

SMSF Supporting Document Checklist

Save time and receive a decision faster – submit via Apply Online by selecting 'New Commercial' option.

VALUATION ORDERING

- ☐ I have ordered a valuation on <https://propertyhub.corelogic.asia/>, or
- ☐ I authorise Pepper to debit my credit card for payment of the valuation fee payable in relation to this application.
- ☐ I have provided my credit card details via bit.ly/2qqFX1Y and received a token number:

Token No:

CHECKLIST (INFORMATION TO INCLUDE WITH THIS APPLICATION)

- ☐ **Online Application Form**
Form must be fully completed with all relevant supporting documents including Pepper Serviceability Calculator attached - note this is not required for Like for Like Refinances. Pages 4, 6, 8, and 13 must be signed and dated. The turnaround time for this application may be impacted if submitted with incomplete or omitted information.
- ☐ **Identification Verification**
Please provide a completed Pepper Customer Identification Form for each Member of the Super Fund with clear copies of ID (attached to this form).
- ☐ **Security Valuation**
☐ Upon fee payment authority being completed, Pepper will order the valuation
- ☐ **Refinance**
☐ Like-for-like refinance: 6 months loan repayment statements, regardless of whether the existing lender is a bank or non-conforming lender.
☐ Non-like-for-like refinance:
1. 6 months loan statements for mortgages; or
2. 12 months loan statements for loans with other non-conforming lenders.
- ☐ **Discharge Authority**
Please provide a completed discharge authority form for refinance applications. This will assist in a quicker settlement.
- ☐ **Purchase Transaction**
☐ Contract of Sale which includes the purchaser(s), purchase price and conveyancer or solicitor details acting on behalf of applicants
☐ Funds to Complete - To be evidence in the SMSF transactional account
- ☐ **Trust Deeds**
☐ Managed Superannuation Trust Deed
☐ **Security Trust Deed (Bare Trust) - The Bare Trust should include Pepper Money (ABN 55094317665) listed as the lender**
☐ Associated Deed of Amendments

INCOME EVIDENCE (NOT REQUIRED FOR LIKE FOR LIKE REFINANCE)

☐ SMSF Income Evidence

- ☐ Most Recent two years Financial Statements (for existing SMSF)
- ☐ Last 2 years of retail/industry fund statement (for new SMSF)

☐ Income Evidence (Only required if most recent 2 years of financial statements not available or additional contributions are required to be evidenced)

For **Self Employed (Full Doc)**

- ☐ Last 2 years of tax returns
- ☐ Last 2 years of Notice of Assessments
- ☐ Last 2 years of Financial Statements

For **Self Employed Applicants (Alt Doc)**

- ☐ Pepper Self Employed Income Declaration Form
- ☐ Plus **one** of the following:
 - ☐ Six months Business Activity Statements (BAS),
 - ☐ Six months Business Bank Statements (BAS), or
 - ☐ Fully completed Pepper Accountant Letter

☐ PAYG Income Evidence:

Either two documents from Group A or one document from Group A plus one document/check from Group B.

- ☐ Group A: 1. Most recent computerised payslip (dated within 4 weeks of application date)
2. Evidence of last 3 months salary credits into a bank account in the Applicant's name.
- ☐ Group B: 1. Most recent ATO Payment Summary; or
2. Most recent tax return; or
3. Most recent tax assessment notice; or
4. Employment Letter on the business's letterhead
5. Employment check completed by Pepper or Mortgage Manager

Please note that for applicants in casual employment and the payslip YTD is <6 months, or for applicants relying on other variable, income types, (bonus, commission, overtime) they will be required to utilise either options 1,2, or 3 from Group B in addition to a Group A document.

☐ Rental Income

- ☐ Most recent agent rental statement, or
- ☐ Agent tenancy agreement, or
- ☐ Three-month bank statements and lodged tax return confirming rental income, or
- ☐ Rental appraisal if the property is not currently tenanted
- ☐ Full copy of current commercial lease

OTHER DOCUMENTS (IF APPLICABLE)

- | | |
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| ☐ Managing Agents Statement (residential properties only) | ☐ Evidence of Personal Super Contributions |
| ☐ Full copy of Commercial Lease | ☐ Verification of all other income received |

*Below eligibility criteria for Like for Like refinance applications must be met:

1. The loan purpose is solely for the 'dollar for dollar' refinance of an existing SMSF mortgage loan and any loan set up fees;
2. The mortgage loan interest rate and / or monthly repayments will reduce following the refinance;
3. The maximum LVR is 80%;
4. Six months refinance loan statements to be provided confirming clean repayment history.
5. The SMSF trustee must be a corporate trustee.