

Oxygen SMSF Loan Application

Typical Document Requirements – June 2026

Refinance

Refinance	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	☐ Certified SMSF Trust Deed Copy ☐ FY25 SMSF Tax Return ☐ FY25 SMSF Financial Reports ☐ FY25 SMSF Auditor Report ☐ SMSF Bank Statement Showing Balance – Within Last 30 Days
Bare Trust	☐ Certified Bare Trust Deed copy
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
Security	☐ Most recent Rates Notice ☐ SMSF Bank Statement – last 12 months – showing rental payments ☐ Rent/Lease copy or Real Estate Rental Appraisal ☐ Current Lender Loan Statement with amount outstanding
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 – 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
Security	☐ Signed Discharge Authority