

Bold SMSF - Residential

Bold SMSF product is suitable for Employees (PAYG), self-employed persons, to Purchase or refinance investment property.

Product Features:

- New purchase or refinance
- Salaried and self-employed applicants
- Up to 90% LVR
- Off the plan considered
- Fully featured online customer portal
- Offset available without loading
- Available for corporate trustees. Individual Trustees can be considered case by case. If an Individual Rate loading may apply
- SMSF assessment rate buffer now 2.00%
- SMSF Simple Refinance available to 70% LVR (see fact sheet for conditions)
- No Net Asset or Liquidity Test to 80% LVR
- No clawback

Loan Amount

Minimum loan amount \$150k

	60%	65%	70%	75%	80%	85%	90%
Regional	1.25M	-	-	-	-	-	-
Residential	1.5M	1.5M	1.5M	1.5M	1.25M	1.25M	1.25M

Loan Terms

- Minimum - 10 years
- Maximum - 30 years

PRODUCT SPECIFICATIONS	
Repayment types	Principal and Interest or Interest Only.
Interest Only Periods	Periods - A maximum of 5 years, plus loading 0.30%
Acceptable Security	Apartments, townhouses and houses in all Australian States.
Offset Facility	100% Redraw Offset Facility available, Nil loading
Net Asset test + Liquidity test	Nil to 80% LVR (minimum liquidity of 3 months repayments required in fund post settlement)

Risk Fee Matrix

RISK FEE MATRIX							
	<60%	<65%	<70%	<75%	<80%	<85%	<90%
Fee	NIL*	NIL	NIL	NIL	NIL	LMI	LMI

*Below 60% LVR Regional or Unclassified risk fees are 0.50%

Fees	
Establishment	\$695 Includes cost of a standard val (\$275)
Settlement Fee	\$250
Legals	\$595 + GST + Outlays
Account Fees	\$395 p.a.
Discharge	\$895 plus lenders legals at cost.
Exit Fee (before 2 years)	1 year - 2 months interest (inclusive of any applicable loadings) 2 year - 1 months interest (inclusive of any applicable loadings)

Bold SMSF Commercial

Bold SMSF product is suitable for Employees (PAYG), self-employed persons, to Purchase or refinance investment property.

Product Features:

- New purchase or refinance
- Salaried and self-employed applicants
- Up to 75% LVR
- Off the plan considered
- Fully featured online customer portal
- Offset available without loadings
- Available for corporate trustees. Individual Trustees can be considered case by case. If an Individual rate loading may apply
- SMSF assessment rate buffer now 2.00%
- SMSF Simple Refinance available to 70% LVR (see fact sheet for conditions)
- No Net Asset. Minimum liquidity of 3 months repayments required in fund post settlement
- No clawback

Loan Amount

Minimum Amount \$150k

	60%	65%	70%	75%
Regional	1.5M	-	-	-
Commercial	2M	2M	2M	1.5M

Loan Terms

- Minimum - 10 years
- Maximum - 30 years

PRODUCT SPECIFICATIONS	
Repayment types	Principal and Interest or Interest Only
Interest Only	Periods - A maximum of 5 years, plus loading 0.30%
Offset Facility	100% Redraw Offset Facility available, Nil loading
Land & Construction	Not Available
Acceptable Properties	(a) Strata Offices & Showrooms (minimum area 50 m2) (b) Retail outlets (e.g., shops, restaurants) (c) Industrial Units/Factories/Warehouses/Workshops (d) Mixed Residential & Commercial Use (e) Medical/Dental Suites (f) Childcare Centres (g) Serviced Apartments (h) Student Accommodation

Risk Fee Matrix

RISK FEE MATRIX				
	<60%	<65%	<70%	<75%
Fee	NIL	NIL	NIL	NIL

*Below 60% LVR Regional or Unclassified risk fees are 0.50%

Fees

Establishment	\$425 (< \$2M); \$550 (> \$2M).
Valuation	At cost
Settlement Fee	\$250
Legals	\$700 + GST + Outlays. Additional guarantors \$250 + GST
Account Fees	\$395 p.a.
Discharge	\$895 plus lenders legals at cost.
Exit Fee (before 2 years)	1 year - 2 months interest (inclusive of any applicable loadings) 2 year - 1 months interest (inclusive of any applicable loadings)