

SMSF loan application checklist



This checklist is a guide to the standard mandatory documents required as part of your Resimac application. For an accurate list of document requirements specific to your application, please refer to the Supporting Documents tab on your online lodgement and upload your documents directly onto your application.

Refinance application checklist

To qualify for a **Simple Refinance**, the SMSF Loan Statement must indicate that a refinance to Resimac will result in a lower interest rate, lower repayments and a shorter loan term.

Forms

- ☐ Completed application form^{1,2}
- ☐ Privacy consent form (see page 11 of the loan application form)^{1,2}
- ☐ NextGen ID or other certified electronic ID - verification form and supporting ID documents^{1,2}
- ☐ Resimac SMSF servicing calculator²

SMSF and security trust documents (min. two guarantors)

- ☐ SMSF trust deed (full deed)^{1,2}
- ☐ Security trust deed (full deed)^{1,2}

Security - Refinance

- ☐ 12 months statements for the loan being refinanced^{1,2}
- ☐ 3 months most recent rental credits via bank statements, managing agent statements, or executed tenancy agreement²
- ☐ Current Legal & Financial Statement of Advice (if unavailable, fresh advice will be required prior to settlement)^{1,2}

Superannuation financial position

- ☐ 2 years SMSF returns and financial statements (audited)²
- ☐ SMSF Australian Government lookup superfundlookup.gov.au^{1,2}
- ☐ Other liquid asset confirmation - current shareholding summary report and investment statements (term deposit, managed funds)^{1,2}

Income and contribution details - PAYG

- ☐ Super guarantee confirmation - 2 recent payslips with at least 1 dated within 4 weeks of the application date²

Purchase application checklist

Forms

- ☐ Completed application form
- ☐ Privacy consent form (see page 11 of the loan application form)
- ☐ NextGen ID or other certified electronic ID - verification form and supporting ID documents
- ☐ Resimac SMSF servicing calculator

SMSF and security trust documents

- ☐ SMSF trust deed (full deed)
- ☐ Security trust deed (full deed)

Security - Purchase

- ☐ Contract of sale
- ☐ Resimac valuation will be relied on for proposed rental income where applicable

Superannuation financial position

- ☐ 2 years SMSF returns and financial statements (audited)
- ☐ SMSF Australian Government lookup superfundlookup.gov.au
- ☐ Most recent retail superannuation fund statements for newly established SMSFs
- ☐ Other liquid asset confirmation - current shareholding summary report and investment statements (term deposit, managed funds)
- ☐ Net asset position must be at least \$150,000

Income and contribution details - PAYG

- ☐ Super guarantee confirmation - 2 recent payslips with at least 1 dated within 4 weeks of the application date

1 Simple Refinance.

2 Refinance.