

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.**

Residential Owner Occupied

This is available 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	
Investors	Individuals, companies, trusts
Payments	Principal & Interest / Interest only
Maximum loan term	360 months
Maximum LVR *	95% (including LMI)
Maximum loan amount *	\$3,500,000
Minimum loan amount	\$50,000
LMI applicable	>80%
Easy Refi	Available if existing loan is over 12 months and good conduct
Offset account	Yes
Redraw	Yes
Visa debit card	Yes
Multiple loan splits	Available
Repayment frequency	Weekly, fortnightly and monthly
Fixed rate option	Up to 5 Year fixed
Transaction functionality	Unlimited transactions via internet, phone, BPay, debit card, ATM
Make additional payments	Unlimited on variable rate splits. \$20,000 p.a. for fixed rate splits
Repayment method	Salary credit/debit
Cash out available	Yes
Construction	Yes

[*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.
2. The residential valuation waiver applies only to applications that have been approved and settled. If an application is cancelled, withdrawn, or no active application is received, any applicable cancellation and valuation fees will be payable by the borrower and, in some cases, the broker.

Product requirements	
Property purpose	Residential property
Credit history	Clear credit history
Employment type	PAYG income 3 months+ or Self employed with ABN 2+ years
Acceptable borrowers	Australian citizens or permanent residents
Other	80% of rental used (70% for holiday accommodation)
Fees and options	
App/Settlement fee	Nil
Annual fee	\$295 Annual fee waived for OO variable rate loans ≤ 80% LVR
Fixed rate lock fee	\$495
Construction admin fee	\$750
Construction progress val fee	\$880 Additional costs may apply for regional securities
Lenders protection fee	Please refer to the Granite Risk Fee Chart for Lender Protection Risk Fees
Discharge fee	\$795
Account variation fee	\$250
Facility variation fee	\$450
Solicitor Doc fee¹	\$275 (plus disbursements)
Valuation fee²	Waived for all residential apps