

Effective 1st July 2024

| All Residential Properties | LVR | Variable | Fixed Term | | | | |
|--|-------|----------|------------|---------|---------|---------|---------|
| | | | 1 years | 2 years | 3 years | 4 years | 5 years |
| Home Loans ≤ \$2m | ≤ 60% | 6.69% | 6.69% | 6.69% | 6.69% | 6.69% | 6.69% |
| | ≤ 70% | 6.69% | 6.69% | 6.69% | 6.69% | 6.69% | 6.69% |
| | ≤ 75% | 6.69% | 6.69% | 6.69% | 6.69% | 6.69% | 6.69% |
| | ≤ 80% | 6.69% | 6.69% | 6.69% | 6.69% | 6.69% | 6.69% |
| | ≤ 85% | 6.69% | 6.69% | 6.69% | 6.69% | 6.69% | 6.69% |
| | ≤ 90% | 6.99% | 6.99% | 6.99% | 6.99% | 6.99% | 6.99% |
| | ≤ 92% | 6.99% | 6.99% | 6.99% | 6.99% | 6.99% | 6.99% |
| <i>Investment Loading</i> | + | 0.30% | 0.30% | 0.30% | 0.30% | 0.30% | 0.30% |
| <i>Interest only Loading</i> | + | 0.40% | 0.40% | 0.40% | 0.40% | 0.40% | 0.40% |
| Loaders, Fees, Charges and LVR restrictions on page 2 | | | | | | | |

Maximum Loan-To-Value Ratio (LVR's)

- All Owner Occupied loans max LVR 92%
- All Investment loans max LVR 90%
- Max Loan size ≤ \$2m

Interest Rate Loadings

- Investment loans: + 0.30% pa
- Interest only loading : 0.40 pa (Loading must be applied for all construction applications & removed after construction period or 12 months whichever is longer)

Fees and Charges

- Annual Fee: \$295 Annual Fee**
- 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. Granite Home Loans Pty Ltd and Origin Mortgage Management Services is a division of Columbus Capital Pty Limited ABN 51 119 531 252 AFSL & Australian Credit Licence 337303.

Interest Allowance

Owner occupied

- LVR ≤ 74% - 4.20%
- LVR ≤ 75% - 4.25%
- LVR ≤ 76% - 4.30%
- LVR ≤ 77% - 4.35%
- LVR ≤ 78% - 4.40%
- LVR ≤ 79% - 4.45%
- LVR ≤ 80% - 4.50%
- LVR ≤ 81% - 4.55%
- LVR ≤ 82% - 4.60%
- LVR ≤ 83% - 4.65%
- LVR ≤ 84% - 4.70%
- LVR ≤ 85% - 4.75%
- LVR ≤ 86% - 4.80%
- LVR ≤ 87% - 4.85%
- LVR ≤ 88% - 4.90%
- LVR ≤ 89% - 4.95%
- LVR ≤ 90% - 5.00%
- LVR ≤ 91% - 5.05%
- LVR ≤ 92% - 5.10%

Investment

- LVR ≤ 74% - 4.20%
- LVR ≤ 75% - 4.25%
- LVR ≤ 76% - 4.30%
- LVR ≤ 77% - 4.35%
- LVR ≤ 78% - 4.40%
- LVR ≤ 79% - 4.45%
- LVR ≤ 80% - 4.50%
- LVR ≤ 81% - 4.55%
- LVR ≤ 82% - 4.60%
- LVR ≤ 83% - 4.65%
- LVR ≤ 84% - 4.70%
- LVR ≤ 85% - 4.75%
- LVR ≤ 86% - 4.80%
- LVR ≤ 87% - 4.85%
- LVR ≤ 88% - 4.90%
- LVR ≤ 89% - 4.95%
- LVR ≤ 90% - 5.00%

Construction Risk Fee

Owner Occupied

- LVR ≤ 76% - 0.75%
- LVR ≤ 77% - 1.00%
- LVR ≤ 78% - 1.25%
- LVR ≤ 79% - 1.50%
- LVR ≤ 80% - 1.75%
- LVR ≤ 81% - 2.00%
- LVR ≤ 82% - 2.25%
- LVR ≤ 83% - 2.50%
- LVR ≤ 84% - 2.75%
- LVR ≤ 85% - 3.00%
- LVR ≤ 86% - 3.25%
- LVR ≤ 87% - 3.50%
- LVR ≤ 88% - 3.75%
- LVR ≤ 89% - 4.00%
- LVR ≤ 90% - 4.25%
- LVR ≤ 91% - 4.75%
- LVR ≤ 92% - 5.25%

Investment

- LVR ≤ 76% - 1.50%
- LVR ≤ 77% - 1.75%
- LVR ≤ 78% - 2.00%
- LVR ≤ 79% - 2.25%
- LVR ≤ 80% - 2.50%
- LVR ≤ 81% - 2.75%
- LVR ≤ 82% - 3.00%
- LVR ≤ 83% - 3.25%
- LVR ≤ 84% - 3.50%
- LVR ≤ 85% - 3.75%
- LVR ≤ 86% - 4.00%
- LVR ≤ 87% - 4.25%
- LVR ≤ 88% - 4.50%
- LVR ≤ 89% - 4.75%
- LVR ≤ 90% - 5.00%

Commissions

- 0.65% upfront and 0.15% pa trail + GST

[Click here for Postcode Matrix](#)

[Order Residential Vals via: https://propertyhub.corelogic.asia/](https://propertyhub.corelogic.asia/)

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