

Our **Prime Self Managed Super Fund Commercial loan** is fully featured and comes with an optional 100% offset account with the flexibility of redraw, online banking, unlimited additional repayments and a competitive rate.

Features	
<b>Applicants</b>	New or existing Self Managed Super Funds and Bare Trusts with a Corporate trustee
<b>Income Verification</b>	Full Documentation. For refinances where the last 2 years tax returns unavailable then 2 years bank statements showing clear repayment history will be considered.
<b>Loan Purpose</b>	Off the Plan Purchase or Refinance of commercial property, including light industrial
<b>Loan Amount</b>	\$50,000 - \$2,000,000 <70% LVR. Max \$1,500,000 if >70% and <75% LVR \$50,000 - \$1,500,000 <60% LVR (Regional – Cat. 3) Max \$3m Single Borrower exposure.
<b>Loan Term</b>	Min. 3 years. Max 30 years.
<b>Maximum LVR</b>	75% Metro (0.50% loading applies to Inner City postcodes if >70% LVR) 60% Regional centres (pop. >100,000)
<b>Cash out / Equity Release</b>	Not available
<b>Lender Protection Fee</b>	Major metro - >70% & <75% LVR 0.50% Regional or Unclassified - 0.50%
<b>Internet &amp; phone banking</b>	Yes. Pay Anyone payments available from Offset account
<b>Interest Only</b>	1 – 5 years
<b>Fixed Rate</b>	1 - 5 years
<b>Construction</b>	Not available
<b>Repayment Frequency</b>	Monthly
<b>Additional Repayments</b>	Unlimited repayments on variable loans (fee free) Up to \$20,000 p.a. on fixed rate loans
<b>Fixed Rate Lock</b>	Not available
<b>Offset Account</b>	Available (0.10% loading).
<b>Loan Splits</b>	Up to 4
<b>Redraw</b>	Not available
<b>Repayment Method</b>	Direct debit from an external bank account or offset account
<b>Liquidity &amp; Net Asset Test</b>	Liquidity Test: 7.5% of loan amount applies to Regional and <75% LVR in Metro Minimum Net Tangible Assets - \$120,000 (includes equity, cash & other assets)
<b>Fees</b>	Application Fee - \$395 (payable on application) Annual Fee - \$395 (charged at settlement) Valuation - at cost (from \$850) Settlement Fee - \$250 Documentation Fee incl. Bare Trust Review - \$1,500 + disbursements Discharge Fee - \$895 + external fees at cost Early Exit (<3 years) Fee - 3 month's interest (incl. any applicable loadings)