

SMSF Residential & Commercial Mortgages



Competitive rates



24/7 Online banking portal



Free offset account



No annual reviews



No minimum liquidity
requirements



SMSF easy refinance
option available

Why Oxygen Home Loans?

Established in 2003, Oxygen Home Loans has been providing best in class mortgage services to more than 27,000 happy customers. By providing innovative SMSF lending products, we offer great mortgage solutions at competitive rates.

Oxygen Home Loans provides personalised services from a team of experts ensure every loan is handled with care from enquiry to settlement.

SMSF Residential & Commercial

Our market leading SMSF product increases your borrowing potential, requiring only a 20% deposit on residential and commercial property. This means your client can keep more of their funds, or place them in the optional offset account for quick access later on.

Key Features	
Payments	Principal & interest Interest only (max 75%)
Security type	Residential or Commercial New or existing property
Maximum loan terms	359 months
Maximum LVR*	90% Residential 80% Commercial
Maximum loan amount	Up to \$3,000,000 per security amount
Easy refinance solution	Yes, Clean credit, minimum 12 month lean satisfactory history
Residential	Investment only
Commercial	Investment or owner occupied
Offset account	Free 100% offset account
Repayment frequency	P&I: Weekly, fortnightly and monthly. Interest only: Monthly
Fixed rate option	Max. period – 10 years
Transaction functionality	Transactions to and from SMSF CMA via internet, phone
Make additional payments	Unlimited (fixed rate maximum \$20,000)
Repayment method	Direct debit/auto draw from offset
Construction/vacant land	No. Possible alternatives available. Discuss with Oxygen

Simple Product Requirements	
Fund status	Accumulation phase. Retirees not acceptable.
Credit history	Clear credit history
Employment type	PAYG/Self employed
Acceptable borrowers	Corporate Trustee only. Australian citizens or permanent residents.

Fees and Options	
App/Settlement fee	Nil
Annual fee	\$395
Fixed rated lock fee	< 4 years \$495, > 4 years \$795
Discharge fee	\$2,200
Account variation fee	\$250
Facility variation fee	\$450
Solicitor doc fee	\$595
Valuation fee	At cost - Residential typical \$220 - Commercial range \$1500 to \$3000

Terms, conditions and eligibility criteria apply. Information provided is accurate as at the issue date and is subject to change without notice. Oxygen Lending Services Pty Ltd ACN 618 760 222. Australian Credit Licence Number 498349. © March 2024