

SMSF residential & commercial

Broker use only



Fixed rate option
(max period 10 years)



SMSF easy refinance
option available



Offset account available



Internet and Mobile App
access



Make additional repayments
(unlimited (fixed rate maximum
\$20,000))

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.

SMSF residential & commercial

Our market leading SMSF product increases your client's borrowing potential, requiring only a minimum 10% deposit for residential and 20% commercial property. This means your client can keep more of their funds, or place them in the optional offset account for quick access later on.

Key features

Payments	Principal & Interest Interest Only (maximum 75%)
Security type	Residential or Commercial New or existing property
Maximum loan term	359 months
Maximum LVR *	90% Residential 80% Commercial
Maximum loan amount *	Up to \$3,000,000 per security
Easy refinance solution	Yes, Clean credit, minimum 12 month loan satisfactory history
Residential	Investment only
Commercial	Investment or owner occupied
Offset account	Yes (higher rate applies)
Repayment frequency	P&I: Weekly, fortnightly and monthly Interest Only: Monthly
Fixed rate option	Max. period - 10 years
Transaction functionality	Transactions to and from SMSF CMA via internet, phone
Make additional payments	Unlimited (fixed rate maximum \$20,000)
Repayment method	Direct debit/auto draw from offset
Construction/vacant land	No

Simple product requirements

Fund status	Accumulation phase. Retirees not acceptable.
Credit history	Clear credit history
Employment type	PAYG/Self employed
Acceptable borrowers	Corporate Trustee only. Australian citizens or permanent residents

Fees and options

App /Settlement fee	Nil
Annual fee	\$395
Fixed rate lock fee	≤ 4 years \$495, > 4 years \$795
Discharge fee	\$2,200
Account variation fee	\$250
Facility variation fee	\$450
Solicitor Doc fee	\$595 (waived for all Refinance Applications submitted by 30 June 2023)
Valuation fee	At cost (free for refinance valuations ordered through LoanApp (max \$250 cost))

*Click here to refer Postcode Matrix for max amounts and 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.

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Option 5 for scenarios

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