Oxygen
SMSF LOANS

Oxygen Lending Updates

June 2025

VERSION 1.1

Oxygen Group Business Highlights

+$13 Billion
Total value of home loans settled

$3.5 Billion
Loan Book

12,000+
Active Loans

17 years
Average broker experience

20x
Multi-award winning brokerage

Certified
MFAA Certified Members

Digital
Digital Innovation focus

Growth
Hyper growth focus with innovation

30+
Brokers

22
Years old

Highlights

Oxygen SMSF LOANS

- Concierge program – we do it for you
- Accounting Software Integrations; BGL & Class. Auto-populate data
- Specialist Superannuation Advisor status (SSA)
- New Quick Quote Tool

Staple

- Up to 80% LVR on Residential and Commercial purchase
- No Asset / Liquidity testing
- No annual reviews
- Servicing within the SMSF only (no personal servicing on Guarantors required)
- 30 year terms
- Free 100% offset

Oxygen concierge service

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You

- Client Discussions & Scenario
- Always your client
- Oxygen just the Lender

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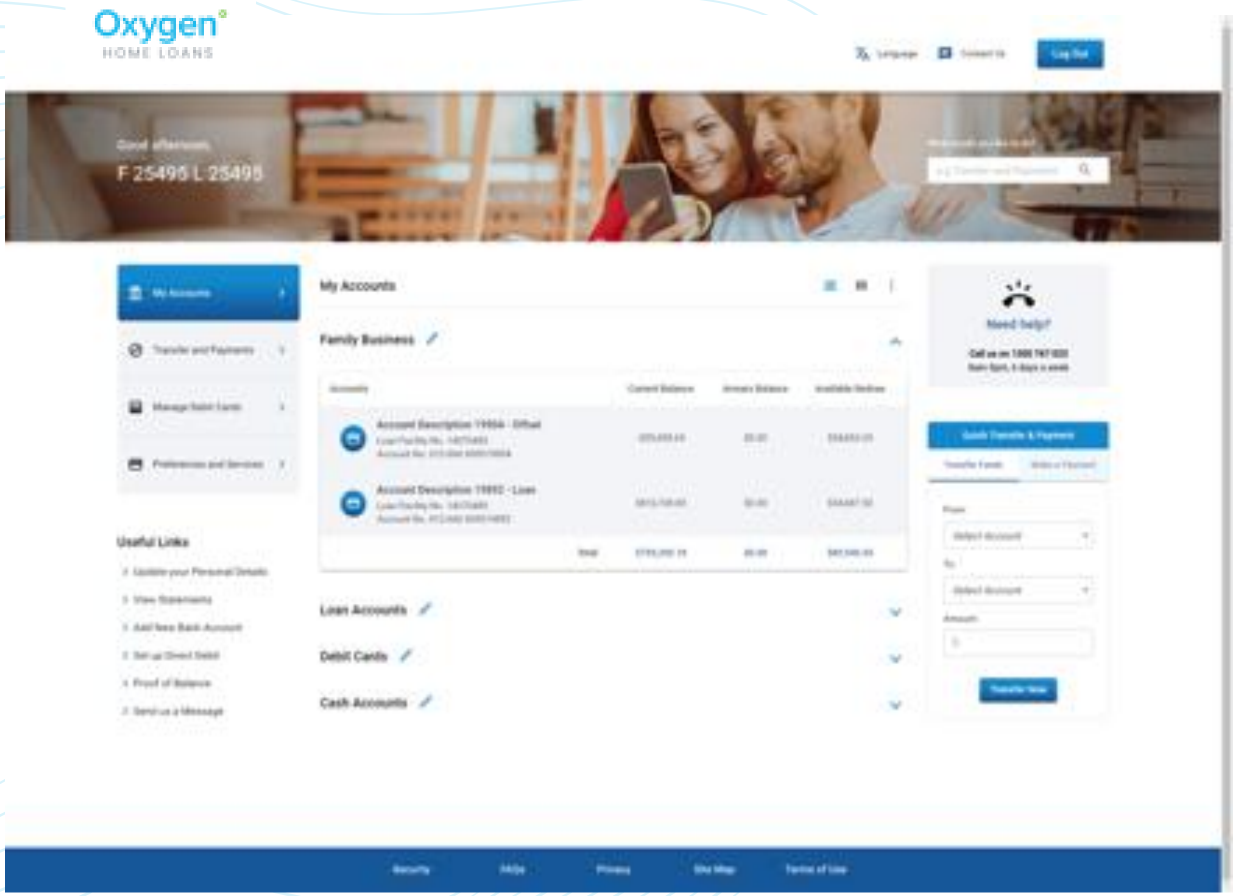
- Process Application
- Collect documents
- Request any missing paperwork
- Valuation order, checks
- Issue Approval
- Organise Settlement
- Any loan related coms

