

SMSF Loan Application Document Checklist



General Documentation

All Applications

- Completed loan application form
- Electronic Signature Certification of Completion
- Privacy Consent
- Broker Loan Summary Sheet

All Borrowers

- Completed digital consent
- Completed digital VOI (must show “passed”) or manual VOI documents
- Any account closure letters from past 3 months
- Last 3 months statement on any other debts
- Title search (system – generated)
- Signed Exit Strategy letter (if any consumer is greater than 55 years of age)

SMSF Documentation

Trust Documentation

- Certified SMSF Trust Deed
- Certified SMSF Bare Trust Deed

Financial Documentation

- Most recent year’s SMSF Trust Financial Statements; and
- Most recent year’s SMSF Trust Audit Report; and
- Most recent year’s SMSF Tax Returns

Superannuation Contributions

PAYG Members

Mandatory Contributions Additional Contributions – Evidence Options

- 2 consecutive payslips with the most recent no more than 60 days old ; or
- The most recent ATO Income Statement; or
- An interim ATO Income Statement (excluding July to September each financial year); or
- The SMSF Cash Management Account statements covering a twelve (12) month period with the statements no more than 90 days old or
- The annual Industry Super Fund statement and a recent account summary or transaction listing where the Industry Fund statement is greater than 90 days old.

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Self-Employed Members

Mandatory Contributions – Evidence Options

12 months SMSF Cash Management Account statements (no more than 90 days old on receipt by Origin MMS); or

Annual Industry Super Fund statement and a recent account summary or transaction listing where the Industry Fund statement is greater than 90 days old ; and

One-off concessional contribution allowed up to **\$30,000** (less last 12 months contributions. Can be a settlement condition)

Security Property Documentation

Purchase

- Contract of Sale
- Proof of Deposit Paid Evidence of Funds to Complete

Refinance

- Up to date Rates Notice

Vacant Commercial Properties

- Real Estate Rental Appraisal

Investment Property Rental Income

Provide one of the following (in priority order):

- Signed Lease Agreement; or
- Last 6 Months Rental Statements

Rental Income from Other Existing SMSF Security Properties

Provide one of the following (in priority order):

- SMSF Cash Management Account
- Statement Signed Lease Agreement