



**AMP Bank Broker Platform**

**SMSF Loan Training**

Different by design

AMP  Bank

## Learning Objectives

- What is an SMSF
- Lending criteria
- SMSF Offset account
- Scope
- Pre-Approvals
- Support



# SMSF Loan | Building Wealth Through Property



Customers use their SMSF to invest in residential property, aiming for long-term capital growth and rental income. Brokers assist customers in structuring SMSF loans to meet compliance and lending requirements.



Allows customers to diversify their super investments into residential property.



Rental income and capital gains are taxed at concessional super rates.



Helps customers grow their retirement savings through property ownership within their SMSF.



## What is an SMSF Loan?

An SMSF (Self-Managed Super Fund) loan allows the fund to borrow money to invest in property. This borrowing is often structured through a Limited Recourse Borrowing Arrangement (LRBA), where the lender's recourse is limited to the asset purchased with the loan.

In this setup, the property is held by a separate bare trust on behalf of the SMSF, with the loan secured against the property held in trust.

# SMSF Loan | Lending Criteria



- 1. SMSF Corporate Trustees only**
- 2. Loan Purpose**
  - Purchase and Refinance (dollar to dollar – no cash out)
- 3. Repayment type**
  - Principal and Interest
  - Interest only (up to 5 years)
- 4. LVR**
  - Up to 80%
- 5. Interest Rate Type**
  - Variable
- 6. Security**
  - Zone 1, 2, and selected Perth Zone 3 metropolitan (Higher DLA required)
  - Off the plan, construction or land loan not allowed
  - One security per loan
  - No commercial buildings
  - No owner occupied
  - No rural, rural-residential, commercial
  - Pre-Approval available (TBA security accepted)



- 1. Maximum Loan Amount**
  - \$2,500,000 for Zone1/2
  - \$2,000,000 for High Density
- 2. Minimum Loan Amount**
  - \$200,000
- 3. Net Asset Test - \$250,000 (Minimum fund size at assessment)**
- 4. 5% Liquidity Test (of loan amount, post settlement)**
- 5. Offset Available. No Redraw**
- 6. Fees**
  - \$950 settlement fee
  - \$10 monthly account management fee
  - At cost – Solicitor fees (up to \$2,500)

# SMSF Loan | Offset Account



The SMSF offset account is used to reduce interest on the SMSF's property loan and to manage transactions directly related to SMSF assets



The account must be used strictly in accordance with superannuation fund requirements



Personal, business (unrelated to the SMSF), or family use of superannuation guarantee contributions are strictly prohibited under the SIS Act



Improper use or non-compliance may result in account closure, notification to the ATO, and significant penalties

## What can an SMSF Offset be used for?

Please ensure you adhere to the following guidelines when using the AMP Bank SMSF Offset Account, in line with the requirements of the SIS Act:

All transactions must comply with the SIS Act and relevant regulations.

If you have any questions or require further clarification, please contact your AMP representative.

Confidential to AMP Bank Limited employees and originators only

# SMSF Loan | SMSF Saver Account Creation



If you plan to set up an SMSF Saver account distinct from the offset account, **please hold off until after settlement** to avoid creating duplicate accounts.



# SMSF Loan | Submission Documents



## **SMSF Mandatory Documentary requirements:**

1. Certified copy of SMSF Trust Deed
2. Certified copy of Custodian/Bare Trust Deed
3. Investment Strategy (AMP Template)
4. Certificate of Legal Advice (Will be part of solicitor (MSA) generated docs)
5. Valuation Report (ordered using Loanapp or outside system)
6. Payslips (Mandatory for PAYG)
7. Most recent income statement (Mandatory if less than 3 months YTD)
8. Proof of Rental income (If system unable to validate)
9. Contract of Sale (for purchase)
10. Self Employed Docs (if self employed)
11. Personal Guarantor's Statement of Position Declaration
12. SMSF investment home loan statements (six months), for refinance
13. Additional Contributions Evidence (such as Superannuation Statement), if required



## **Asset Test, Liquidity Test, & Interest/Dividend Income documentary requirements:**

### Established funds:

1. Latest SMSF Financial Statements (showing net assets)
2. (Optional) Most recent SMSF Bank Statement (if net assets < \$250,000)

### New funds:

1. Latest SMSF Bank Statement (showing member contributions/rollovers); and/or
2. Member Rollover Statements (from other super funds); and
3. Accountant's letter confirming initial balances and no liabilities

