

**HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS**

**REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS**

**Bendigo and Adelaide Bank Limited**

**BAB37QW:** *What regulatory changes would be necessary to enable banks to lend to individuals with SMSFs, who are in the retirement phase, to allow them to seek credit for the purchase of assets (such as homes) or to address short term cash flow issues?*

It would depend on the circumstances. The current responsible lending and superannuation rules and regulations would impact on the ability of some self-funded retiree's ability to borrow money.