Oxygen SMSF rates from

Oxygen SMSF LOANS

6.69%

- Best rate guarantee*
- No Application or monthly fees
- **Free Offset**
- Annual Fee $395
- Valuation Fee at cost ($220 Resi)
- Online banking portal



*$100 Grocery/Fuel Voucher to anyone that provides SMSF loan scenario where we cant match rate, like for like on lender letterhead.

Oxygen SMSF real EXAMPLE

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- Client with SMSF **$924k** Loan at Liberty paying 9.79% + $360 per year fees
- Client application with Oxygen at 7.19% + $395 per year fees.
  - Commercial Loan – Retail outlet
  - Self Employed – uses security as business address
  - Offset for ongoing cash accumulation benefits
  - No application fees
  - Valuation Fee $1350

From

9.79%

7.19%

$1,700 p.m

Loan Comparison Calculator

Enter common loan details

Loan Amount	$924,000	Loan Term	30 years

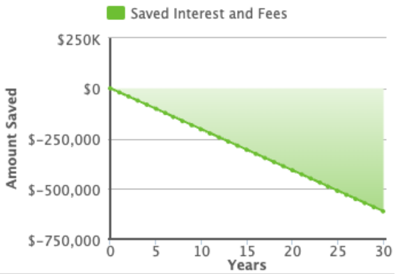
Enter loan 1 details		Enter loan 2 details	
Upfront Fees	$0	Upfront Fees	$0
Ongoing Monthly Fees	$30	Ongoing Monthly Fees	$30
Intro Rate	0.00%	Intro Rate	0.00%
Intro Term	0 months	Intro Term	0 months
Ongoing Rate	7.19%	Ongoing Rate	9.79%

View your results

Loan 1 will save you: $611,998

	Loan 1	Loan 2
Initial per month	$0.00	$0.00
Ongoing per month	$6,295.75	$7,995.74
Total payments	$2,266,470	$2,878,468

