



**EXCEL FUNDING
GROUP**

SMSF LENDING SPECIALISTS

Borrow Up to 80% LVR ✓

Fast Pre-Approvals - as quick as 1-3 days ✓

For Commercial IP ✓

Contact Us:
02 9174 5356



SMSF Loan Overview

Acceptable Security Types	Commercial
Maximum LVR	80% LVR
Acceptable Location	Metro, Non-Metro, Reigonal (conditions apply)
Loan Purpose	1) Refinance – Commercial property meets the Business Real Property definition. 2) Purchase - Commercial property with a binding contract of sale exchanged on or after 10 August 2026 that qualifies as Business Real Property under superannuation legislation. The property needs to be used wholly and exclusively in one or more businesses at the time the Limited Recourse Borrowing Arrangement (LRBA) is entered into, and throughout the life of the LRBA.
Minimum Loan Amount	\$50,000
Maximum Loan Amount	\$3,500,000

Commercial Properties MAX LVR (conditions apply)

Security Type	MAX LVR
Commercial – Torrens Title, Strata Title	80% LVR
Industrial – Owner Occupied or Leased	80% LVR
Industrial – Tenants	80% LVR
Retail – Owner Occupied or Leased	80% LVR
Retail – Torrens Title, Strata Title	80% LVR
Retail – Tenants	80% LVR
Residential – classified as Business Real Property	80% LVR
Medical/Dental Suites	80% LVR
Childcare Centre	75% LVR

Repayments & Key Features

Additional Repayments	Variable – unlimited Fixed: up to \$20,000 per years
Maximum Loan Term	30 years
Offset Account	Yes
Liquidity Test	No
Personal serviceability outside of SMSF	Not Required
Net Asset Covenant Requirement	No
Repayment type	1) Principal and interest 2) Interest only for maximum of 10 years (loading applied, 5 + 5)
Employment types	PAYG and Self-employed
Borrower type	Corporate Trustee Only

Fees and Charges

Application fee	\$500
Annual Facility Fee	\$395
Fixed Rate Lock Fee	\$495 if applicable
Settlement Fee	\$500
Solicitor documentation Fee	\$595 + Disbursements
Valuation fee	At Cost for Long form Valuation
Discharge Administration fee	\$2,200

CURRENT RATES - 13 JULY 2026

Commercial Rates	From 7.29% for up to 60% LVR From 7.39% for up to 70% LVR From 7.49% for up to 80% LVR Interest Only loadings: 0.4%
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DISCLAIMER: Terms, conditions and eligibility criteria apply to all our loan products and features.
Fees, charges and disbursements are payable. Final approval is subject to credit assessment