

Construction (Standard)

Broker use only



Variable rate and fixed rate options



Redraw capabilities



Flexible repayment options



Visa Debit card functionality



Offset accounts and loan splits



Online accessibility (desktop and mobile)

Why Granite Home Loans?

Established in 2018, Granite Home Loans is for brokers. By providing innovative SMSF, NDIS and Lender Paid LMI products, through our partnerships we offer innovative home loan solutions at competitive rates.

Granite delivers across each step of the home loan journey, providing personalised services, tailored products, and support from a well-respected team of mortgage lending experts and credit analysts to ensure every loan is handled with expert care from enquiry to settlement.

Construction (Standard)

Available for both owner occupiers and investors, our construction product offers a feature-rich home loan, enabling borrowers to build their investment property or dream home.

Key features

Payments	Interest Only Applies for the first 12 months during Construction
Maximum loan term	30 years
Maximum LVR	90%
Maximum loan amount	\$1,500,000 < 80% LVR \$1,100,000 < 90% LVR
LMI applicable	Applies above >80% LVR
Residential	Construction Investment Construction Owner Occupied
Offset account	Yes
Redraw	Yes
Visa debit card	Yes
Multiple loan splits	Available
Repayment frequency	Weekly, fortnightly and monthly
Fixed rate option	Available once construction is complete
Transaction functionality	Unlimited transactions via internet, phone, BPay, debit card, ATM
Make additional payments	Up to \$20,000 p.a. for fixed rate splits
Repayment method	Salary credit/debit
Cash out available	Not applicable

Simple product requirements

Property purpose	Residential investment or Owner Occupied Property
Credit history	Clear credit history
Employment type	PAYG/Self employed Full documentation loan
Acceptable borrowers	Australian citizens or permanent residents
Other	Minimum 10% deposit or Minimum 10% equity

Fees and options

Annual fee	\$295** **No Annual Fee is applicable to Owner Occupied variable rate loans ≤ 80% LVR
Fixed rate lock fee	≤ 4 years \$495, > 4 years \$795
Construction admin fee	\$750
Construction progress val fee	\$880
Discharge fee	\$795
Account variation fee	\$250
Facility variation fee	\$450
Solicitor Doc fee	\$275 (plus disbursements)
Valuation fee	At cost

Terms, conditions and eligibility criteria apply. Information provided is accurate as at the issue date and is subject to change without notice. Origin Mortgage Management Services is a division of Columbus Capital Pty Limited ABN 51 119 531 252 AFSL & Australian Credit Licence 337303.

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