

SMSF - Residential & Commercial

Broker use only



Offset account
available



No annual loan
review



No liquidity or net asset
requirement burden



SMSF easy refinance
option available

Brokers **build** brighter
futures for their clients.

Granite is **built** to provide
brokers with **competitive**,
innovative, and **niche**
products.

Making Granite the
rock-solid choice for
brokers.

SMSF - Residential & Commercial

Our market-leading SMSF product increases your client's borrowing potential by requiring only a minimum deposit of 10% for residential properties and 20% for commercial properties. Additionally, we offer an optional offset account - plus there is no net asset or ongoing liquidity threshold requirement, allowing your clients to maximize their investments without the burden of extra paperwork or time-consuming obligations.

Key features

Payments	Principal & Interest Interest Only
Security type	Residential or Commercial New or existing property
Maximum loan term	359 months (P&I) 60 months (IO)
Maximum LVR *	90% Residential 80% Commercial
Maximum loan amount *	Up to \$3,500,000 per security
Easy refinance solution	Yes, Clean credit, minimum 12 month loan satisfactory history, the loan must be settled over 12 months ago, with an LVR < 80%
Residential	Investment only
Commercial	Investment or owner occupied
Repayment frequency	P&I: Weekly, fortnightly and monthly Interest Only: Monthly
Offset account	Yes (rate loader being waived)
Fixed rate option	Max. period - 10 years
Ability to make additional repayments	Unlimited (fixed rate maximum \$20,000)
Transaction functionality	Transactions to and from SMSF CMA via internet, phone
Repayment method	Direct debit/auto draw Repayment deducted from nominated CMA account or offset account
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
Additional contributions	10% of income via accountants letter (no personal servicing required)

Fees and options

App /Settlement fee	Nil
Annual fee	\$395
Fixed rate lock fee	\$495
Lenders protection fee	Please refer to the Granite Risk Fee Chart for Lender Protection Risk Fees
Discharge fee	\$2,200
Account variation fee	\$250
Facility variation fee	\$450
Solicitor doc fee	\$595 (waived for all Easy Refinance applications submitted by 30/06/25)
Valuation fee	At cost (free for Easy Refinance valuations ordered through LoanApp (max \$275 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.

 1300 232 999
Option 5 for scenarios

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 granitehomeloans.com.au