

Super Resi & Super Commercial SMSF Guide

SMSF Individual Members / Directors

Member 1

Member 2

Member 3

Member 4

Refer to the RedZed Super Resi or Super Commercial application checklist for supporting evidence requirements.
Maximum of 4 members and all adult members / directors are personal guarantors of the loan.

Corporate Trustee Pty Ltd (SMSF)

Name

ACN

The borrower and beneficial owner of the property on behalf of the SMSF. An individual trustee is unacceptable.

SMSF Trust Deed

A certified copy of the signed and stamped (where applicable) SMSF trust deed and any amendments is required for all SMSF loan applications.

Corporate Trustee Pty Ltd (Bare / Security)

Name

ACN

The legal owner and purchaser of the security property. The Bare / Security trustee holds legal title of the property until the RedZed SMSF loan is repaid in full and discharged.

Bare / Security Trust Deed

A certified copy of the signed and stamped (where applicable) Bare trust deed and any amendments is required for all SMSF loan applications.

⚠
These entities cannot be the same

Self-Managed Superannuation Fund (SMSF)

Name

ABN

The SMSF makes the loan repayment to RedZed. It also provides monies associated with a purchase or refinance of the security property. The SMSF must have an Australian Tax Office status of complying and a minimum 1 day ABN.

Bare / Security Trust

Name

ABN

Holds ownership for the single security asset in conjunction with the bare trustee.

↔
Limited Recourse Borrowing Agreement (LRBA)

RedZed Super Resi or Super Commercial Investment Loan Details

Loan amount \$ _____

Loan term _____ (max 30 years) LVR _____ %

Principle & Interest Repayments Yes No

Interest Only Term (1-5 years) _____

RedZed SMSF products are variable interest rates only. Purchase or refinance purposes. No redraw, top ups, debt consolidation, or payout of ATO or business debts.

↔
RedZed 1st Mortgage over security property with rights limited to the property under the Limited Recourse Borrowing Agreement (LRBA) + member personal guarantee

Security Property Details (for the LRBA)

Address _____

Security value (EMV or purchase price) \$ _____

Rental income (PM) \$ _____

Loan Purpose Purchase Refinance

Security Residential Commercial

Security description (e.g. house) _____

RedZed security property and location category criteria apply. **Residential security** unrelated third-party tenant only. **Commercial security** related and unrelated tenant acceptable.