

## Commercial SMSF Loan from Thinktank

- Up to 80% LVR
- Interest only up to 5 years
- Set and forget, principal and interest up to 30 years
- No ongoing fees or regular property revaluations

SMSF Commercial	LVR & Rates P&I *					
Related Party or Investment	≤ 50% **	60% **	65% **	70% **	75% **	80% **
\$100K - ≤ \$2M	4.80%	5.05%	5.40%	5.65%	5.80%	6.10%
\$2M - ≤ \$3M	4.80%	5.05%	5.40%	5.65%	5.80%	-
\$3M - ≤ \$4M	4.80%	5.05%	5.40%	5.65%	-	-

\* for securities located in populated areas greater than 50,000  
 \*\* Max LVR reduces by 5% when Interest Only plus add 0.10%

SMSF Commercial	LVR & Rates P&I					
Related Party or Investment	≤ 50% **	60% **	65% **	70% **	75% **	80%
\$100K - ≤ \$2M	5.00%	5.25%	5.60%	5.85%	6.00%	-
\$2M - ≤ \$3M	5.00%	5.25%	5.60%	5.85%	-	-

\* for securities located in populated areas greater than 20,000 less than 50,000  
 \*\* Max LVR reduces by 10% when Interest Only plus add 0.10%

\* Refer to SMSF Loan Submission Checklist and Income Verification Alternatives document (Full Doc section) for all required supporting document information.

### Thinktank Commercial SMSF Loan Features

- Office, retail & industrial properties
- Loan size \$100,000 to \$4m
- Up to 30 year loan term & 5 years interest only
- Max LVR 80% P&I (max LVR 70% interest only)
- Fast approval, documentation & settlement
- AFS Licensed Advisor Statement of Advice (SOA) required, OR self certification by qualifying "Sophisticated Investors"
- Mixed Resi and Business Real Purpose securities accepted
- ICR min 1.70x (SMSF income + net rent + contributions)
- Open to PAYG investors
- Self-employed (min 2 years ~ preferred 5 years+)
- Min SMSF net assets \$250,000 ~ [no minimum liquidity requirements](#)
- One or more SMSF members in accumulation phase
- Loan project management start to finish

### Important Message on SMSF LRBA Loan Documentation Requirements for all Borrowers

The rules for setting up a Self Managed Superannuation Fund and borrowing through it are complex and can have serious tax implications if proper advice is not obtained every step of the way. It is important that every borrower obtains due financial planning, accounting and legal advice from professionals who have specific expertise in Self Managed Superannuation Funds. We recommend that you seek to ensure that your client has taken steps to appoint properly qualified professionals to help them from commencement of the transaction as this is likely to assist in avoiding costly errors and delays.

<b>Establishment Fee</b>	Standard Establishment Fee is 0.95% (GST exclusive) with the borrower paying all fees including but not limited to, the lenders settlement fee, valuation, professional legal fees, title insurance and disbursements.
<b>Zero fee option</b>	No valuation, legal, title insurance or establishment fees. Commitment Fee payable on approval – refunded at settlement Borrower has the option of adding 0.30% over 5 years to above rate, or adding 0.50% over 3 years (then returns to standard rate)
<b>Fees</b>	No monthly, annual fees or other recurring fees. *GST to be added to all fees and commission amounts except where otherwise stated.
<b>Finance Brokers</b>	Thinktank works closely with industry accredited finance brokers and recommends the additional expertise and services they can offer in the submission and management of commercial property finance applications. For a recommendation to a Thinktank accredited broker near you, please contact our office on 1300 781 043 or <a href="mailto:deal@thinktank.net.au">deal@thinktank.net.au</a> .
<b>LRBA Essentials Guide</b>	We strongly recommend you refer to the <b>Thinktank SMSF Commercial Loan Essentials Guide</b> to best manage an SMSF loan.
<b>Things to Note</b>	Please note – additional serviceability, cash flow confirmation may be required under Covid-19 conditions. The above interest rates are indicative and subject to change without notice.