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Classic SMSF Home Loan - Product, Policy and Rate Update

We are pleased to announce that in conjunction with our most recent launch of our new ***SMSF Basic*** and ***SMSF Premium*** range, we will now be ***waiving*** the Establishment Fee of \$1,200 for our Premium product effective immediately until 15th August 2021.

Interest Rate Reductions across all LVR Bands, *as great as 71bps on some products!*

- **<80%** Platinum was 4.69% now **3.98%** pa
- **<70%** Palladium was 4.39% now **3.85%** pa
- **<60%** Diamond was 4.09% now **3.65%** pa

SMSF Basic

- Rates as low as **3.65%** pa P&I (**<60%** SMSF Diamond only)
- No Establishment Fee
- Loans up to 80% LVR
- Available for Residential Investment or Commercial Property, Purchase or Refinance

SMSF Premium

- Includes free 100% Offset Account (Available on Premium only)
- Establishment Fee \$1,200 ***waived until 15/08/2021***
- Reduction of rate loading - *from 0.40% to **0.30%***
- Loans up to 80% LVR
- Available for Residential Investment or Commercial Property, Purchase or Refinance

Additionally, there have now been further changes to policy to further simplify guidelines. Along with amendments to current interest rates and fees;

- Reduction of rate loading for Premium **from** 0.40% **to** 0.30%
- Loading for Commercial Security applicable, please refer to rate sheet
- Waiver of the requirement to pass the net asset & liquidity tests
- Lender protection fee of 0.50% now applicable for all LVRs >75% or for Regional & Unclassified postcodes (per occurrence)

The latest product profile and interest rate sheets can be downloaded here:

- [Classic SMSF Home Loan Product Profile](#)
- [Classic Home Loans Interest Rate Sheet](#)

Got a scenario to discuss?

Just call your Business Relationship Manager, Lisa Van Weelde on 0438 924 711 or call the office on 1300 258 229.

Contact your Bluebay Home Loans BRM today...

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