

SMSF ApplyOnline Application Guide

July 2026

[Speak to your BDM for further assistance](#)

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	- All members of the SMSF - XYZ Pty Ltd ATF Property Trust	XYZ Pty Ltd ATF Property Trust
Individual as SMSF Trustee	John and Jane Smith ATF J & J SMSF	- All trustees - XYZ Pty Ltd ATF Property Trust	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:

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.

ApplyOnline Application tab: Broker details

Application
 Submission type
 New Loan Application

Referrer
 Broker number
 00011
 Company Name
 Referrer company name
 Company ABN
 12345678901
 Title
 Ms
 First name
 Referrer
 Last name
 Lastname
 Mobile number
 0400123123
 Phone number
 02 1234567800
 Fax number
 02 12345678
 Email
 engr.ria.herrera@gmail.com
 Address
 10 CARRINGTON STREET SYDNEY NSW 2000

Legal representation
 Will the applicant(s) be representing themselves?
 Yes No

Loan documents
 Documents delivery method
 Post
 Receive loan offer documentation
 Referrer company name - Ms Referrer Lastname

Originator comments
 Comments
 New loan app - SMSF

- 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).

⚠ Consider resolving the warnings before you submit.

✖ Resolve the errors below to submit the application.

ApplyOnline Applicants tab: Applicant/s data entry

Applicants

Smith Superannuation Fund

Primary applicant

Type of applicant

SMSF details

Foreign tax details

SMSF trustees

SMSF members

SMSF contributions

nextgen

ApplyOnline ID

200291224-NGN

Applicants

Smith Superannuation Fund

Total loan amount

\$0

Securities

Applicants

+ Applicant

Smith Superannuation Fund

Type of applicant

Applicant type

SMSF

Applicant role

Primary applicant

Trust name

Smith Superannuation Fund

Trust type

Registration date

dd/mm/yyyy

Country established

Australia

Business / trading name(s)

Regulated

Yes

No

ABN

New fund

Yes

No

Registered address

Search by entering the address

Manual address entry

Trading address

Search by entering the address

Manual address entry

Applicant 1: SMSF trust

Applicant 2: Security custodian / Bare trust

Applicant 3: Security custodian
corporate trustee

Applicant 4: SMSF corporate trustee

Applicant 5: SMSF individual trustee/s



Hints & Tips:

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

ApplyOnline Applicants tab: Applicant/s data entry

Applicants (2) X

Smith Superannuation Fund

Primary applicant

Smith United Management...

Security Custodian

Type of applicant

Company details

Company contact details

Directors

Foreign tax details

nextgen

ApplyOnline ID 200291224-NGN

Applicants

Smith Superannuation Fund

Smith United Management Pty Ltd

Total loan amount \$0

Securities

Applicants

+ Applicant

Smith United Management Pty Ltd

Type of applicant

Applicant type

Company

Applicant role

Security Custodian

Is Security Custodian trust details known?

Yes

No

Trust

+ Trust

Company details

Company name

Smith United Management Pty Ltd

ABN

ACN

ACN status

ARBN

Company type

Registration date

dd/mm/yyyy

Registration state

Description

Industry

Search by entering the industry name

Manually find the industry

If the ABN is unavailable please input Australian Tax Office: 51824753556

Applicant 2: 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.

ApplyOnline Applicants tab: Applicant/s data entry

Applicants (3) X

Smith Superannuation Fund
Primary applicant

Smith United Managemen...
Security Custodian

Smith United Managemen...
Trust

Trust details

Foreign tax details

Trustees

Beneficiaries

Beneficial owners

Trust settlors

nextgen

ApplyOnline ID
200291224-NGN

Applicants

Smith Superannuation Fund
Smith United Management Pty Ltd (+1)

Total loan amount

\$0

Securities

Applicants

+ Applicant

Smith United Management Trust

Trust details

Trust name

Smith United Management Trust

Business / trading name(s)

ABN

Registration date

Country established

dd/mm/yyyy

Australia

Trust type

Is a passive entity?

Yes No

Registered office

Search by entering the address

Manual address entry

Required.

Trading address

Search by entering the address

Manual address entry

Industry

Search by entering the industry name

Manually find the industry

Required.

Applicant 3: Security custodian
corporate trustee

ApplyOnline Applicants tab: Applicant/s data entry

Applicants (4) X

Smith Superannuation Fund
Primary applicant

Smith United Managemen...
Security Custodian

Smith United Managemen...
Trust

SMITH MANAGEMENT PTY L...
Trustee/SMSF Member

Type of applicant

SMSF trustees / members

Company details

Company contact details

Directors

Foreign tax details

Company income

nextgen

ApplyOnline ID
200291224-NGN

Applicants
Smith Superannuation Fund
Smith United Management Pty Ltd (+2)

Total loan amount
\$0

Securities

Applicants

+ Applicant

SMITH MANAGEMENT PTY LTD

Type of applicant

Applicant type

Applicant role

Smith United Management Trust Member

Is acting on behalf of a trust?

Yes No

Required.

SMSF trustees / members

SMSF	Trustee	Member
Smith Superannuation Fund	☐	☐

Company details

Company name VERIFIED

SMITH MANAGEMENT PTY LTD

ABN

ACN

ACN status

ARBN

25610210430

610210430

Registered

Company type

Registration date

Registration state

Pty Ltd

15 Jan 2016

Applicant 4: SMSF corporate trustee

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.

