Self-managed super fund.

Product specs

Product overview

A self-managed super fund (SMSF) residential property investment loan is designed to meet the investment strategy, objectives, financial situation and needs of SMSF Corporate Trustees that have acquired residential property through their SMSF for investment purposes prior to 9 August 2026.

Features

- SMSF's that own residential investment property can refinance their existing lending within the super fund, with the property held in trust for the SMSF until the loan has been repaid.
- The loan is a limited recourse loan which means the lender's rights of recovery against the SMSF trustee if the loan goes into default is limited to the secured property and any additional security the guarantors may have provided.
- Serviceability of the loan can be demonstrated through rental income from the investment property as well as superannuation contributions.
- Loans to be supported by personal guarantee from beneficiaries of the SMSF.
- The trust may be entitled to potential tax deductions by offsetting the loans interest and other borrowing / property expenses against the property's rental income. The borrower / guarantor must seek financial and legal advice.

Property restrictions

The Resimac SMSF loan is suitable for the refinance of existing SMSF residential investment property loans.

Other types of properties, including but not limited to, commercial real estate, vacant land, or owner occupied properties are not acceptable.

Who can apply for a Resimac SMSF loan?

- Australian residents who have an SMSF with an existing residential investment property loan who want to refinance from another lender.

Product matrix

	SMSF
Loan purpose	Refinance of residential property, owned by the SMSF prior to 9 August 2026
Loan term	15 - 30 years
Min. loan amount	$150,000
Max. loan amount	$2,000,000
Loan payment types	• Principal and interest • Interest only (converting to principal and interest within 10 years)
Max. LVR	• 80% (no LMI) • 90% (inclusive of LMI premium capitalisation)

Product matrix (cont'd)

	SMSF
Exclusions	• Cash out • Top up • Substitution of security • Redraw • Offset • Account splits • Construction • Off the plan purchases • Home improvements • NRAS properties • Debt consolidation • Equity release
Security	Registered 1st mortgage over residential property
Min. net tangible assets	$150,000
Additional super contributions	Additional concessional super contributions (must be within ATO caps and received for a minimum of 12 months) are accepted subject to verification.
Simple refinance qualifying criteria	Loan settled over 12 months ago plus repayment and interest rate must be lower than the loan being refinanced.
Acceptable property locations	See acceptable property locations guide
Acceptable SMSF trustee	Must be a corporate trustee, individual trustees are not acceptable.
Max. number of SMSF members / guarantors	There can be no more than 6 members.
Min number of SMSF members / guarantors	There are no minimum members / guarantors required.

Fees and charges

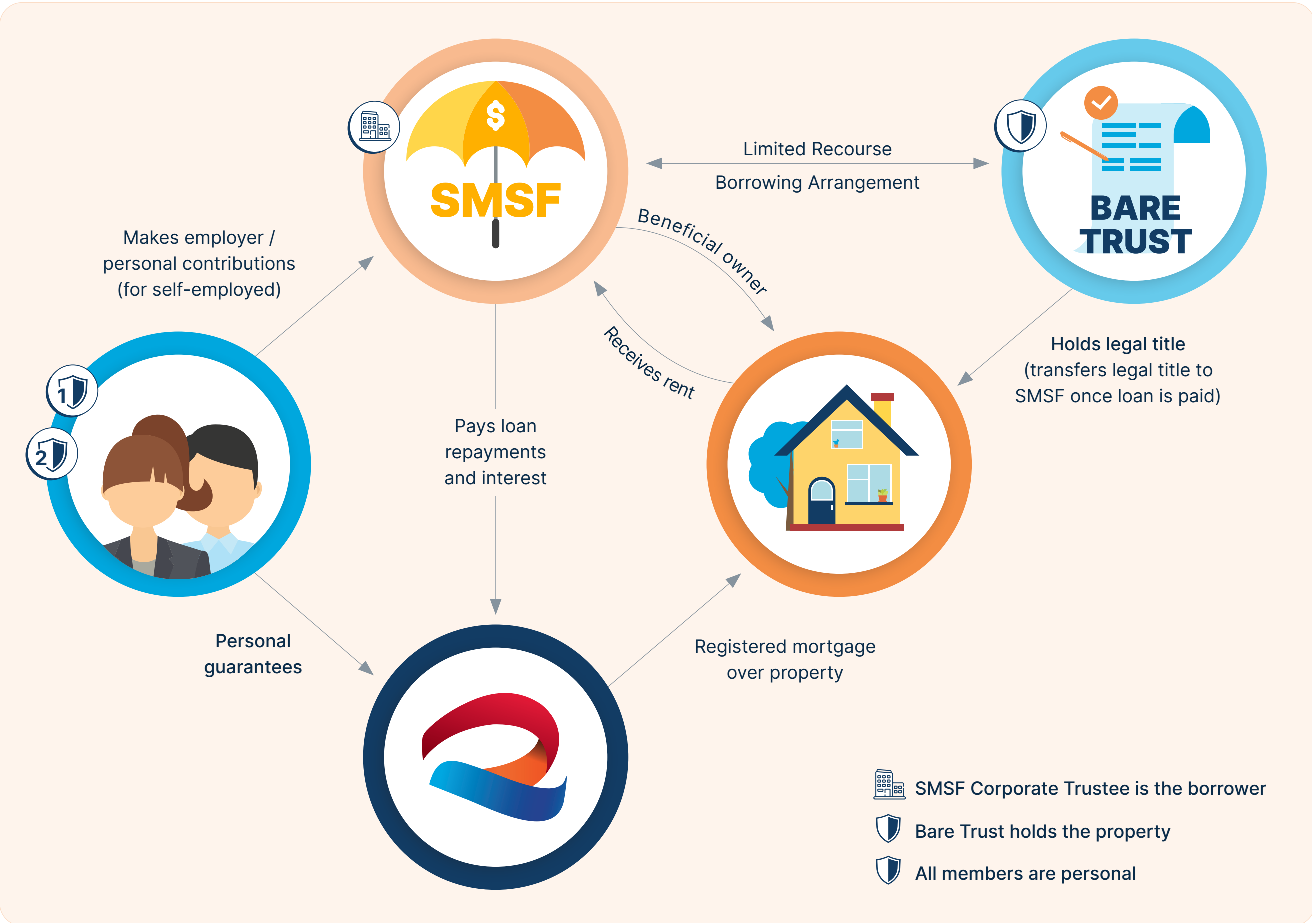
Application fee	-
Due diligence and review of SMSF structure, loan documentation (incl. bare trust and director's guarantee)	$695
Legal	Unascertainable. Includes but not limited to search fees, bank cheques and all other sundries. Fees on loans where additional securities, guarantors, company or trust documentation is required, will attract additional charges.
Valuation fee	At cost
Annual fee	$399
Settlement fee	$499
Discharge fee	$300

