

## Granite Standard Easy Refi

- Granite interest rate and repayment must be lower than the current rate and repayment.
- The loan must have been settled for over 12 months and demonstrate good conduct over the last 12 months.
- Applicants must be permanent or temporary residents (refer to the acceptable Visa list in the policy) of Australia.
- LVR should be  $\leq 80\%$  (inclusive of cash out, fees & charges).
- Clear credit history (600 minimum Equifax Apply One Credit Score).

### Product Features

<b>Maximum loan amounts</b>	<b>\$3,500,000</b> (Streamlined Refi applications) <b>\$1,500,000</b> (Rapid Refinance applications) Regional: Loan limits of \$3m for $\leq 70\%$ LVR and \$2m for $\leq 80\%$ LVR
<b>Total exposure per borrower</b>	\$10,000,000
<b>Minimum loan amount</b>	\$50,000
<b>Maximum loan term</b>	30 years
<b>Maximum LVR</b>	80%
<b>Acceptable borrowers</b>	PAYG, Self Employed, Companies, Trusts and Partnerships
<b>Repayments / Frequency<sup>4</sup></b> Fortnightly: divide the monthly repayment by 2. Weekly: divide the monthly by 4.	<b>Principal and Interest</b> (weekly, fortnightly, monthly) <b>Interest Only</b> (monthly)
<b>Extra repayments</b>	Unlimited
<b>Cash out</b>	Max of 3% of security value (capped at \$50,000)
<b>Offset facility</b>	Yes - Up to 4 Offset facilities available
<b>Redraw</b>	Yes

<b>Visa Debit card</b>	Yes
<b>Acceptable securities<sup>5</sup></b>	Residential property
<b>Split loans</b>	Up to 4 splits allowed
<b>Online access</b>	App or Internet  

### Fees

<b>Application fee</b>	\$0
<b>Annual facility fee</b>	No annual fee for O/O \$295 for Investment
<b>Rapid Refinance settlement fee</b>	\$300
<b>Valuation fee<sup>1</sup></b>	Waived for all residential applications
<b>Discharge fee<sup>2</sup></b>	\$595 plus 3rd party costs
<b>Solicitor documentation fee</b>	Waived
<b>Transaction fees<sup>3</sup></b>	\$0 unlimited transactions

1. 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 If an application is cancelled, withdrawn, or no active application is received, any applicable cancellation and valuation fees will be payable by the borrower and, in some cases, the broker.
2. Third-party fees, including those from solicitors, are subject to Goods and Services Tax (GST) and quoted exclusive of GST.
3. We do not charge a fee for ATM withdrawals. However, the ATM provider may impose a fee, which will be disclosed before performing the transaction.
4. Frequency calculations are as follows: For Fortnightly, divide the monthly by 2; for Weekly, divide the monthly by 4.
5. Refer to Postcode Matrix.

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

Terms, conditions and eligibility criteria apply. The information provided is accurate as of the issue date and is subject to change without notice. Refinancing existing loans arranged initially or managed by ColCap Financial Group, Origin MMS or one of its managers or partners is prohibited.