

# SMSF Easy Refinance Special

## (Only available through Simpology V2)

### Simpology V2 applications

|                                     |   |
|-------------------------------------|---|
| Simpology V2 login                  | <a href="https://secure.simpology.com.au/">https://secure.simpology.com.au/</a> |
| Login selection from drop down list | Granite Home Loans - V2   |

### Broker use only

### Pricing

Rate to borrower  
Loan size <= \$3.5m

| LVR       | Residential | Commercial |
|-----------|-------------|------------|
| 0% - 70%  | 6.44%       | 6.94%      |
| 70% - 80% | 6.54%       | 7.04%      |

### 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 | Waived  |
| Transaction fees            | Free unlimited transactions - Internet Access, Mobile Access, BPay, Direct Debit / salary crediting, EFTPOS |

### Product overview

|                       |  |
|-----------------------|--|
| Maximum loan amount   | Single Security \$3,500,000                            |
| 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 September 2025**

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

Terms and conditions & lending criteria apply. Full details of the terms and conditions are available upon application. Refinancing of existing loans originally arranged or managed by ColCap Financial Group or Origin MMS is not permitted for this special.

This is a guide only and subject to change at any time without notice.