## **Additional Optional Documentary requirements**

1. Certificate of Advice from a Certified Financial Advisor or Accountant
2. AMP SMSF Excel Serviceability Calculator

# SMSF Loan | Self Employed Customers



## How to validate SMSF contributions:

If members don't pay themselves a salary or director's fees/wages, they can choose to make personal (voluntary contributions) by way of:

- **Personal deductible contributions** (pre-tax) verifiable via **SMSF Member statements.**
- **Voluntary contributions** (after-tax) verifiable via **SMSF Member statements.**
- **Self-Employed** (Sole Trader / Partner / Company Shareholder / Trust Beneficiary).
- **Voluntary contributions** (after-tax) verifiable via **SMSF Member statements.**



## Where assessment required, we will need:

Personal (individual) and Business (company/trust) **tax returns** for the most recent completed financial year.

Corresponding **Notice of Assessment (NOA).**

**SMSF Member Statement** (most recent) confirming personal (voluntary) contributions for the most recent 12 months.

# SMSF Loan | Investment Strategy

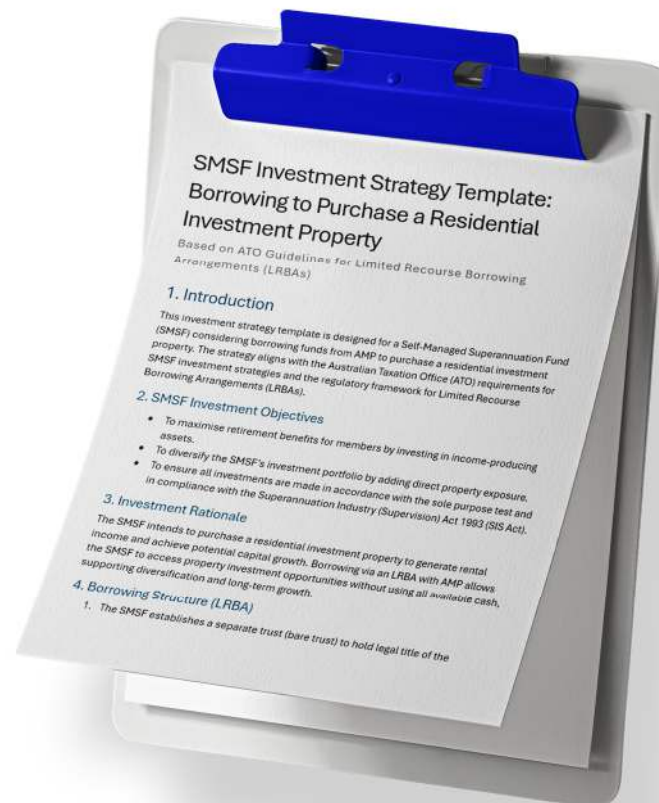


## What is an SMSF investment strategy?

An SMSF investment strategy outlines how the fund supports retirement goals and meets legal requirements. This may include purchasing an investment property through an LRBA.

To help you complete this strategy, we will provide an AMP Investment Strategy template.

We use an Investment Strategy template for **efficiency**. Accepting customer-prepared investment strategies would require review from our end. With our template, **once it is completed and signed, no further review is needed**, allowing for faster processing.



# SMSF Loan | Statutory Declaration



For a streamlined assessment, we can rely on a statutory declaration from the directors, in place of a full Credit assessment.



## How this supports faster assessment:

- ✓ Personal guarantees demonstrate the financial capability to cover the loan if required.
- ✓ No direct financial assessment required.
- ✓ Statutory declaration replaces detailed statements.
- ✓ Format follows standard debt reducer declaration.



## What is the statutory declaration

Commonwealth of Australia  
STATUTORY DECLARATION  
(SMSF Personal Guarantor's Statement of Position Declaration)  
*Statutory Declarations Act 1959*

1. Insert the name, address and occupation of person making the declaration I, <sup>1</sup>

make the following declaration under section 9 of the *Statutory Declarations Act 1959*:

- I am a Director and duly authorised representative of (SMSF Name).
- The Self-Managed Super Fund (SMSF), in line with its investment strategy, intends to acquire the property located at (Property Address).
- I acknowledge that, while the Limited Recourse Borrowing Arrangement (LRBA) restricts the lender's recourse to the above-mentioned property, I have personally provided a guarantee in relation to the SMSF loan.
- In the event that I am required to fulfil this guarantee, I understand that I will be liable for the full amount of the outstanding debt under the SMSF loan.
- My annual gross income (inclusive of rental income), before tax, is \$ \_\_\_\_.
- The following Asset and Liability statement is an accurate reflectin of my current financial position

# SMSF Loan | Submission Process



Our AMP Bank Broker platform Loanapp will support SMSF loan applications.

