

Designed for borrowers looking to purchase Australian residential property or refinance an existing mortgage within their self-managed super fund (SMSF).

Features



Loans up to \$2m



Up to 80% LVR



No Liquidity or
Net asset testing



PAYG or Self-Employed



Corporate or
individual trustees

	SMSF Residential Product Guide
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.
Equity Release / Cash out	Not available
Redraw and Offset	Not available
Loan Term	5 - 30 years
Interest Only Term	Maximum 5 years
Loan Size	\$100,000 - \$2m
Maximum LVR	80%
Serviceability	<ul style="list-style-type: none"> • Servicing all done within the SMSF (no external Servicing) • Debt Service Coverage Ratio (DSCR) > 1.0x • No Liquidity or Net asset testing • 90% Rental Income • 100% of Concessional Contributions • 100% of Non-concessional contributions (voluntary) considered • 100% of Deemed Income of other investments (4.10% deemed return, less tax)
Acceptable Security Type	Residential property in Australia by way of a first registered mortgage.
Unacceptable Security Type	<ul style="list-style-type: none"> • Property located outside of Australia • Property affected by Native Title Claim • Display homes (unless 6 months or less remaining on the lease and lease will not be renewed) • Student Accommodation • More than 6 residential properties on a block • Rural property • Units in retirement complex, time shares • Movable/kit homes not connected to all services • Contaminated/chemical sites • Specialised security • NRAS properties • NDIS/SDA properties • Commercial or industrial properties • Company title
Restricted Security Type	High density apartments are restricted to 75% LVR. High density is where there are more than 40 apartments in one complex.
Apartment / Unit Min Size	Minimum size is >50m ²
Maximum Land Size	25 acres / 10 hectares

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at **27 May 2025**. 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 License 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). Confidential: This product guide is a reference guide for mortgage professionals accredited to distribute MA Money Financial Services Pty Ltd products and is not intended for public distribution. It is made available on a strictly confidential basis and must not be reproduced in whole or part, distributed to any person or organisation without MA Money Financial Services Pty Ltd's prior written consent. It must not be made available to the public under any circumstances. Whilst every effort has been made to ensure this product guide is accurate, it should not be relied upon for any purpose or used as a substitute for independent professional advice.

SMSF Residential Interest Rates

	Variable Interest Rate
LVR ≤ 65%	6.74%
LVR ≤ 70%	6.84%
LVR ≤ 75%	6.94%
LVR ≤ 80%	7.04%

Rate Loadings

	Loading Amount
Interest Only	0.15%
Loan Size >\$1.75m-2m	0.20%

Postcode Categories

	Max Loan Size	Max LVR
Category 1 (Metro)	\$2m	80%
Category 1 (Non Metro)	\$1.5m	80%
Category 2	\$1.5m	75%
Category 3	\$400k	70%

Fee Summary

	Fees and Charges
Application Fee	\$0
Annual Fee	\$399
Valuation Fee*	At cost, paid and ordered via Property Hub
Legal Fee*	From \$750
Discharge Fee	From \$550

*Please note that all listed fees exclude GST

SMSF Submission Checklist

All Applications

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

Income evidence for SMSF

If SMSF is older than 12 months

- Latest SMSF annual return (from ATO) **AND**
- Latest 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 **AND**
- Statements of existing superannuation to be transferred, detailing contributions, cash, and investments

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 **AND**
- 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

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.

Refinance

- 6 months mortgage statements

Legal Advice (Settlement Condition)

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