

Commercial Easy Refinance Rates

Applications through Simpology V2 (Effective 23rd March 2026)

All commercial properties	LVR	Variable	Fixed term				
			1 year	2 years	3 years	4 years	5 years
Loans ≤ \$3.5m	≤ 80%	8.59%	n/a	n/a	n/a	n/a	n/a
	≤ 75%	8.19%	n/a	n/a	n/a	n/a	n/a
	≤ 70%	7.79%	n/a	n/a	n/a	n/a	n/a
	≤ 65%	7.69%	n/a	n/a	n/a	n/a	n/a
	≤ 60%	7.59%	n/a	n/a	n/a	n/a	n/a
Interest Only Loading	+	0.40%	n/a	n/a	n/a	n/a	n/a

23rd March 2026

Terms, conditions and eligibility criteria apply. Information provided is accurate as at the issue date and is subject to change without notice.

Granite Home Loans Pty Ltd ABN 27 622 955 524 Australian Credit Licence Number 516104

Fees (Commercial)

Maximum Loan-To-Value Ratio (LVR's)	<ul style="list-style-type: none">• Loan size ≤ \$3.5m* max LVR 80%• Max LVR for Commercial properties in Non-Metro, Regional and Unclassified postcodes is 65%• Purchase / Refinance – Owner Occupied: 80% LVR (P&I), 75% LVR (IO)• Purchase / Refinance – Investment: 80% LVR (P&I), 75% LVR (IO)• Equity Release: 80% LVR (P&I), 75% LVR (IO)• * subject to post postcode matrix as given in policy
Application Fee	<ul style="list-style-type: none">• Nil
Valuation fee¹	<ul style="list-style-type: none">• At cost• Order Commercial vals via: (\$55 quote fee applicable) https://hello.granitehomeloans.com.au/val-request
Monthly Service Fee	\$0
Solicitor Doc Fee¹	<ul style="list-style-type: none">• \$595 + disbursements (ex GST). Document reissue fee \$110 (Ex GST)
Annual Facility Fee	\$0
Lenders protection fee	<ul style="list-style-type: none">• Please refer to the Granite Risk Fee Chart
Account Variation Fee	\$250
Facility Variation Fee	\$450
Early Termination Fee	1% of original loan amount (if discharged within 36 months)
Discharge Admin Fee	\$795 (If discharging within 36 months, both Early termination & discharge fee will be charged)
Commissions	<ul style="list-style-type: none">• 0.65% upfront and 0.15% pa trail + GST

1. Third party fees, including those from solicitors, are subject to Goods and Services Tax (GST) and quoted exclusive of GST.

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