

Residential owner occupied

Broker use only



Fixed and variable rates options



Redraw capabilities



Offset accounts and multiple loan splits



Visa Debit card functionality



Easy refinance option available



Online accessibility (desktop and mobile)

Why Granite Home Loans?

Established in 2018, Granite Home Loans is for brokers. By providing innovative SMSF, NDIS, Easy Refinance 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.

Residential owner occupied

This is available for owner-occupiers, looking to purchase or refinance. Available to clear credit, full documentation individuals, companies, or trusts. Easy Refinance is available for seasoned loans over 12 months old where we're reducing the interest rate and repayment.

Key features

Payments	Principal & interest/Interest only
Maximum loan term	30 years
Maximum LVR *	90% (including LMI)
Maximum loan amount *	\$2,500,000
Minimum loan amount	\$150,000
LMI applicable	>80% (upfront or monthly)
Easy Refi	Available if existing loan is over 12 months and good conduct
Offset account	Yes
Redraw	Yes
Visa debit card	Yes
Multiple loan splits	Available, up to 4
Repayment frequency	Weekly, fortnightly and monthly
Fixed rate option	up to 5 Year fixed
Transaction functionality	Unlimited transactions via internet, phone, BPay, debit card, ATM
Make additional payments	Unlimited on variable rate splits. \$20,000 p.a. for fixed rate splits
Repayment method	Salary credit/direct debit
Cash out available	Yes
Construction/vacant land	Yes

*Click here to refer Postcode Matrix for details

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

Product requirements

Property purpose	Residential property
Credit history	Clear credit history
Employment type	PAYG income 6 months+ or self employed with ABN 2+ years
Acceptable borrowers	Australian citizens or permanent residents

Fees and options

App/Settlement fee	Nil
Annual fee	Nil
Fixed rate lock fee	≤ 4 years \$495, > 4 years \$795
Construction admin fee	\$750
Construction progress val fee	\$880 Additional costs may apply for regional securities
Discharge fee	\$795
Account variation fee	\$250
Facility variation fee	\$450
Solicitor Doc fee	\$275 (plus disbursements)
Valuation fee	At cost

 **1300 232 999**
Option 5 for scenarios

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