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information call us on

**1300 888 700**

9.00am – 5.00pm Monday to Friday



# Unlock the Investment Potential of Your Super



**LAIKI BANK**

For you, for life!

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ABN 44 093 488 629 AFSL No. 243 444.

The information in this brochure has been prepared without taking into account your objectives, financial situation and needs. Before acting on the information, you should consider how appropriate it is having regard to your objectives, financial situations and needs. LBA recommends you read the Product Disclosure Statement and the Financial Services Guide before acquiring any of these products. Please contact LBA on 1300 888 700 to arrange for them to be sent to you. These documents can also be found at any of our branches or on our website [www.laikibank.com.au](http://www.laikibank.com.au). Please note that the provision of any loan requires that the applicant have an active transaction account with Laiki Bank Australia Limited. Products may be subject to lending criteria



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## Did you know that you can use your superannuation fund to purchase real estate?

Australians are increasingly managing their own hard earned retirement funds by establishing a self managed superannuation fund (SMSF). Changes to the Superannuation Industry Supervision Act, mean that SMSFs can now borrow and charge their assets, so long as a special structure is used. This means that your SMSF can now purchase property. All you need to do is set up a SMSF and Laiki Bank's SuperLend facility can help you do the rest.

## Benefits of the Laiki SuperLend SMSF structure

- Make your self-managed super work even harder for you.
- Laiki Bank can lend you up to 70% of the property value.
- Your SMSF enjoys absolute protection for its other assets.
- Benefits from Laiki Bank's relationship focused banking.

## Key features of The Laiki SuperLend SMSF structure

- The SMSF can choose any kind of investment property including residential, commercial and retail.
- The SMSF needs to establish a Property Trustee to purchase the property and become the legal owner of the property and security provider for the Loan.
- The SMSF will be the borrower of the loan.

- Laiki Bank requires the loans to be guaranteed by the members of the SMSF and the Property Trustee.
- Loan funds must only be used for the purchase of the property and there can be no redraws, further advances, or refinances.
- Loans will be structured up to 15 years on a principle and interest basis.

## Speak with one of our SMSF Relationship Managers and learn more about how you can benefit from Laiki SuperLend.

The SMSF structure offered by Laiki Bank has been developed in association with Gadens Lawyers. This flier provides an introduction to the product only and should be considered together with the full documentation, available on-line or at any Laiki Bank branch.

## Who should consider taking advantage of Laiki SuperLend?

- People who have accumulated a substantial investment in their superannuation and wish to set up a SMSF.
- People who have chosen to manage their own superannuation and have set up a SMSF, but have not yet considered borrowing against it.
- Self employed people seeking to maximise the potential of their superannuation.
- Self employed people with retail exposure interested in acquiring their premises.