

## SMSF - Basic Residential & Commercial

AFG Broker use only



Niche product catering to modern needs



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 - Basic 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, 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 60 months
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 a LVR < 80%
Residential	Investment only
Commercial	Investment or owner occupied
Repayment frequency	P&I: Weekly, fortnightly and monthly Interest Only: Monthly
Fixed rate option	Max. period - 10 years
Ability to make additional repayments	Unlimited (fixed rate maximum \$20,000)
Transaction functionality	n/a
Repayment method	Direct debit/auto draw Repayment deducted from nominated CMA account
Construction OR 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 <a href="#">Granite Risk Fee Chart</a> 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.



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Option 5 for scenarios



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