

# 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

### AFG 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%
Interest Only	+ 0.40%	

### 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	Waived (for residential applications)
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	Not available under the SMSF basic product
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

**Offer only applies to applications submitted before 30 September 2025 through Simpology V2**

**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 existing loans arranged initially or managed by ColCap Financial Group, Origin MMS or one of its managers or partners is prohibited for this special. This offer only applies to applications submitted before 30 September 2025 through Simpology V2.