

Broker Guide Electronic SMSF Lodgement



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Broker Guide Electronic SMSF Lodgement

Introduction

This guide is designed to help you confidently and efficiently submit a Self-Managed Super Fund (SMSF) application using ApplyOnline. It focuses specifically on the key differences between an SMSF application and a standard residential application. So, if you're already familiar with the residential process, this guide will help you quickly identify what's new or unique when dealing with SMSFs.

Submitting an SMSF loan in 3 easy steps



1

You can send us your client's SMSF loan application digitally, using ApplyOnline.

<https://pepperbroker.applyonline.com.au/>



2

Simply, enter the application details in ApplyOnline, using the instructions below.

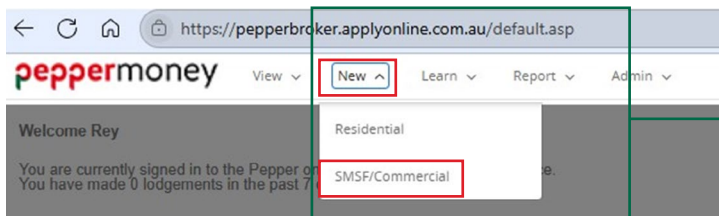


3

Complete the SMSF online application and upload supporting documents to ApplyOnline

SMSF Structure

Industry Term	ApplyOnline Term	Role in Transaction	Example Provided
SMSF Trustee	Primary Applicant	Corporate Trustee of the Super Fund	Superannuation Pty Ltd
SMSF Trust	Trust	Super Fund	A&W Superfund
Security Trustee	Guarantor	Corporate Trustee of the Bare Trust	Home Pty Ltd
Bare Trust	Trust	Bare Trust	A&W Property Bare Trust
Member 1	Guarantor	The Fund Members	Annie Testalot
Member 2	Guarantor	The Fund Members	Warren Testalot



Click 'New' and select 'SMSF/Commercial'

SMSF Applicant

Borrower: 1: Superannuation Pty Ltd | of 4 | [New](#) | [Delete](#)

Applicant Type

Applicant Type: Company | Applicant Role: Primary Applicant

Applicant Type

- Applicant Type = Company
- Applicant Role = Primary Applicant
- Acting on behalf of a trust

Trust

Trust Name:

Trust Type: Discretionary

Registration Date:

Country Established: Australia

Business / Trading Name(s):

Trading Address:

Trust Settlor: To Be Provided Exemption Applies

Trust

- Trust Name = SMSF Trust Name (refer to Trust Deed)
- Trust Type = Discretionary
- Input all other data, as applicable

Beneficiary:

Beneficiary

Add each fund member individually as a Guarantor

Add Beneficiary

Beneficial Owner: Trustee

Trustee

Beneficial Owner

Add each fund member individually as a Guarantor

Add Beneficial Owner

Company

Company Name:

Company Type: Superannuation

Description: Superannuation

Industry: 8330 Superannuation Funds

ABN:

ACN:

Registered In:

Registration Date:

ACN Status:

Verify Company

Company Verified

Superannuation Pty Ltd
ABN: 83 099 981 823
ACN: 069 981 823
ABN Status: Active
Type:

Company

- Description = Superannuation
- Industry = Superannuation Funds
- Input all other data, as applicable

Note: For the ABN number section, if it's a new company and no ABN has been issued yet, you may default it to 0000000000.

How long has the company/business been under the current management: years

Is this a Franchise: No

Main Business Activity: Investment

Beneficial Owners

Shareholder

Shareholder

Add Beneficial Owner

Beneficial Owners

- Select each individual member as a shareholder
- Input all other data, as applicable

Security Trustee

Borrower | 2: Home Pty Ltd | of 4 | [New](#) [Delete](#)

Applicant Type

Applicant Type: Company

Applicant Role: Guarantor

Acting on behalf of a trust:

Applicant Type

- Applicant Type = Company
- Applicant Role = Guarantor
- Acting on behalf of a trust

Trust

Trust Name:

Trust Type: Discretionary

Registration Date:

Country Established: Australia

Business / Trading Name(s):

Trading Address:

Trust Settlor: To Be Provided Exemption Applies

[Edit](#) [New](#) [Delete](#)

[Add Trust Settlor](#)

Beneficiary: [Edit](#) [New](#) [Delete](#)

[Edit](#) [New](#) [Delete](#)

[Add Beneficiary](#)

Beneficial Owner:

[Edit](#) [New](#) [Delete](#)

[Edit](#) [New](#) [Delete](#)

[Add Beneficial Owner](#)

Trust

- Trust Name = Bare Trust Name (refer to Bare Trust Deed)
- Trust Type = Discretionary
- Beneficial Owner = Individual members (selected as trustee)
- Input all other data, as applicable

Company

Company Name:

Company Type: Pty Ltd

Description: Superannuation

Industry: 8330 Superannuation Funds

ABN:

ACN:

ARBN:

Registered In:

Registration Date:

ACN Status:

[Verify Company](#)

Please verify your company before saving

Company

- Description = Superannuation
- Industry = Superannuation Funds
- Input all other data, as applicable

Note: For the ABN number section, if it's a new company and no ABN has been issued yet, you may default it to 0000000000.

