

Effective 28th February 2025

All Residential Properties	LVR	Variable	Fixed Term				
			1 years	2 years	3 years	4 years	5 years
Home Loans ≤ \$3m	≤ 60%	6.44%	6.44%	6.44%	6.44%	6.44%	6.44%
	≤ 70%	6.44%	6.44%	6.44%	6.44%	6.44%	6.44%
	≤ 75%	6.44%	6.44%	6.44%	6.44%	6.44%	6.44%
	≤ 80%	6.44%	6.44%	6.44%	6.44%	6.44%	6.44%
	≤ 85%	6.44%	6.44%	6.44%	6.44%	6.44%	6.44%
	≤ 90%	6.74%	6.74%	6.74%	6.74%	6.74%	6.74%
	≤ 92%	6.74%	6.74%	6.74%	6.74%	6.74%	6.74%
<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 ≤ \$3m

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: \$495
- 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 and conditions & lending criteria applies. Full details of terms and conditions available upon application. This is a guide only and subject to change at any time without notice. Granite Home Loans Pty Ltd ABN 27 622 955 524 Australian Credit Licence Number 516104



HomePay Construction Product Purchase Only

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 ≤ 80% - 0.75%
- 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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