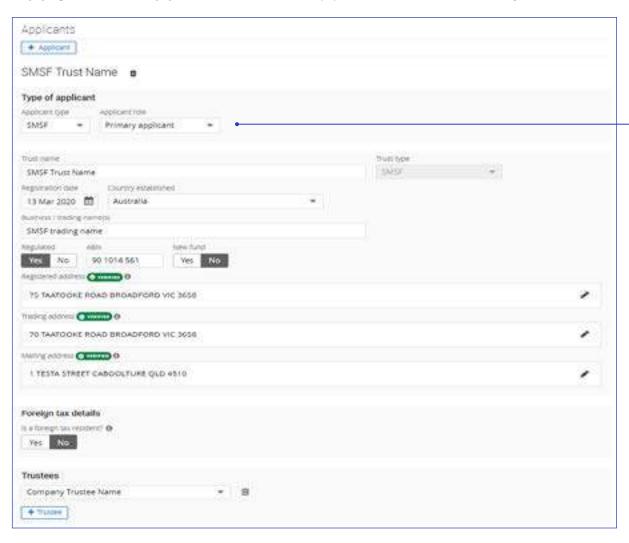
#### **Hints & Tips:**

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









#### **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

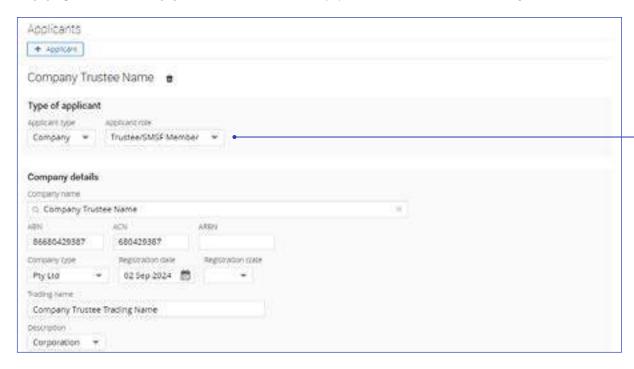


#### Hints & Tips:

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





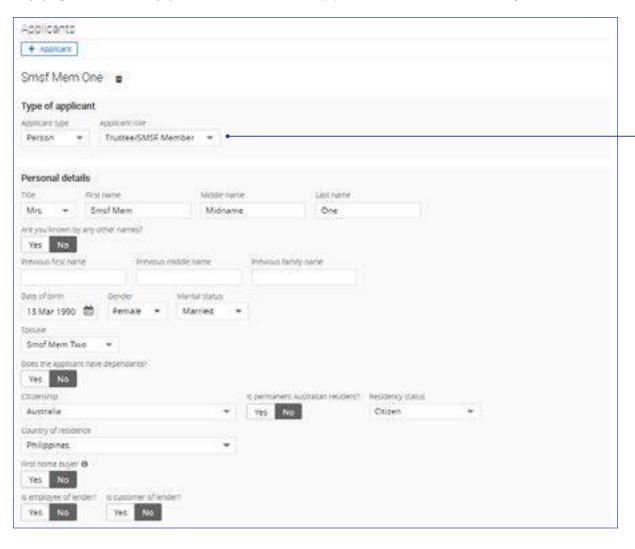


# Applicant 2: SMSF Corporate Trustee or Individual Trustee/s

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.



