peppermoney

Quick guide to Super Smart SMSF

What we can help with: Features that can help:

Who we can help:

Es.

Residential security investors



Commercial security investors

- How we can help:
 - Loan sizes up to \$3m up to 80% LVR

Security types (single title)

- House
- Unit
- Townhouse/ villa
- Category 1 4 locations
- Loan sizes up to \$3m up to 75% LVR
- O/O purpose (associated trading business tenancy agreement in place) available

Security types

- Office
- Industrial
- Retail
- Boarding or rooming houses
- Multiple units on one title
- Category 1 3 locations

Options

- Refinancing existing SMSF loans
- Loan terms up to 30 years No loadings on interest
- only loans
- Directors with defaults accepted

Income for servicing

- Additional contributions that can be satisfactorily evidenced from reoccurring income streams
- Rental from the SMSF security property
- Investment return on balance of SMSF assets

- No commission clawback for early payout
- Only \$150k net assets are required
- Redraw 2 times a year per the anniversary of the loan, up to \$50k at a time for repairs/maintenance of security property
- No liquidity requirements
- Pre-approvals available
- Direct access to our Credit team
- Write the loan your way: Digital and manual application submission

Give it **the** non-bank test

1800 PEPPER scenarios@pepper.com.au Scan for our documents & SLAs:



This information is for Pepper Money accredited brokers and is not to be shared with clients. SMSF product is for corporate trustee SMSF borrowers only. This document is intended to be used only as a summary guide. For more information on Pepper Money's products, please refer to our product guide. All Applications are subject to credit assessment, eligibility criteria and lending limits. Terms, conditions, fees and charges apply. Information provided is factual information only and is not intended to imply any recommendation about any financial product(s) or constitute tax advice. It is recommended that Independent legal, financial and tax advice is obtained. ©Pepper Money Limited ABN 55 094 317 665; AFSL and Australian Credit Licence 286655 ("Pepper"). All rights reserved. Pepper is the servicer of home loans provided by Pepper Finance Corporation Limited ABN 51 094 317 647.