

SMSF Rate Card

Assetline Capital

Finance for SMSFs purchasing or refinancing residential and commercial investment properties.

Residential

SMSF FULL DOC						
LVR	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%
Prime	6.59%	6.94%	7.04%	7.14%	7.24%	7.74%
Near Prime	7.24%	7.69%	7.79%	7.89%	7.99%	-
Specialist	7.99%	8.44%	8.54%	8.64%	-	-

SMSF ALT DOC						
LVR	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%
Prime	7.04%	7.04%	7.04%	7.14%	7.24%	8.04%
Near Prime	7.79%	7.79%	7.79%	7.89%	7.99%	
Specialist	8.54%	8.54%	8.54%	8.64%		

RISK FEES				
LVR	≤80%		≤85%	
	Full Doc	Alt Doc	Full Doc	Alt Doc
Prime	0.00%	0.00%	0.75%	0.75%
Near Prime	0.75%	0.75%	-	-
Specialist	0.75%	0.75%	-	-

MAXIMUM LOAN AMOUNTS						
LVR	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%
Metro						
Prime	\$5.0m	\$5.0m	\$3.0m	\$3.0m	\$3.0m	\$2.0m
Near Prime	\$2.5m	\$2.5m	\$2.0m	\$2.0m	\$2.0m	-
Specialist	\$2.5m	\$2.5m	\$2.0m	\$2.0m	-	-
WA/SA/NT/TAS						
Prime	\$3.0m	\$3.0m	\$3.0m	\$3.0m	\$2.0m	\$1.0m
Near Prime	\$2.5m	\$2.5m	\$2.0m	\$2.0m	\$2.0m	-
Specialist	\$2.5m	\$2.5m	\$2.0m	\$2.0m	-	-
Non Metro						
Prime	\$1.5m	\$1.5m	\$1.5m	\$1.5m	\$1.5m	n/a
Near Prime	\$1.5m	\$1.5m	\$1.5m	\$1.5m	\$1.5m	-
Specialist	\$1.5m	\$1.5m	\$1.5m	\$1.5m	-	-

LOADINGS	
IO	0.30%
\$2.0m - \$3.0m	0.30%
\$3.0m - \$4.0m	0.40%
\$4.0m - \$5.0m	0.75% (additional 0.75% risk fee)

Borrowers	SMSF Trustees
Security	Residential & Commercial Property
Loan Type	SMSF Lending
Term	Up to 30-Years
Highlights	Nil Asset & Liquidity Requirements Personal Income Considered

Commercial

SMSF FULL DOC					
LVR	≤55%	≤60%	≤65%	≤70%	≤75%
Prime	8.14%	8.14%	8.24%	8.34%	8.74%
Near Prime	8.89%	8.89%	8.99%	-	-
Specialist	9.64%	9.64%	-	-	-

SMSF ALT DOC					
LVR	≤55%	≤60%	≤65%	≤70%	≤75%
Prime	8.54%	8.54%	8.64%	8.74%	9.14%
Near Prime	9.29%	9.29%			
Specialist	10.04%	10.04%			

RISK FEES		
	Full Doc	Alt Doc
Prime	1.00%	1.00%
Near Prime	1.00%	1.00%
Specialist	1.00%	1.00%

MAXIMUM LOAN AMOUNTS					
LVR	≤55%	≤60%	≤65%	≤70%	≤75%
Metro					
Prime	\$3.0m	\$3.0m	\$2.5m	\$2.5m	\$2.0m
Near Prime	\$2.5m	\$2.5m	\$2.5m	-	-
Specialist	\$2.5m	\$2.5m	-	-	-
WA/SA/NT/TAS					
Prime	\$2.0m	\$2.0m	\$1.5m	\$1.5m	\$1.5m
Near Prime	\$2.5m	\$2.5m	\$1.5m	-	-
Specialist	\$2.0m	\$2.0m	-	-	-
Non Metro					
Prime	\$2.0m	\$2.0m	\$1.5m	\$1.5m	\$1.5m
Near Prime	\$1.5m	\$1.5m	\$1.5m	-	-
Specialist	\$2.0m	\$1.5m	-	-	-

FEES	
Application Fee	\$990
Valuation	Standard valuation from \$400. Additional costs may apply if outside of metro locations, commercial real estate, multiple properties or considered non-standard.
Settlement Fee	\$599 (Deducted at settlement)
Legal Fee	- From \$350 (ex GST) plus disbursements for standard loans - From \$750 for SMSF plus disbursements* - Company &/or trust borrowers and extra securities may result in additional charges
Early Repayment Fee	\$2,500
Annual Fee	\$15 p/m
Discharge Fee	\$500

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Capital moves
differently here.

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