

Effective 17 April 2024



Thinktank specialises in SMSF lending, for both commercial and residential properties.

Commercial	For securities located in populated areas greater than 50,000					
	≤ 50%	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%
\$100K - ≤ \$2M	7.94%	8.09%	8.19%	8.34%	8.59%	9.03%
\$2M - ≤ \$3M	7.94%	8.09%	8.19%	8.34%	8.59%	
\$3M - ≤ \$4M	7.94%	8.09%	8.19%	8.34%		
	For securities located in populated areas >20,000 and <50,000					
\$100K - ≤ \$2M	8.14%	8.29%	8.39%	8.54%	8.79%	
\$2M - ≤ \$3M	8.14%	8.29%	8.39%	8.54%		

Maximum LVR is reduced by 5% for IO + an additional 0.10%

Commercial Max \$4M - \$6M	For securities located in Metro areas					
	≤ 50%	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%
\$4M - ≤ \$5M	8.19%	8.34%	8.44%	8.59%		
\$5M - ≤ \$6M	8.19%	8.34%				
	For securities located in populated areas greater than 50,000					
\$4M - ≤ \$5M	8.19%	8.34%				

Maximum LVR is reduced by 5% for IO + an additional 0.10%

Residential	≤ 50%	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%
	Principal & Interest	7.24%	7.24%	7.34%	7.34%	7.64%

Loadings for Residential	%
Interest Only	+0.25%
Loans > \$1M outside capital cities	+0.20%

Things you should know:

The above interest rates are indicative and subject to change without notice. Please refer to our website for the most up to date rate and product information.



SMSF Product
Information Sheets