

# Easy Refi Checklist - SMSF



## Application Details

- ☐ Easy Refi Calculator
- ☐ Easy Refi Application Form
- ☐ Customer Needs Analysis (Regulated Loans)

OR

- ☐ Broker Declaration

## Applicant Details

- ☐ Signed Exit Strategy – Required for applicants 55 years old or older.

## Identification Requirements

Provide one of the following combinations:

- ☐ Digital VOI

OR

- ☐ Provide at least 100 points of certified identification using the following identification items:

- ☐ Australian Birth Certificate
- ☐ Australian Drivers Licence
- ☐ Australian Passport
- ☐ Medicare Card
- ☐ Overseas Drivers Licence
- ☐ International Passport
- ☐ Manual VOI Form

## SMSF Requirements

- ☐ SMSF Trust Deed (Required for Settlement)
- ☐ Most recent year's SMSF Audit Report
- ☐ Bare Trust Deed (Required for Settlement)
- ☐ ATO Search (Performed by Origin MMS)

## SMSF Trustee Company and Bare Trustee Company

- ☐ ASIC Search or Certificate of Registration – (Performed by Origin MMS)

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## Mortgage Refinance

- ☐ **Most recent 12 months mortgage statements** (showing transactions for continuous 12-month period)

## Existing Property Requirements (SMSF Residential Applications)

- ☐ **Rates notice**
- ☐ **Valuation report** (if held)
- ☐ **Valuation report**

## Existing Property Requirements (SMSF Commercial Applications)

- ☐ **Rates notice** (showing no arrears)
- ☐ **Signed Lease Agreement**

## Approvals and Exceptions

- ☐ **Pricing Approval** - Required if a discount, subsequent discount, or reduction in a fee has been applied.
- ☐ **Exception Approval** - Required if any rule has been overridden.

**Note:** The online checklist dynamically adjusts based on the information provided, ensuring only relevant items appear. It can be updated anytime to reflect policy and requirement changes.