



SMSF lending specialist advice

A quick guide on **avoiding a big
SMSF property investment mistake.**



Don't make this big SMSF property investment mistake

When you buy a home or investment property outside your superannuation, there's a good chance you'll make a costly mistake if you don't get help from a finance broker.

When you buy a property through an SMSF, the stakes are even higher.

That's because anything involving superannuation comes with strict rules and potentially severe consequences for getting things wrong.

What are the strict rules?

For example, SMSF professionals and experienced finance brokers know that when you buy an SMSF investment property:

- ✓ The purchase needs to be financed by a limited-recourse borrowing arrangement
- ✓ The property needs to be purchased through a bare trust, not in your SMSF's name or your personal name





What could go wrong?

But if you approach a lender directly, and if the lender doesn't offer SMSF loans (unfortunately, most don't), the staff member you deal with might not realise they're doing anything wrong by pre-approving you for a standard home loan to fund a purchase in your name.

That could lead to big problems if you then had an offer accepted to buy a property.

At that point, it's almost certain the lender would realise its mistake and reject your loan application, which would leave you scrambling to secure finance. There is a tiny chance the lender would approve your application - but that would be a violation (on your part) of the Australian Taxation Office's strict SMSF borrowing rules.

That's why, if you're planning to buy a property through your SMSF, you're taking a big risk if you don't get help from an experienced finance broker.

Speak to an expert

Mortgage Advice Bureau
can help you buy an SMSF
investment property.

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