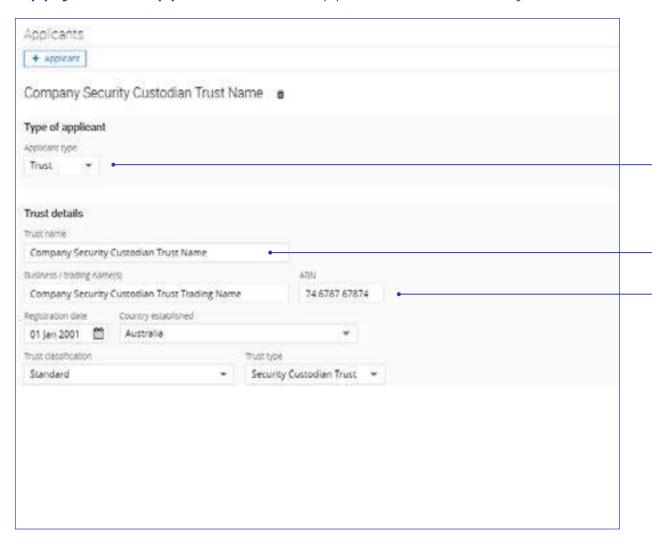




Applicant 3: SMSF Member/s







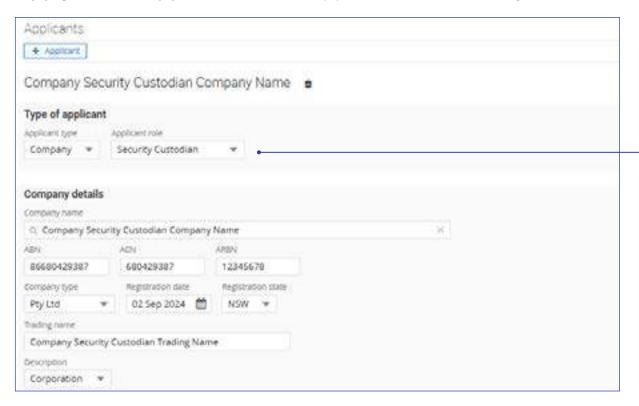
#### **Applicant 4: Security Custodian / Bare Trust**

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







**Applicant 5: Security Custodian Corporate Trustee** 





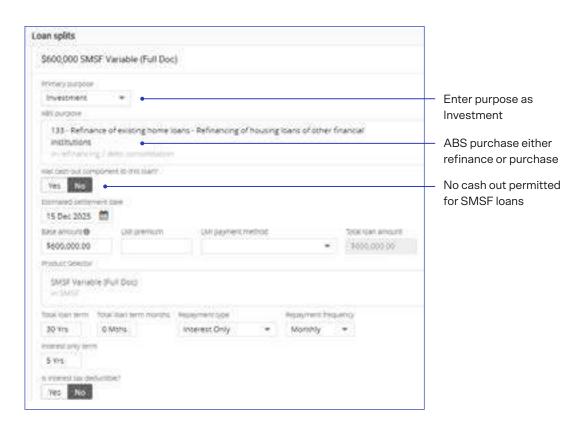
# **ApplyOnline Loans Tab**



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



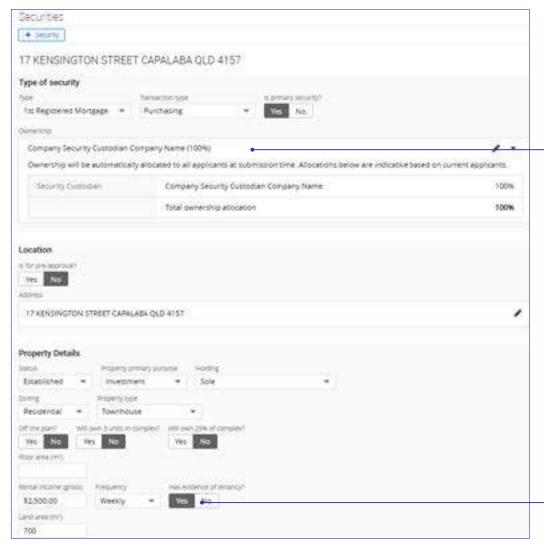
Enter contribution to loan from SMSF - Note we can have up to 4 loan splits per loan