## What you need to know – SMSF applications:

- A new SMSF Credit Policy will be available and an SMSF Manual Excel Serviceability Calculator can be used to complete Net Asset and Liquidity Tests.
- In Loanapp, the loan structure will be:
  - The Trust as the Primary Borrower
  - The Company Trustee as a Co-borrower
  - The Bare/Security Trust and its Company Trustee as Guarantors
  - Directors of Company Trustees also as Guarantors
- Digital income verification is not yet available; however, digital rental income verification is available.
  - PAYG income and Director's Wages verified via payslips
  - Self Employed income verified via SMSF Member statements
- Interest and Dividend Income – 3% deeming rate
- A new dynamic SMSF Supporting Document Checklist outlines mandatory documents required at submission.
- **SMSF Pre-Approvals are available.** TBA security is accepted at the pre-approval stage, enabling earlier customer engagement before a property is identified. Two new conditions apply: Trust Deed Vetting (SMSF) and Acceptable Security (SMSF Pre-Approval).

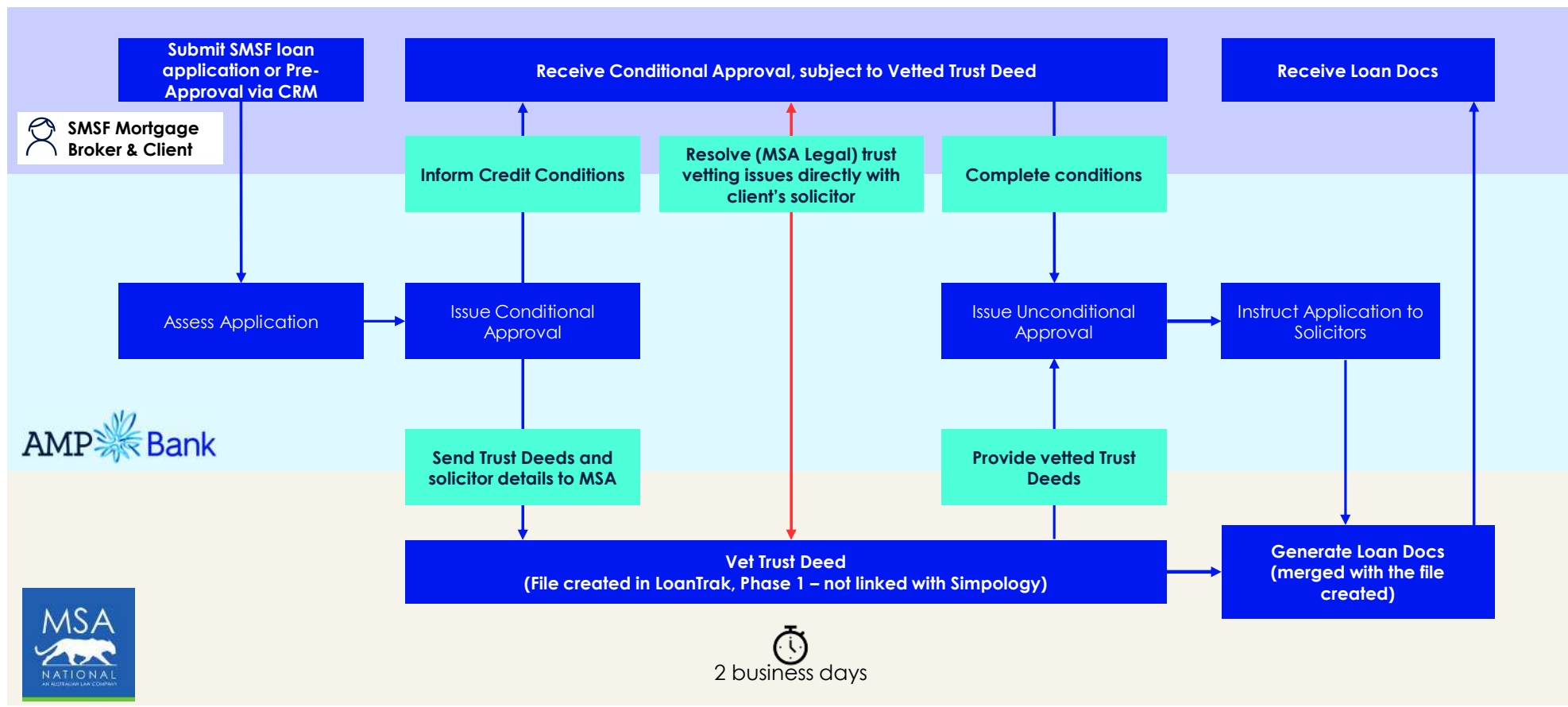
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**Visit Training Hub, where you can find demonstration videos on submitting SMSF Loan applications through Broker Platform.**

<https://distributor.amp.com.au/resources/training-hub>

# SMSF Loan | Application Flow



# SMSF Loan | Pre-Approvals



## SMSF Pre-Approvals are available

You can now submit SMSF Pre-Approvals on the AMP Bank Broker Platform, enabling earlier customer engagement before a property is identified. TBA security is accepted at the pre-approval stage.

