## 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:



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