



InterPrac SMSF Lending Product Matrix

PARTICULARS	RESIDENTIAL		
	Westpac	St George	NAB
Lender	Westpac	St George	NAB
Personal Guarantee Required	Yes	No	Yes
Product Type	Variable & Fixed	Variable & Fixed	Variable & Fixed
Repayment Type	P&I/Interest Only	P&I/Interest Only	P&I/Interest Only
Maximum Lending Ratio	72%	72%	70 - 75%
Maximum Loan Amount	\$5m	NA (minimum \$250k)	NA
Interest Rates *	P.O.A	P.O.A	P.O.A
Setup Costs	Legal \$1,750 approx.	Legal \$1,500 to \$2,000 approx.	Legal \$1,500 approx.
Risk/Establishment Fees	\$820	~ 0.25% of loan amount (min \$1,500)	\$800
Ongoing Fees	\$10 per month	\$20 - \$60 per month	\$10 per month
Other Legal Fees (Bare Trust/Property Trust Deed)	External Supplier Required (InterPrac \$995)	External Supplier Required (InterPrac \$995)	External Supplier Required (InterPrac \$995)
Maximum Terms	25 years	25 years	30 years

COMMERCIAL		
Westpac	St George	NAB
Yes	No	Yes
Variable & Fixed	Variable & Fixed	Variable & Fixed
P&I/Interest Only	P&I/Interest Only	P&I/Interest Only
58%	67%	65%
\$5m	NA (minimum \$250k)	NA
P.O.A	P.O.A	P.O.A
Legal \$1,750 approx.	Legal \$1,500 to \$2,000 approx.	Legal \$1,500 approx.
~ 0.60% of loan amount (min \$2,000)	~ 0.25% of loan amount (min \$1,500)	Estab .65% - .85% of loan amount
NA	\$20 - \$60 per month	\$400 - \$1,000pa
External Supplier Required (InterPrac \$995)	External Supplier Required (InterPrac \$995)	External Supplier Required (InterPrac \$995)
25 years	15 years ◀	20 years

NB: Valuation Fees are priced on application

◀ Commercial loan term must not exceed underlying lease term for security property

InterPrac offer a **'one stop shop'** for your SMSF lending requirements, including:-

- ▶ SMSF Loans
- ▶ Trustee Company's
- ▶ Super Fund Deed of Variations
- ▶ Property Trust Deeds
- ▶ Super Fund's

Please call our SMSF Lending Hotline on ph: 1800 700 666 for more information on products and services.