### Two new Pre-Approval conditions apply:

- **Trust Deed Vetting (SMSF)** — Conditional upon satisfactory review of the SMSF trust deed by AMP's panel solicitors. Trust deed vetting will not commence until a property is identified.
- **Acceptable Security (SMSF Pre-Approval)** — Subject to the proposed security meeting AMP's SMSF lending criteria at the time a property is identified.

### Key reminders:

- Pre-approval is not final approval
- SMSF must be fully established and complying
- TBA Bare Trust is acceptable for Pre-approval submission

# SMSF Loan | MSA Solicitor Verification



As part of the process, the customer's solicitor will receive an email with a link to access the Guarantor Document Pack.

**NOTE: Once the solicitor clicks the link, an access code will be sent to THE CUSTOMER'S mobile number via SMS. The solicitor will need this code to open the documents. It is suggested that the customer makes arrangements to send this code to them**



# SMSF Loan | 5% Liquidity Test

The SMSF must pass a liquidity test. The SMSF must hold liquid assets of at least 5% of the total loan amount, after settlement.  
The liquidity test will be assessed based on a calculation of surplus in 'funds to complete'.

Access the SMSF calculator at <https://distributor.amp.com.au/resources> and SMSF loan documents at <https://distributor.amp.com.au/home-loans/loan-products/smsf-loan>.



## Calculation Method

Post Settlement Liquid Assets ÷ Loan Amount ≥ 5%.



## Acceptable Liquid Assets

Cash, term deposits, shares, government bonds



## Verification Process

Bank statements, shareholding statements.



# Support

Supporting you every step of the way

# SMSF Loan | Support



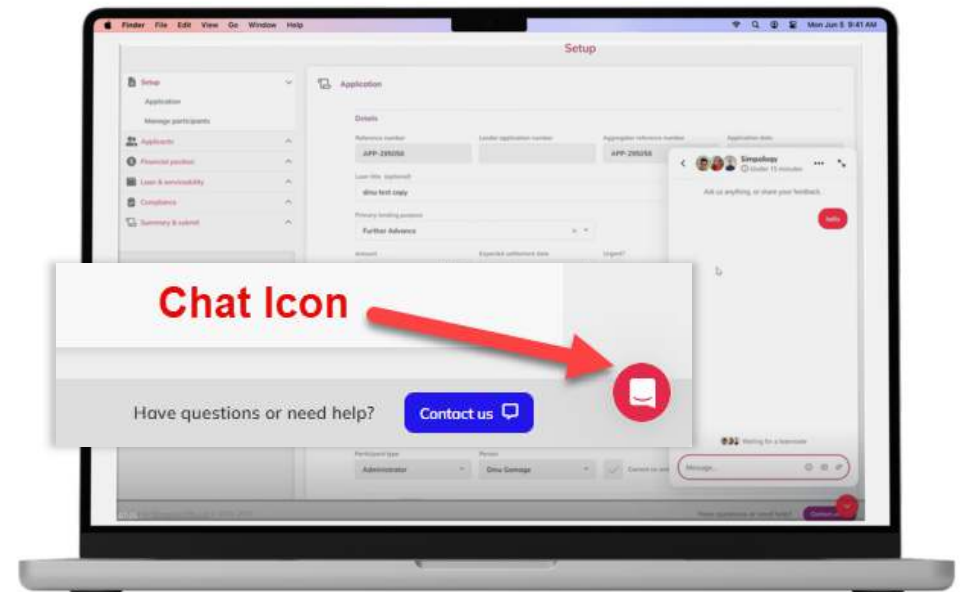
We want you to feel supported. Here are three key ways to get help:

## Scenario

For policy, process or product queries: Reach out to your BDM for triage and support.

## Platform Technical Support

In-system support from Simpology. The team can live screen share to resolve technical issues before submission.



# AMP Bank Broker Platform

## SMSF Loan Training

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### What you need to know

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