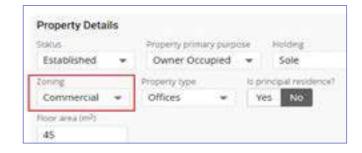
# **ApplyOnline Securities Tab**



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

Rental income can't exceed 6% yield

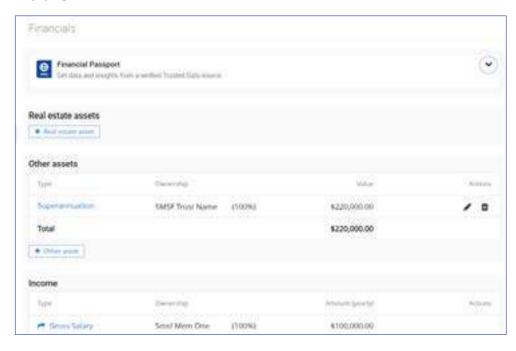
Please note: For commercial securities, under property details – commercial zoning is selected







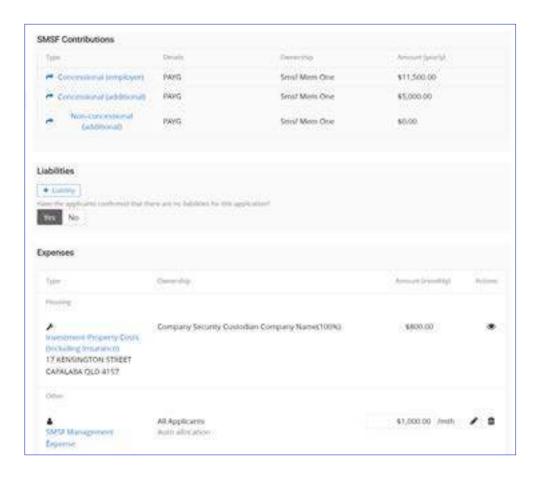
# **ApplyOnline Financials Tab**





#### **Hints & Tips:**

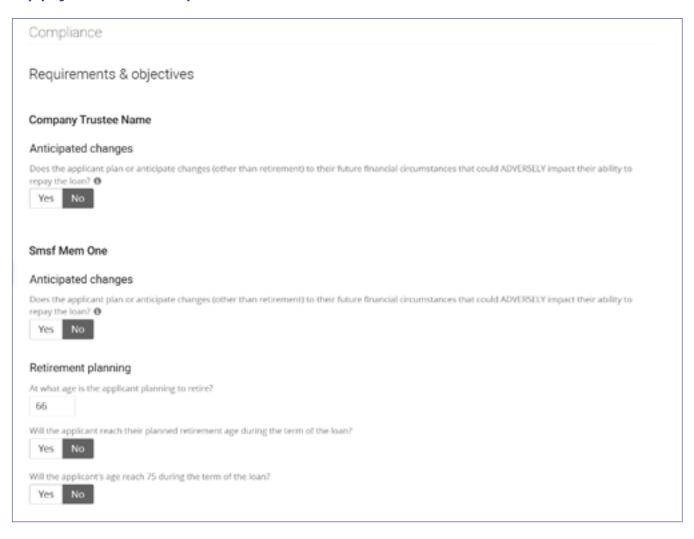
Individual asset and liabilities do not need to be included. Only include existing assets and liabilities within the SMSF.







# ApplyOnline Compliance Tab





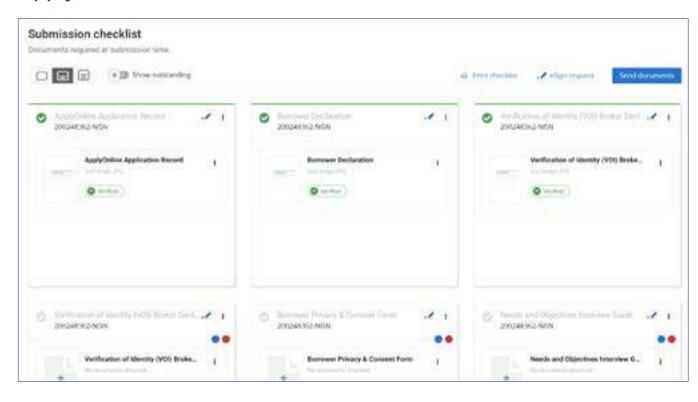
#### **Hints & Tips:**

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





# ApplyOnline Documents Tab



- 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 762 151

info@mamoney.com.au

www.mamoney.com.au