Oxygen SMSF Loan Application

Typical Document Requirements - June 2026

Purchase

Purchase	Customer Documentation
Identification	☐ Email and mobile number for all members - Oxygen will issue a Privacy Statement for e-signature and send an SMS for ID verification.
SMSF (Established)	☐ Certified SMSF Trust Deed Copy ☐ FY25 SMSF Tax Return ☐ FY25 SMSF Financial Reports ☐ FY25 SMSF Auditor Report
SMSF (New / No Financials yet)	☐ Certified SMSF Trust Deed Copy ☐ Accountant Letter of Support / Introduction (Template can be provided) ☐ All members most recent annual retail fund super statements
Bare Trust	☐ Certified Bare Trust Deed copy - For Conditional Approval can be unsigned & undated but must have Schedule 1 completed with security purchase address
Members Income (PAYG)	☐ 2 most recent payslips ☐ FY25 Tax Returns ☐ FY25 NOA ☐ Last 3 months bank statements showing salary credits ☐ Household Expenses sheet completed
Members Income (Self Employed)	☐ FY25 Company/Trust Financial Statements ☐ FY25 Company/Trust Tax Returns ☐ FY25 Individual Tax Returns ☐ FY25 Individual NOA ☐ Household Expenses sheet completed ☐ Super contribution evidence to current date
Purchasing Security	☐ Contract of Sale copy - For Conditional Approval can be unsigned but must have Bare Trust Company as Purchaser named and Purchase Amount completed ☐ Rent/Lease copy or Real Estate Rental Appraisal
Any additional SMSF Property	☐ Most recent Rates Notice ☐ Recent Loan Statement (if applicable) ☐ Property Rental Statement last 3 months or lease
Post Approval Prior to Settlement	☐ If Security with no Strata: Copy of Insurance for security showing the following; - SMSF Corporate Trustee as the insured party - Perpetual Corporate Trust Limited as the interested party / Mortgage - Minimum building insurance sum = Loan Amount If Security with Strata: ☐ Copy of Strata Insurance – showing paid & up to date ☐ Current Body Corp Levies Statement – showing paid & up to date
	☐ Independent legal advice letter in relation to mortgage. - Provided as part of issued Loan Documents. - Can be waived if refinance or second property purchase.

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