

Oxygen SMSF Home Loan Standard Variable Rate Self Managed Super Fund Loans

The Oxygen SMSF variable rate home loan is aimed at investors wanting competitive rates, full features and building wealth through investment in high quality properties through their Self Managed Super Fund.

Key Features

- 100% offset account
- Loans up to 80% LVR
- Online Banking

Product Overview

Maximum Loan Amount	Single Security Metro \$2,500,000 (\leq 80% LVR) \$3,000,000 (\leq 65% LVR)	Maximum Borrower Exposure \$4,000,000
Loan to Value Ratio	Up to 80%	
Loan Options	Principal & Interest	
Credit History	Clear Credit History. NDI 1:1	
Assessment Rate	Borrower rate +2%	
Interest Only	Available	
Loan Purpose	Purchase or refinance of a residential property or commercial property	
Acceptable Securities	Residential properties that are primarily used for the purpose of private housing and commercial properties. Maximum loan sizes and loan-to-value ratios apply based on property locations (Please refer to lending policy for further details).	
Split Loans	Available. Up to 4 free splits.	

Terms and conditions & lending criteria applies.
Full details of terms and conditions available upon application.

This is a guide only and subject to change at any time without notice.

Version 1.2 November 2022

Oxygen Lending Services Pty Ltd
ABN 56 618 760 222
Australian Credit Licence Number 498349
Level 3, 28 O'Connell St, Sydney NSW 2000
T 1300 855 699
service@oxygen.com.au

Credit Increase	Available. Fees apply. Facility variation Fee \$450
Redraw	Available
Offset	100% Offset available
Repayment Frequency	Principal & Interest loans – weekly, fortnightly, and monthly repayments. Interest Only – Monthly repayments only. Payments can be automatically debited from the offset account.
Voluntary Repayments	Extra repayments can be made at any time without penalty.
Online Banking	Free unlimited transactions <ul style="list-style-type: none"> • Internet Banking (Redraw, BPAY, Pay Anyone, Intra-account transfers) • Direct Debit / Super Crediting • EFTPOS (including payWave)

Product Overview

Application Fee	Nil
Monthly Account Keeping Fee	Nil
Annual Fee	\$395
Valuation Fee	Varies depending on property, ranging typically from \$99 to \$299, depending on location and type of security. Commercial property from \$1200.
Lenders Protection Fee	1% for loans >\$2 million 1% for all NDIS loans 0.5% for commercial properties LVR >70% 1% for commercial properties LVR >75%
Solicitor Documentation Fee	At Cost (Average \$770).
Discharge Fee	\$1,500 plus 3rd party costs

Terms and conditions & lending criteria applies.
Full details of terms and conditions available upon application.

This is a guide only and subject to change at any time without notice.

Version 1.2 November 2022

Page 2 of 2

Oxygen Lending Services Pty Ltd
ABN 56 618 760 222
Australian Credit Licence Number 498349
Level 3, 28 O'Connell St, Sydney NSW 2000
T 1300 855 699
service@oxygen.com.au