

## TRANSFERRING A PROPERTY INTO A SELF-MANAGED SUPERANNUATION FUND (SMSF)

With the rise of use of Self-Managed Superannuation Funds (SMSF), clients are more often being advised by their accountant or financial advisor to transfer a property that they already own into their SMSF.

There are provisions in the *Duties Act* that provide for fixed transfer duty (previously known as stamp duty) of \$750 where certain criteria are met. If you have been advised by your accountant or your financial advisor to transfer a property into your SMSF then Penmans can assist you with the process.

We charge a fixed fee of **\$2,200** (inclusive of GST) plus disbursements.

### Disbursements\*

Verification of Identity (per person)	\$29.90
DocuSign Fee	\$8.50
ASIC Search (if required)	\$28.03
Title Searches: Current	\$31.00
Post Registration	\$31.00
PEXA Fees: Single Title	\$281.16
Multiple Titles	\$321.86
Registration Fees: Transfer	\$175.70
Discharge of Mortgage (if applicable)	\$175.70
Mortgage (if applicable)	\$175.70
Revenue NSW EDR Stamping Fee	\$11.67
Transfer Duty (fixed)	\$100.00

\*Disbursement amounts are current as of August 2025 and include GST, if applicable.

This quote is on the basis that the property is not subject to a mortgage and that no borrowing is involved in the transfer.

*partnering with people since 1946*



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Included in our fixed fee is the cost of the preparation of all the necessary documents, verification of your identity, the necessary application to Revenue NSW for assessment of the Transfer Duty on the basis that the fixed duty applies, and registration of the transfer.

The steps are:

- a) We will verify your identity (which is required for both our purposes and Revenue NSW). This is done either in person or via a link sent to your mobile device;
- b) You will need to provide us with:
  - Details of your citizenship/residency status (either for individual trustees of the SMSF, or the Directors/shareholders if the SMSF has a corporate trustee);
  - Certified copies of your identification documents (which we can do for you if you attend our office with your original documents);
  - A full copy of the SMSF Trust Deed and any variations;
  - A full copy of the Bare Trust Deed (if applicable)
  - A copy of the register of members of the SMSF;
  
  - A valuation of the property that is no more than three (3) months old (there are circumstances where an old valuation will be acceptable, if you have an older valuation, please let us know and we will discuss your options with you); and
  - Confirmation in the valuation that the property is used wholly and exclusively in one or more businesses or, if the business is not referenced in the valuation, a copy of the commercial lease;

Where there is more than one member transferring the property, confirmation that the property is to be used for the benefit of those members in the same proportions as it was held by them before the transfer;

If the property is not to be used for the benefit of those members in the same proportions, or if there are other members of the SMSF (besides the [member\(s\)](#) transferring the property), a clause in either the SMSF Trust Deed or a variation to the Deed that the property is segregated for the benefit of the members is needed.

### **Next Steps**

Please fill in our [contact form](#) on our website and include in the comments that you have a SMSF transfer matter and a member of our transactions team will be in contact with you. Alternatively, please call our friendly receptionist to arrange a free 15-minute phone conference to discuss your specific situation.

The information you obtain at this site is not, nor is it intended to be, legal advice. You should consult a Solicitor for individual advice regarding your own situation. Liability limited by a scheme approved under Professional Standards Legislation.