

# Standard Prime Easy Refinance Special (Simpology V2 brokers only)

## 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	Owner occupied	Investment
≤70%	5.44%	5.74%
≤80%	5.54%	5.84%
Interest Only	0.40%	

## Fees & Charges

Application fee	Nil
Annual facility fee	No annual fee for O/O \$295 for Investment
Account variation fee	\$250
Facility variation fee	\$450
Discharge fee	\$795 plus 3rd party costs
Valuation fee	Waived
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 Interest Only (loading applies)
Cash out	Yes
Offset account	100% Offset account available
Acceptable securities	As per Lending Policy
Split loans	Available. Split your loan into more than one portion.
Redraw	Available
Repayment frequency	P&I repayments - weekly, fortnightly and monthly.
Voluntary repayments	Unlimited allowed
Visa Debit card	Available

**Special Campaign 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 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 through Simpology V2 and settled by 30 September 2025.