BROKER USE ONLY

Some deals are worth digging back up.

Introducing SMSF EasyRefi

SMSF rates from 6.94% p.a.*

Somewhere in your back book, a perfectly good SMSF refinance is playing dead. EasyRefi helps you bring it back. We'll handle the part that used to be a nightmare.

Talk to your RedZed BDM today.

* Corporate SMSF trustees only. Based on an SMSF Super Resi Principal and Interest loan with an LVR of 50% or less, a loan size between $100,000 to $2M and full financials provided.

RedZed Lending Solutions Pty Ltd
ABN 31 123 588 527 | **Australian Credit Licence** 311128

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What is EasyRefi?

EasyRefi is RedQ's refined process for refinancing SMSF loans.
It's an easier way to write the deals that have been sitting in the too-hard basket.
We only do loans for the self-employed, so while others get bogged down in trust structures and super-law detail, we're already digging up the opportunity.

Why now?

Your next SMSF refinance probably isn't a new one. It's already sitting in your back book.

Many clients haven't reviewed their loan since settlement, and some are still with lenders that have since stepped away from the SMSF market.

New SMSF residential lending is coming to an end. Existing loans are where the opportunity is.
Refinancing hasn't changed. We've just made it easier.

How it all works

Dig them up

Run an eye over your back book for SMSF clients who haven't reviewed their loan since settlement.

Send the pack

A short, defined document set built specifically for SMSF refinances. Not the full purchase pile.

Leave it to us

We only do self-employed loans, so the trust structures and super-law detail that slow others down are right in our wheelhouse.

Let's dig into it

Do I need to provide income documents?

No — where the loan meets the EasyRefi criteria, assessment is based on repayment history rather than full servicing.

What if the client has missed payments in the last 12 months?

The loan will not qualify for EasyRefi. Standard SMSF assessment may still be available.

Can I include additional funds or equity release?

No — Refinance is strictly for dollar-for-dollar refinances only.

Does the loan need to be at a lower repayment?

Yes — the proposed repayment must be lower than the current repayment.

Do clients need to obtain new legal advice?

In most cases, clients can provide a copy of the legal advice obtained for their existing SMSF loan, avoiding the need for new advice (subject to credit requirements).

What happens if the deal doesn't meet EasyRefi criteria?

It can still be assessed under standard SMSF lending policy.

For more information and instructions, speak to your RedQ BDM.

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