



Self Management Super Fund (SMSF) Loans

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Goldfields Money SMSF Loans

Goldfields Money offers competitive rates and flexible products to meet your SMSF lending requirements.

A Goldfields Money SMSF loan is designed to assist SMSF Trustees invest in Real Property. SMSF's require specific Trust structures for this type of investment. It is therefore important that you seek independent financial and legal advice prior to applying for a SMSF Loan.

SMSF Loan Features

Eligibility	Company trustees of SMSFs buying residential, commercial or rural investment property in Australia. Individual trustees of SMSFs buying residential, commercial or rural investment property in Australia.
Loan Amount	Minimum: \$150,000 Maximum: \$1,250,000
Loan to Value Ratio	Maximum: 80% for residential property Maximum: 70% for commercial property Maximum: 60% for rural property
Loan Term	Up to 30 years for residential property Up to 15 years for commercial or rural property
Repayment Terms	Residential – Principal and Interest. Interest Only (max 5 years). Commercial – Principal and Interest. Interest Only (max 5 years).
Interest Rates	Variable or Fixed Rates. Split Loans Available. Interest Rates are below.
Security	Limited recourse mortgage and guarantee from the Property Trustee in relation to the investment property. Guarantees will also be required from the SMSD members and may be required from other companies or trusts related to the members.
Redraw Option/Offset Accounts	Redraw of payments in advance is not available for SMSD loans. Offset accounts are not available.

What documentation will I need to provide?

There are specific documentation requirements for a SMSF Loan including, but not limited to:

1. Certified copy of the Custodian Trust Deed
2. Certified Copy of the SMSF Trust Deed
3. Evidence of Servicability - financial statements, tax returns, bank statements, rental estimate
4. Support for Beneficiary guarantees i.e. personal tax returns
5. Investment Property contract

SMSF Loan Interest Rates

Contact Goldfields Money for Rates

SMSF Loan Fees

Establishment Fee	\$1,500.00
Legal Fee	\$1,000
Ongoing Fees	No ongoing loan fees. Other fees and charges may apply.
Home Loan Top Up Fee	
Up to \$30,000	\$350.00
Greater than \$30,000	\$500.00
Lender's Mortgage Insurance	Based on the total amount borrowed and the valuation of the properties
Registered First Mortgage (per property)	\$165.80 Landgate \$300.00 Legal Costs
Registered Second Mortgage (per property)	\$165.80 Landgate \$300.00 Legal Costs \$82.90 Landgate Title Production fee
Discharge of Property Mortgage	\$300.00 Discharge fee \$165.80 Landgate fee
Discharge of Property Mortgage (Loan Types L30, L50, L55)	\$300.00 Discharge fee \$165.80 Landgate fee
Property Valuation Fee	At cost to Goldfields Money
Construction Progress Valuation Fee	A cost to Goldfields Money
Title Production Fee	\$250.00 Administration and Legal fees
Enforcement Costs	\$35.00 per letter demand when 31 days in Arrears. \$10.00 per letter – 2 nd and 3 rd overdue reminders Plus debt collection agency costs, court costs and repossession costs if applicable.
Real Property Security Substitution Fee	\$250.00
Title Search Fee	\$24.85
Loan Split Fee	\$Nil for first split \$100.00 for each additional split (max 3 splits)
Fixed Rate Loan Break Cost Fee	As per loan contract
Package Fee	\$350.00 (Annually on the anniversary of the loan funding)
Progressive Drawdown Fee	\$50.00 per drawing
Inward Dishonour Fee	\$15.00 per dishonoured cheque
All rates and fees in this document are correct as of 01 August 2016. These are subject to change at the discretion of Goldfields Money Limited. Please see our website for the most up to date rates and fees visit Mo	

How Do I Apply?

Apply for your SMSF loan via our online application, online enquiry or by calling 1300 GO 4 GOLD (1300 464 4653). Any advice or information in this document is for general purposes only and does not take into account your personal objectives, financial situation or needs. You should consider whether it is appropriate for you. Please review our Product Disclosure Statement, Fees and Charges and Financial Services Guide before acquiring the product.