Loan Balance Chart



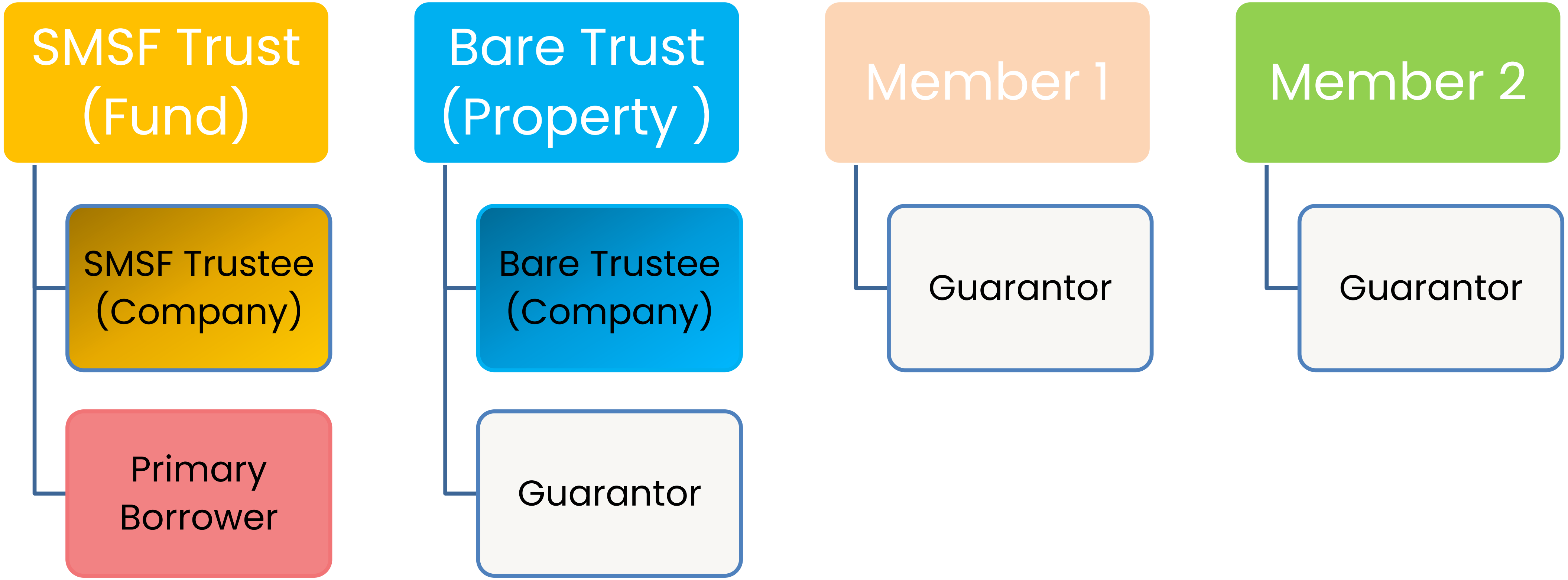
Oxygen SMSF real EXAMPLE

Oxygen SMSF LOANS

- Successful SME Client couple in their 40's with no Super savings at all
- New SMSF established with no Rollover funds & no contributions history
- Owned their SME warehouse in personal names, mortgage to ANZ
- SMSF Loan to payout ANZ for $650k
- Remaining equity as Contribution into the Fund $550k
- SMSF had to show $5k bank balance for transaction costs and that's it.
  - Commercial Loan – warehouse / factory
  - Self Employed – successful SME
  - Offset for ongoing cash accumulation benefits
  - No application fees
  - Valuation Fee $2,250

SMSF Lending – Typical structure

Oxygen SMSF LOANS



SMSF Lending

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Accredited as a SSA

SMSF Specialist Advisor

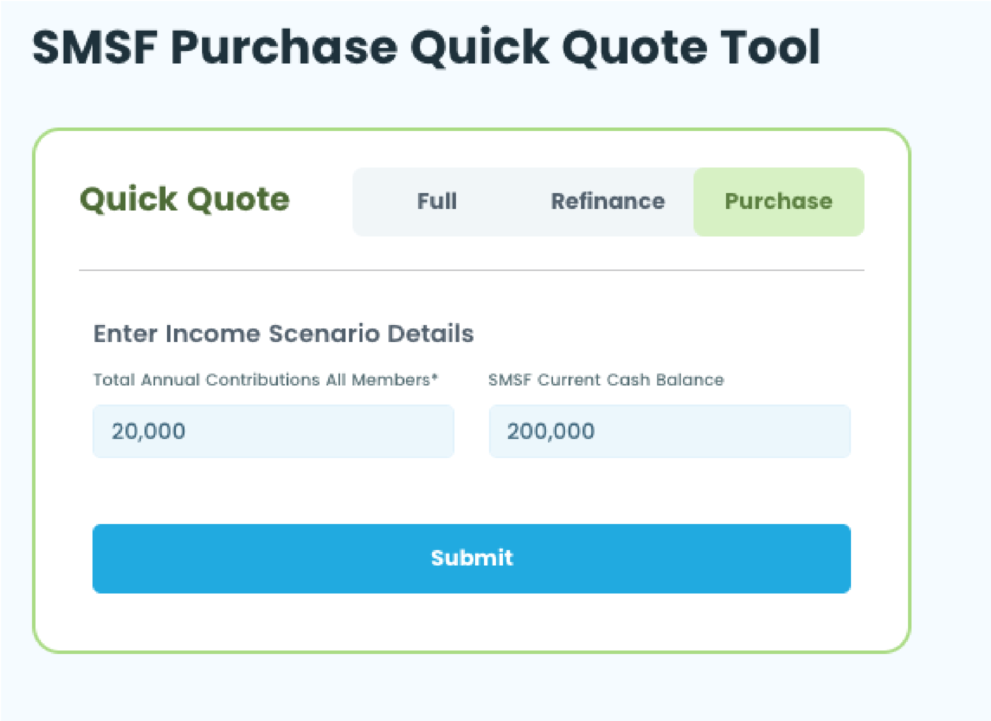
- Same course Accountants complete
- We can provide guidance on all things SMSF
- Cant provide financial advice

