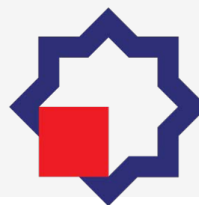


Easy Refi Checklist - SMSF



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Application Details

- ☐ **Easy Refi Calculator**
- ☐ **Easy Refi Application Form**
- ☐ **Customer Needs Analysis** (Regulated Loans)

OR

- ☐ **Broker Declaration**

Applicant Details

- ☐ **Signed Exit Strategy** – Required for applicants 55 years old or older.

Identification Requirements

- ☐ **Digital VOI**

Important: must be completed by all applicants using Digital VOI by using biometric facial recognition to match the applicant's selfie against supplied identity documents and verifying those documents against government records via the Document Verification Service (DVS)

SMSF Requirements

- ☐ **SMSF Trust Deed** (Required for Settlement)
- ☐ **Most recent year's SMSF Audit Report**
- ☐ **Bare Trust Deed** (Required for Settlement)
- ☐ **ATO Search** (Performed by Origin MMS)

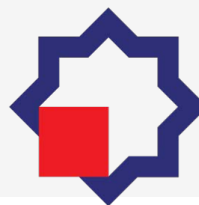
SMSF Trustee Company and Bare Trustee Company

- ☐ **ASIC Search or Certificate of Registration** – (Performed by Origin MMS)

Mortgage Refinance

- ☐ **Most recent 12 months mortgage statements** (showing transactions for continuous 12-month period)
must show clear account name, credit limit, current loan balance, current repayment amount & current interest rate
Must include Lender's header & footer details (with ABN & ACL)
- and
- ☐ **Account transaction listing** (Only if Account statement provided is older than 60 days);
must confirm the account name and account number and no gap between the closing balance of the loan statement and the opening/running balance

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and

- ☐ **Business bank account statement** (3 months or more); and
- ☐ **Transaction/Savings/Offset Facility statement** (3 months or more providing evidence of the source of loan repayments)

Existing Property Requirements (SMSF Residential Applications)

- ☐ **Rates notice**
- ☐ **Valuation report** (if held)

Existing Property Requirements (SMSF Commercial Applications)

- ☐ **Rates notice** (showing no arrears)
- ☐ **Signed Lease Agreement**

Approvals and Exceptions

- ☐ **Pricing Approval** – Required if a discount, subsequent discount, or reduction in a fee has been applied.
- ☐ **Exception Approval** – Required if any rule has been overridden.

Note: The online checklist dynamically adjusts based on the information provided, ensuring only relevant items appear. It can be updated anytime to reflect policy and requirement changes.