Company has been trading for more than 2 years? Yes

How long has the company/business been under the current management: years

Is this a Franchise:

Main Business Activity:

Beneficial Owners

Shareholder

[Edit](#) [New](#) [Delete](#)

Shareholder

[Edit](#) [New](#) [Delete](#)

[Add Beneficial Owner](#)

Beneficial Owners

- Select each individual member as a shareholder
- Input all other data, as applicable

Members - Personal & Employment Information

Borrower: 3: Mrs Annie Testalot of 4 [New](#) [Delete](#)

Applicant Type

Applicant Type: Person Applicant Role: Guarantor

Director: Acting on behalf of a trust:

Company Director Of

Company	Director
Superannuation Pty Ltd	<input checked="" type="checkbox"/>
Home Pty Ltd	<input checked="" type="checkbox"/>

Applicant

Title: Mrs

First Name: Annie

Middle Name:

Family Name: Testalot

Previous Name:

Preferred Name:

Mother's Maiden Name:

Date of Birth:

Gender: Female

Permanent Australian Resident:

Residency Status:

Home Phone Number:

Mobile Phone:

Business Phone Number:

Fax Number:

E-mail Address:

Preferred Contact Method: No Preference

Eligible First Home Buyer:

Customer of Lender:

If yes, how long: months

Employee of Lender:

Marital Status:

Spouse

Co-Applicant

Non Loan Party

First Name:

Family Name:

Dependants

Age

[Add Dependant](#)

Applicant Type

- Director
 - Company Director
- both corporate entities
- Input all other data, including address details, as applicable

Security Tab

Security: 1: Registered Mortgage of 1 [New](#)

Security Information

Type: Registered Mortgage Ownership: 100% Home Pty Ltd

Transaction: Purchasing

Primary Security:

Security Information

- Ownership = Security Trustee
- Input all other data, as applicable

Financial Position

Real Estate Assets

Details	Ownership	Value Basis
Add New Real Estate Asset		

Real Estate Assets

Input details for both SMSF (applicant) and guarantors / members

Other Assets

Type	Details	Ownership	Value Basis
Add New Asset	<input type="checkbox"/> There are no Other Assets for this application		

Other Assets

Input details for both SMSF (applicant) and guarantors / members

Liabilities

Type	Details	Ownership	Limit
Add New Liability	<input type="checkbox"/> There are no Liabilities for this application		

Liabilities

Input details for both SMSF (applicant) and guarantors / members

Income

Type	Details	Ownership	Frequency	Value
Gross Salary	No Occupation Selected	Annie Testalot	Yearly	\$70,000.00
Gross Salary	No Occupation Selected	Warren Testalot	Yearly	\$75,000.00
Company Profit Before Tax		Superannuation Pty Ltd	Yearly	\$100,000.00
Unleashed From Before Tax		POWIE Pty Ltd	Yearly	\$1.00

Income

- Type = Superannuation
- Details = Name of Superannuation Funds
- Details = each individual member
- Frequency = yearly
- Value = Superannuation Contribution Amount

Superannuation	ABC Superannuation Fund	100% Annie Testalot	Yearly	\$8,400.00
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Superannuation	XYZ Superannuation Fund	100% Warren Testalot	Yearly	\$9,000.00
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[Add New Income](#) There is no Income for this application

Expenses

Type	Details	Ownership	Frequency	Value
Investment property costs	Housing and property expenses on investment property including rates, taxes, levies, body corporate and strata fees, repairs and maintenance, other household items and utilities (excluding telephone, internet and pay TV as they are categorised separately).	All Applicants	Monthly	
Telephone, Internet & Pay TV	Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).	All Applicants	Monthly	
Groceries	Typical supermarket shop for groceries including food and toiletries.	All Applicants	Monthly	
Recreation & Entertainment	Alcohol, tobacco, gambling, restaurants, membership fees and subscriptions, pet care, holidays.	All Applicants	Monthly	
Clothing & Personal Care	Clothing, footwear, cosmetics, personal care.	All Applicants	Monthly	
Medical & Health	Medical and health costs including doctor, dental, optical and pharmaceutical etc. (excluding health insurance which is categorised under insurance).	All Applicants	Monthly	
Transport	Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance).	All Applicants	Monthly	
Childcare	Childcare including nannies.	All Applicants	Monthly	
Other	Unique items not covered in above categories (must be explained further).	All Applicants	Monthly	
Primary Residence Costs (ex)	Housing and property expenses associated with the applicant's primary residence, either owned or rented. Includes rates, levies, body corporate and strata fees, repairs and maintenance, all other utilities and other household costs for fixtures and fittings (excluding land tax, telephone, internet, pay TV and insurance).	All Applicants	Monthly	
Public or Government Primary	Education fees, books, uniforms and associated costs for public schooling (preschool, primary or secondary).	All Applicants	Monthly	
Higher Education & Vocation	Fees, accommodation, books and associated costs for higher education (tertiary) and vocational training e.g. university, TAFE, business college, drama, music, dance (excluding HECS).	All Applicants	Monthly	
Private & Non-Government E	Tuition fees, school fees, sports fees, books, uniforms and associated costs for private schooling, including independent schools (Catholic or non-Catholic), private tuition and compulsory age kindergarten/pre-primary/prep/reception.	All Applicants	Monthly	
General Insurance (Including)	Insurance costs such as personal belongings, travel and ambulance insurance, home and content, building as well as any compulsory insurance of motor vehicles (combined insurance and registration) other than recreation vehicles.	All Applicants	Monthly	
Personal Insurance (Life, He, He)	Hospital, medical and dental health insurance, sickness and personal accident insurance, life insurance.	All Applicants	Monthly	