P 1300 762 151 E info@mamoney.com.au W mamoney.com.au
MA Money Financial Services Pty Ltd Australian Credit Licence 522 267. SMSF Application Guide V1 – July 2026.

7

ApplyOnline Applicants tab: Applicant/s data entry

Applicants (5) X

Smith Superannuation Fund
Primary applicant

Smith United Managemen...
Security Custodian

Smith United Managemen...
Trust

SMITH MANAGEMENT PTY L...
Trustee/SMSF Member

John Smith
Trustee/SMSF Member

Type of applicant

Director of

SMSF trustees / members

Personal details

Contact details

Addresses

Foreign tax details

Employment details

Source of wealth

Credit impairment details

Identification documents

Power of attorney details

Specialist policy eligibility

nextgen

ApplyOnline ID
200291224-NGN

Applicants
Smith Superannuation Fund
Smith United Management Pty Ltd (+3)

Total loan amount
\$0

Securities

Applicant type
Person

Applicant role
Trustee/SMSF Member

Is acting on behalf of a trust?
Yes No

Director of

Company	Director
Smith United Management Pty Ltd	☒
SMITH MANAGEMENT PTY LTD	☒

SMSF trustees / members

SMSF	Trustee	Member
Smith Superannuation Fund	☒	☒

Personal details

Title
Mr

First name
John

Middle name

Family name
Smith

+ Other name

Previous first name

Previous family name

Date of birth
dd/mm/yyyy

Gender

Marital status

Required.

Required.

Required.

Applicant 5: SMSF individual trustee/s

ApplyOnline Loans tab

Loans		
Fees		
Type	Payment method	Amount
Broker Mandate Fee	Loan Amount	\$100.00
Total		\$100.00

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

Deposits and contributions

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

Securities

Security 1

- Type of security
- Location
- Property details
- Property value
- Title details
- Contact for access
- Property expenses
- Broker ordered valuations

ApplyOnline ID
200291224-NGN

Applicants
Smith Superannuation Fund
Smith United Management Pty Ltd (+3)

Total loan amount
\$0

Securities
Security 1

Type of security

Type

Transaction type

Is primary security?

Required.

Ownership

Smith United Management Pty Ltd (100%)
Manual allocation

Location

Is for pre-approval?

Required.

Address

Search by entering the address

[Manual address entry](#)

Property Details

Status

Property primary purpose

Holding

Required.

Zoning

Floor area (m²)

Required.

Ownership: This must be the Security custodian corporate trustee – **Note** that SMSF pre-approvals are fully assessed

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

Property Details

Status	Property primary purpose	Holding
Established	Owner Occupied	Sole
Zoning	Property type	Is principal residence?
Commercial	Offices	Yes No
Floor area (m ²)		
45		

Rental
income can't
exceed 6%
yield

Rental Income (gross) Frequency Has evidence of tenancy? ☒ Yes ☐ No

Land area (m²)

ApplyOnline Financials tab

Financials

Financial Passport
Real estate assets
Other assets
Income
Liabilities
Expenses
SMSF Contributions

nextgen

ApplyOnline ID
200291224-NGN

Applicants
Smith Superannuation Fund
Smith United Management Pty Ltd (+3)

Total loan amount
\$0

Securities
Security 1

Concessional (additional)
John Smith

Non-concessional (additional)
John Smith

Liabilities

+ Liability

Have the applicants confirmed that there are no liabilities for this application?

Yes No

Required.

Expenses

Type	Ownership	Amount (monthly)	Actions
Housing			
Investment Property Costs (Including Insurance)	Smith United Management Pty Ltd (100%)	\$0.00	
Other			
SMSF Management Expense	Smith Superannuation... (100%)	Required.	
Total		\$0.00	

+ Expense
+ Missing required expenses



Hints & Tips:

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

ApplyOnline Compliance Tab

Compliance

Requirements & objectives

Company Trustee Name

Anticipated changes

Does the applicant plan or anticipate changes (other than retirement) to their future financial circumstances that could ADVERSELY impact their ability to repay the loan? ⓘ

Yes No

Smsf Mem One

Anticipated changes

Does the applicant plan or anticipate changes (other than retirement) to their future financial circumstances that could ADVERSELY impact their ability to repay the loan? ⓘ

Yes No

Retirement planning

At what age is the applicant planning to retire?

66

Will the applicant reach their planned retirement age during the term of the loan?

Yes No

Will the applicant's age reach 75 during the term of the loan?

Yes No



Hints & Tips:

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

ApplyOnline Documents tab

The screenshot shows the 'Documents' tab in the SMSF ApplyOnline system. The left sidebar contains navigation options: Documents, Checklists, Lender Checklists, Submission, Folders, Activities, and History. The main content area displays two document sections: 'SMSF Loan Application Form' and 'SMSF Serviceability Calculator'. Each section shows a document icon, the title, and the status 'No documents attached'. The 'SMSF Loan Application Form' section also indicates 'Completed in full'. The right sidebar contains a 'Print' section with a 'Print to PDF' button, a list of documents to be printed (Application Record, Application Summary, Responsible Lending Summary, Australia Post ID form, Credit Card Payment Authorisation Form, SMSF Supplementary Application Form, and Third Party Authority Form), and a 'Lender Documents' section with a 'Select All' button. A blue banner indicates 'eSign available'.

- 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 and 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 your BDM or our friendly Customer Service team today.

1300 762 151 (option 1)

info@mamoney.com.au

www.mamoney.com.au

Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit Licence Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).