

## TRANSFERRING A PROPERTY FROM A BARE TRUSTEE TO THE TRUSTEE OF YOUR SELF- MANAGED SUPERANNUATION FUND

Self-Managed Superannuation Funds (**SMSF**) have been able to borrow for the purchase of real property since 2007. The rules around SMSF borrowing are strict and involve complex limited recourse borrowing arrangements (**LRBA**).

An LRBA requires that the property be held by a bare trustee that holds no other assets, with the lender's recourse (if it needs to enforce its security) being limited to that specific property (which protects the other assets of the SMSF).

If your SMSF has purchased a property and the loan has been repaid, then the property no longer needs to be held by the bare trustee, and it can be transferred to the SMSF trustee to be held by that trustee together with other assets of the SMSF.

There are provisions in the Duties Act that provide for fixed transfer duty on the transfer to the SMSF trustee (previously known as stamp duty) of \$750 where certain criteria are met.

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

### Disbursements\*

|                                       |          |
|---------------------------------------|----------|
| Verification of Identity (per person) | \$45.00  |
| DocuSign Fee                          | \$8.50   |
| ASIC Search (if required)             | \$30.78  |
| Title Search: Current                 | \$34.78  |
| Post Registration                     | \$34.78  |
| PEXA Fees: Single Title               | \$292.60 |
| Multiple Titles                       | \$334.84 |
| Registration Fees: Transfer           | \$182.73 |
| Discharge of Mortgage (if applicable) | \$182.73 |
| Mortgage (if applicable)              | \$182.73 |

*partnering with people since 1946*



We have Accredited Specialists in  
Property Law and Wills & Estates

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|                              |          |
|------------------------------|----------|
| Revenue NSW EDR Stamping Fee | \$13.87  |
| Transfer Duty (fixed)        | \$750.00 |

\*Disbursement amounts are current as of July 2026 and include GST, if applicable.

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, arranging for the mortgage to be discharged (if applicable) 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 also 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 copy of the stamped bare trust deed;
  - A copy of the stamped contract (from when the property was purchased);
  - A copy of the register of members of the SMSF;
  - A copy of the certificate of incorporation;
  - A copy of the Memorandum and Articles of Association; and
  - A copy of the most recent loan account statement for the mortgage so we can prepare the discharge authority form.

## Next Steps

Please complete our [contact form](#) and include in the comments that you have a bare trust transfer matter and a member of our property team will be in contact with you.

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.

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**Fixed fees current as of July 2026.**