ATO complying loan document price list
SMSF limited resource borrowing arrangements

Price list from 1 July 2026

Practical Compliance Guideline 2016/5 details the ATO's view on the loan terms that will be acceptable for a limited recourse borrowing arrangement.

Basically, there are two options available for structuring your loan documents for loans from a related party to an SMSF:

1. safe harbour loan – where the terms of the loan comply with the safe harbour rules as published in 2016/5; or
2. arm's length / external evidence loan – where the terms of the loan are consistent an arm's length loan, which can be demonstrated by appropriate evidence from a third party (such as a bank who have given a loan offer indicating they would lend on substantially the same terms).

Our fees to prepare the loan documents are as follows:

Documents	Cost (plus outlays*)
Loan documents (loan agreement, mortgage and guarantee) for new or undocumented loans	
Safe harbour loan terms	**$2,200**
Customised loan terms	**$2,750**

*outlays (e.g., search fees of $20 - $60, Titles Office fees of $200-$300) not inclusive

The work outlined above does not include providing any advice on the terms of the limited recourse borrowing arrangement or its compliance with the other requirements of section 67A, or registration of any mortgage. Cooper Grace Ward can provide advice on these issues and attend to registration via PEXA, if required, for an additional fee. Cooper Grace Ward may be required to incur costs to identify you in accordance with the AML rules. If this is the case, we will invoice for these costs in addition to the fees for the particular service provided.

Key team contacts

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