

SMSF Easy Refinance Special

(Only available through Simpology V2)

Simpology V2 applications

Simpology V2 login	https://secure.simpology.com.au/
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%	6.69%	7.19%
70% - 80%	6.79%	7.29%

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 (Free Valuations up to \$275 inc GST)
Solicitor documentation fee	NA
Transaction fees	Free unlimited transactions - Internet Banking, Phone Banking, 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 June 2025

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

Terms and conditions & lending criteria applies. Full details of terms and conditions available upon application. This is a guide only and subject to change at any time without notice.