SMSF-Basic Residential & Commercial

AFG Broker use only

- No application or settlement fees
- No annual loan review
- No liquidity or net asset requirement burden
- SMSF easy refinance option available

Our market-leading SMSF product increases your client's borrowing potential by requiring only a minimum deposit of 10% for residential properties and 20% for commercial properties. Additionally, there is no net asset or ongoing liquidity threshold requirement, allowing your clients to maximize their investments without the burden of extra paperwork or time-consuming obligations.

Key features

Payments	Principal & Interest | Interest Only
Security type	Residential or Commercial | New or existing property
Maximum loan term	360 months (P&I) | 60 months (IO)
Maximum LVR *	90% Residential | 80% Commercial
Maximum loan amount *	Up to $3,500,000 per security
Easy refinance solution	Yes, Clean credit, minimum 12 month loan satisfactory history, the loan must be settled over 12 months ago, with an LVR < 80%
Residential	Investment only
Commercial	Investment or Owner occupied
Fixed rate option	Max. period – 10 years
Repayment frequency	**Principal & Interest:** Weekly, fortnightly and monthly **Interest Only:** Monthly
Transaction functionality	N/A
Make additional payments	Unlimited (fixed rate maximum $20,000 p.a.)
Repayment method	Direct debit/auto draw Repayment deducted from nominated CMA account
Construction/vacant land	No

Simple product requirements

Fund status	Accumulation phase | Retirees not acceptable
Credit history	Clear credit history
Employment type	PAYG/Self employed
Acceptable borrowers	Corporate Trustee only, Australian citizens or permanent residents
Additional and proposed contributions	Available. Proposed contributions with a contribution form.

Fees and options

Loan application / Loan settlement fee	Nil
Lender's annual facility fee	$395
Fixed rate lock fee	$495
Lenders protection fee	Please refer to the Granite Risk Fee Chart for Lenders protection risk fees
Document reissue fee	$110 (excluding GST)
Discharge administration fee	$2,200
Loan account variation fee[1]	$250
Loan facility variation fee[2]	$450
Third party cost[3]	At cost
Valuation fee	Waived for residential properties. At cost for commercial properties.

*Click here to refer Postcode Matrix for details

1. A Loan account variation fee may apply when changes are made to a loan account or its features (such as repayment frequency, loan structure, or linked accounts). Any applicable fees will be disclosed before the change is processed.
2. A Loan facility variation fee may apply if a request changes to a loan alters its structure, terms, or risk profile. This can include changes such as increasing the loan amount, extending loan term, adding or removing borrowers, or substituting the security property. These types of changes may require a reassessment of the loan. Any applicable fees will be disclosed before the variation is processed.
3. Third party fees are quoted exclusive of GST and will have GST added. Third party costs reasonably incurred in providing this service may include legal, custodian, mortgage management, land registry and electronic processing fees. These costs may vary and are payable by the applicant(s).

Terms, conditions and eligibility criteria apply. The information provided is accurate as of the issue date and is subject to change without notice.

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Option 5 for Scenarios
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