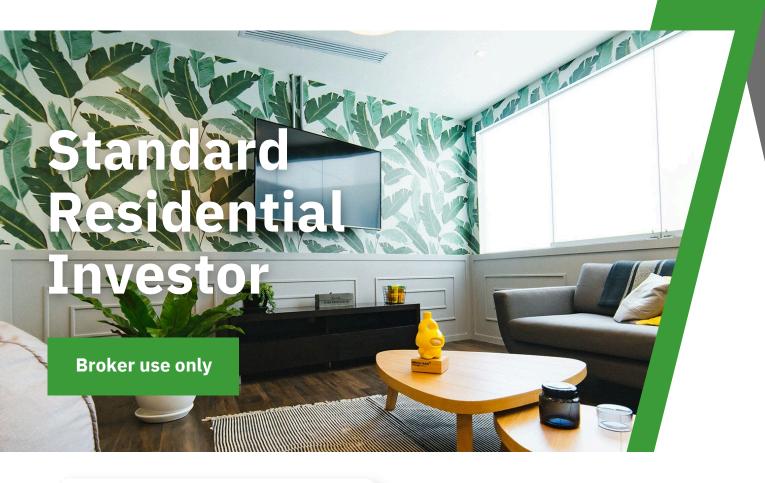
GR\NITE





Fixed and variable rates options



Offset accounts and multiple loan splits



Easy refinance option



Redraw capabilities



Visa Debit card functionality



Online accessibility (desktop and mobile)

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.

Standard Residential Investor

This is available for investors in residential property, be they individuals, companies, or trusts. Easy Refinance is available for seasoned loans over 12 months old where we're reducing the interest rate and repayment.

| Key features | |
|------------------------------|---|
| Investors | Individuals, companies, trusts |
| Payments | Principal & Interest / Interest only |
| Maximum loan term | 360 months |
| Maximum LVR * | 95% (including LMI) |
| Maximum loan amount * | \$3,500,000 |
| Minimum loan amount | \$50,000 |
| LMI applicable | >80% |
| Easy Refi | Available if existing loan is over 12 months and good conduct |
| Offset account | Yes |
| Redraw | Yes |
| Visa debit card | Yes |
| Multiple loan splits | Available |
| Repayment frequency | Weekly, fortnightly and monthly |
| Fixed rate option | Up to 5 Year fixed |
| Transaction functionality | Unlimited transactions via internet, phone, BPay, debit card, ATM |
| Make additional payments | Unlimited on variable rate splits. \$20,000 p.a. for fixed rate splits |
| Repayment method | Salary credit/debit |
| Cash out available | Yes |
| Construction | Yes |

| Product requirements | |
|----------------------|--|
| Property purpose | Residential property |
| Credit history | Clear credit history |
| Employment type | PAYG income 3 months+ or Self employed with ABN 2+ years |
| Acceptable borrowers | Australian citizens or permanent residents |
| Other | 80% of rental used (70% for holiday accommodation) |

| Fees and options | |
|--------------------------------|--|
| App/Settlement fee | Nil |
| Annual fee | \$295 |
| Fixed rate lock fee | \$495 |
| Construction admin fee | \$750 |
| Construction progress val fee | \$880 Additional costs may apply for regional securities |
| Lenders protection fee | Please refer to the <u>Granite Risk</u> <u>Fee Chart</u> for Lender Protection Risk Fees |
| Discharge fee | \$795 |
| Account variation fee | \$250 |
| Facility variation fee | \$450 |
| Solicitor Doc fee ¹ | \$275 (plus disbursements) |
| Valuation fee ¹ | Waived for all residential apps |

Terms, conditions and eligibility criteria apply. The information provided is accurate as of the issue date and is subject to change without notice.

1. Third party fees, including those from solicitors, are subject to Goods and Services Tax (GST) and quoted exclusive of GST.



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^{*}Click here to refer Postcode Matrix for details