

## Standard Residential Owner Occupied

Broker use only



Fixed and variable rates options



Offset accounts and multiple loan splits



Easy refinance option available



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 Owner Occupied

Suited for owner-occupiers, looking to purchase or refinance. Available to clear credit, full documentation 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

<b>Payments</b>	Principal & interest/Interest only
<b>Maximum loan term</b>	30 years
<b>Maximum LVR *</b>	95% (including LMI)
<b>Maximum loan amount *</b>	\$3,500,000
<b>Minimum loan amount</b>	\$50,000
<b>LMI applicable</b>	>80% (upfront or monthly)
<b>Easy Refi</b>	Available if existing loan is over 12 months and good conduct
<b>Offset account</b>	Yes
<b>Redraw</b>	Yes
<b>Visa debit card</b>	Yes
<b>Multiple loan splits</b>	Available, up to 4
<b>Repayment frequency</b>	Weekly, fortnightly and monthly
<b>Fixed rate option</b>	Up to 5 Year fixed
<b>Transaction functionality</b>	Unlimited transactions via internet, phone, BPay, debit card, ATM
<b>Make additional payments</b>	Unlimited on variable rate splits. \$20,000 p.a. for fixed rate splits
<b>Repayment method</b>	Salary credit/direct debit
<b>Cash out available</b>	Yes
<b>Construction/vacant land</b>	Yes

## Product requirements

<b>Property purpose</b>	Residential property
<b>Credit history</b>	Clear credit history
<b>Employment type</b>	PAYG income 6 months+ or self employed with ABN 2+ years
<b>Acceptable borrowers</b>	Australian citizens or permanent residents

## Fees and options

<b>App/Settlement fee</b>	Nil
<b>Annual fee</b>	\$295 Annual Fee - <b>waived</b> for OO variable rate loans ≤ 80% LVR
<b>Fixed rate lock fee</b>	\$495
<b>Construction admin fee</b>	\$750
<b>Construction progress val fee</b>	\$880 Additional costs may apply for regional securities
<b>Lenders protection fee</b>	Please refer to the <a href="#">Granite Risk Fee Chart</a> for Lender Protection Risk Fees
<b>Discharge fee</b>	\$795
<b>Account variation fee</b>	\$250
<b>Facility variation fee</b>	\$450
<b>Solicitor Doc fee<sup>1</sup></b>	\$275 (plus disbursements)
<b>Valuation fee<sup>1</sup></b>	At cost

[\\*Click here to refer Postcode Matrix for details](#)

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.

 **1300 232 999**  
Option 5 for scenarios

 [info@granitehomeloans.com.au](mailto:info@granitehomeloans.com.au)

 [granitehomeloans.com.au](http://granitehomeloans.com.au)