

SMSF Interest Rates

Effective 17 April 2024

Thinktank.

Thinktank specialises in SMSF lending, for both commercial and residential properties.

Commercial	For securities located in populated areas greater than 50,000					
	≤ 50%	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%
\$100K - ≤ \$2M	7.94%	8.09%	8.19%	8.34%	8.59%	9.03%
\$2M - ≤ \$3M	7.94%	8.09%	8.19%	8.34%	8.59%	
\$3M - ≤ \$4M	7.94%	8.09%	8.19%	8.34%		
For securities located in populated areas > 20,000 and < 50,000						
\$100K - ≤ \$2M	8.14%	8.29%	8.39%	8.54%	8.79%	
\$2M - ≤ \$3M	8.14%	8.29%	8.39%	8.54%		

Maximum LVR is reduced by 5% for IO + an additional 0.10%

Commercial Max	LVR and rates for securities in Sydney / Melbourne / Brisbane						
	50%	55%	60%	65%	70%	75%	80%
\$4M - \$8M							
\$4M - ≤ \$5M	8.19%	8.34%	8.34%	8.44%	8.59%		
\$5M - ≤ \$7M	8.19%	8.34%	8.34%				
\$7M - ≤ \$8M	8.19%	8.34%					
For securities located in populated areas greater than 50,000							
\$4M - ≤ \$5M	8.19%	8.34%	8.34%				

Maximum LVR is reduced by 5% for IO + an additional 0.10%

Residential						
	50%	60%	65%	70%	75%	80%
Principal & Interest	7.24%	7.24%	7.34%	7.34%	7.64%	7.64%

Maximum LVR is reduced by 5% for IO

Loadings for Residential	%
Interest Only	+0.25%
Loans > \$1M outside capital cities	+0.20%



[SMSF Product Information Sheets](#)

Things you should know:

The above interest rates are indicative and subject to change without notice. Please refer to our website for the most up to date rate and product information.