Maximum loan amounts

	Up to 70% LVR			70.01 - 75% LVR		75.01 - 80% LVR	
	CAT. 1	CAT. 2	CAT. 3	CAT. 1	CAT. 2	CAT. 1	CAT. 2
Prime SMSF No LMI	$2.0m	$1.75m	$500k	$2.0m	$1.75m	$2.0*	$1.75m*

*LVR cannot exceed 80% with capitalisation of fees.

Understanding the SMSF structure



Product overview

Loan type

- Limited recourse loan which complies with the relevant legislative requirements.

Repayment type

- Principal and interest (P&I)
- I/O converting to P&I within 10 years

Borrower

- Corporate SMSF trustee/s holding the beneficial interest in the security property, has the right to acquire the property from the corporate property trustee, and is permitted to borrow in accordance with the relevant legislative requirements (and any associated regulations).

Guarantors

- Loans must be supported by personal guarantee/s for the full amount of the loan from all beneficiaries of the SMSF.
- The guarantor's financial position must be verified as being able to meet the obligations under the guarantee.
- Non-resident guarantors are unacceptable.

Mortgagor

- Corporate Property Trustee that meets the requirements of the relevant legislation (and any associated regulations). Holds the legal interest in the security property on trust for the SMSF.

Locations

- Refer Acceptable Property Locations (APL) tool for acceptable security locations.

Loan purpose

- Refinance of an existing SMSF loan, plus costs.

Security

- In addition to the general security requirements, loans/ made to SMSF trustee/s must be secured by a 'single asset' comprising a security property on single title (not 2 or more separate titles) and the loan must not cover any additional assets.
- Excludes vacant land.
- Excludes all new properties that have been completed for less than 12 months.
- Maximum land area of 10 hectares (25 acres).
- Excludes serviced apartments, studio apartments and units <$30m^2$.

Serviceability

Seviceability should be calculated allowing for the following:

- 80% of rental income from investment properties held by the SMSF.
- Income from interest / dividend earning investments to be assessed using a deeming rate of 3%.
- Mandatory superannuation contributions (currently 11.5%) of superannuable salary to be included.
- Additional concessional super contributions (must be within ATO caps and received for a minimum of 12 months) accepted.
- Superannuation taxation rules apply.
- Must allow for ongoing expenses associated with running an SMSF.
- Rental yield for all investment / rental properties (incl. those not held as security) will be limited to 6% of the value of the properties.
- Self-employed superannuation contribution can be verified by:
  - Last 2 years retail fund statement (new); or
  - Last 2 years audited SMSF tax returns and financial statements (established).

FAQs

Who is the borrower?

The SMSF trust is the borrower and must be a corporate trustee.

How is the loan serviced?

All servicing is done within the SMSF from mandatory employer's super contributions, rent received, and any other income earned by the fund. Additional regular concessional contributions received for at least 12 months can be utilised in servicing (additional contributions must be within ATO contribution caps), verified via one of the following:

- Most recent years Retail / Industry Fund Superannuation Statements
- Most recent year Cash Management Account Statements
- Most recent year SMSF Financials

How much should I budget for annually to run my SMSF?

A minimum of $1,300 should be allocated annually.

What is the minimum liquid asset balance I need to maintain after the loan transaction is complete?

You will need a minimum liquid asset balance of 5% of the total debts of the SMSF (incl. the loan amount) after the loan transaction is complete.

What type of valuation do I need to order?

A Short Form Valuation Report is acceptable for all acceptable property types.

An AVM / EVR Report is only acceptable for a house, duplex, townhouse or villa. It is NOT acceptable for a unit / apartment.

Do I need legal and financial advice?

Yes, prior advice accepted for refinances.

Why do I need to set up a Bare / Property Trust?

The Superannuation Industry (Supervision) Regulations 1993 (SIS Act) allowed an SMSF to borrow money to purchase assets (in this case real estate), by an external entity in the form of a bare / property trust. From 10 August 2026 new purchases within an SMSF are no longer allowed, however SMSF's with existing residential investment properties can refinance residential mortgages from other lenders.

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