SMSF SPECIALIST

Accredited
SMSF Association
Specialist

New Quick Quote Tool

Oxygen SMSF LOANS



https://apps.oxygenloans.com.au/SMSF/Quote

Thank You

Scenarios, referrals, what ever – send them through!

Oxygen Loans - Broker Information

- https://oxygen.com.au/broker-information/
- SMSF Rate Card & Fact Sheet
- Required documents check lists
- Serviceability Calculators
- Quick Calc

Appendix

Paperwork SMSF

- Certified SMSF Trust Deed
- Certified SMSF Bare Trust Deed
- SMSF FY24 Tax return, financial statements, auditor report
- Members ID – DL/PP
- Members PAYG: FY24 & FY23 Tax Returns & NOA + 2 payslips
- Members S/E: FY24 & FY23 Tax Returns & NOA + Company tax returns / statements.

Refinance

- Existing lender loan statement
- Rates Notice
- Cash Management Account Statements showing rent payments etc
- Rent/Lease copy

Purchase

- Signed Contract of Sale
- Rent/Lease or Real Estate Rental Appraisal

SMSF Acceptable Residential Security Types

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- Standard Residential Properties are properties that are used for residential rental/tenanted purposes ONLY under the SIS Act. All security MUST BE established.
- In addition to houses and units, acceptable residential property security types also include:
- Residential Properties (2 maximum on one title)
- NDIS accepted (applicable LPF and loadings apply)
- Dual Occupancy (no dual key)
- Construction is strictly prohibited – how ever Off the Plan purchases is ok (SMSF pays the 10% deposit)

SMSF Acceptable Commercial Security Types

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- Standard Commercial Properties are properties that are used for business purposes. This includes owner occupier, leased from related entity and tenanted properties. All security MUST BE established. Construction is strictly prohibited.

- The acceptable commercial property security types are strictly limited to the following (LVR restrictions apply to some security types)

- Strata Offices & Showrooms (minimum area 30 m2)
- Retail outlets (e.g.shops, restaurants)
- Industrial Units/Factories
- Industrial Warehouses/Workshops
- Mixed Residential & Commercial Use
- Residential Properties (≥ 3 or more on one title)

- Medical / Dental suites
- Childcare Centres
- Serviced Apartments
- Boarding Houses
- Student Accommodation
- Strata Retirement Units
- Function Halls

SMSF Legal Advice

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SMSF Legal Advice requirements

- New or Established SMSF with **new purchase**: Legal advice is required*
- Established SMSF Refinance: Copy of original Legal Guarantee Advice from when the existing loan was established is required or waived as per below

Independent legal advice can only be waived strictly under the following conditions

- Where **refinance**, the existing SMSF loan facility being refinanced is well-established with a clean repayment history; OR
- If for a **subsequent** purchase, the SMSF must have at least one other existing LRBA in place. (LRBA = Limited Recourse Borrowing Arrangement)

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