

# SMSF Easy Refinance Special

## (Only available through Simpology V2)

### Simpology V2 applications

Simpology V2 login <https://secure.simpology.com.au/>

Login selection from drop down list Granite Home Loans - V2

### Broker use only

### Pricing

Rate to borrower  
Loan size <=\$2m

| LVR       | Residential | Commercial |
|-----------|-------------|------------|
| 0% - 70%  | 6.69%       | 7.19%      |
| 70% - 80% | 6.79%       | 7.29%      |

### Fees & Charges

|                             |  |
|-----------------------------|--|
| Application fee             | Nil  |
| Annual facility fee         | \$395  |
| Account variation fee       | \$250  |
| Facility variation fee      | \$450  |
| Discharge fee               | \$2200 plus 3rd party costs  |
| Valuations                  | At Cost<br>(Free Valuations up to \$275 inc GST)   |
| Solicitor documentation fee | NA   |
| Transaction fees            | Free unlimited transactions - Internet Banking, Phone Banking, BPay, Direct Debit / salary crediting, EFTPOS |

### Product overview

|                       |  |
|-----------------------|--|
| Maximum loan amount   | Single Security \$2,000,000                            |
| Loan to Value Ratio   | Max LVR 80%  |
| Loan term             | 30 years   |
| Loan reason           | Easy Refinance   |
| Credit history        | Clear credit history                                   |
| Repayments            | Principal and Interest                                 |
| Cash out              | NA   |
| Offset account        | 100% Offset account available (rate loader waived)     |
| Acceptable securities | As per Lending Policy                                  |
| Split loans           | Available. Split your loan into more than one portion. |
| Redraw                | NA   |
| Repayment frequency   | P&I repayments - weekly, fortnightly and monthly.      |
| Voluntary repayments  | Unlimited allowed                                      |
| Visa Debit card       | NA   |

Special End Date 30th June 2025

Commissions: 0.65% upfront and 0.15% pa trail + GST

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.