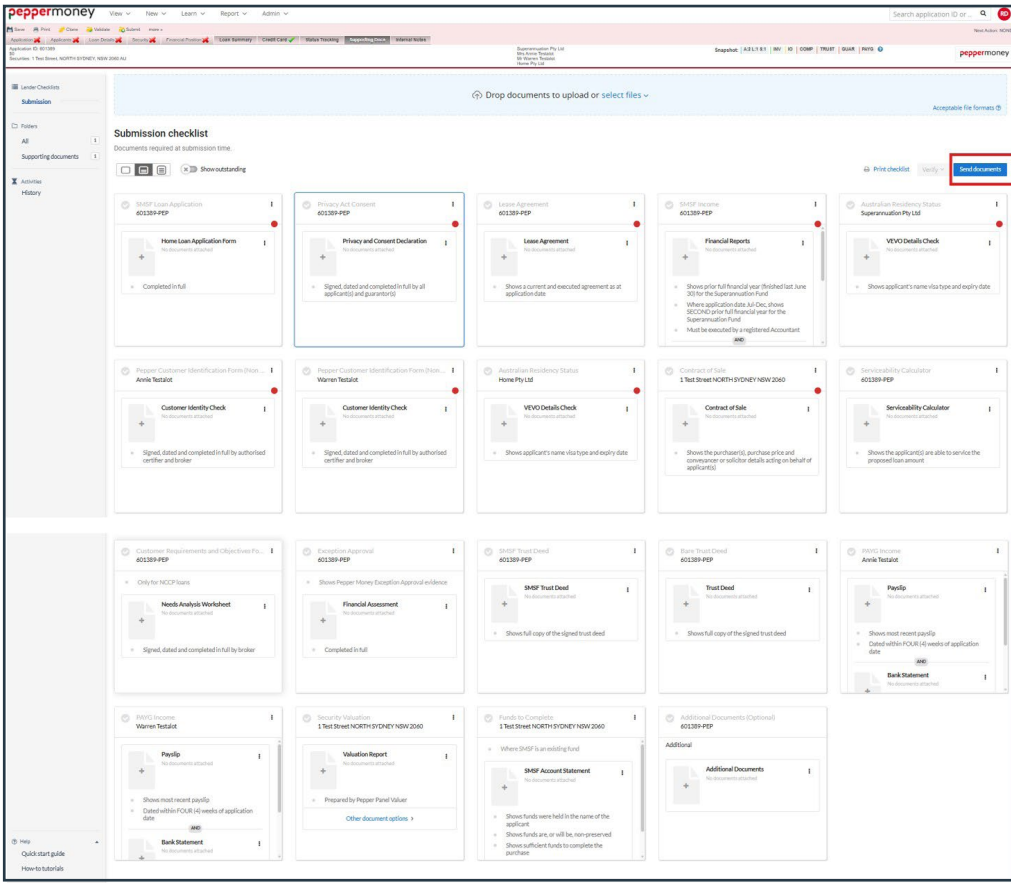
[Add New Expense](#)

Note: Person Guarantors' existing industry super funds are required if the SMSF is not yet set-up.

Expenses

If additional contributions are required for servicing, input the individual members declared living expenses.

Supporting Docs



Submission checklist

The checklist is dynamic based on the data entered into the application

Established SMSF Trust with Security Property

- Complete all items marked in red ●
- Drag and drop each document into its corresponding document tile
- For documents marked as initially not required, you may still upload them if available at the time of submission (e.g. SMSF trust deed, bare trust deed, etc.)
- Once all documents are uploaded, click the 'Send Documents' tab
- Please note that for SMSF Like for Like refinance applications, income documents or a serviceability calculator are not required