

SMSF Rates

Applications through Simpology Loanapp V1 (23rd March 2026)

[For SMSF Easy Refi V2 Specials click here](#)

All residential properties	LVR	Variable	Fixed term				
			1 year	2 years	3 years	4 years	5 years
	≤ 60%	6.84%	7.64%	7.64%	7.64%	7.74%	7.74%
	≤ 65%	6.94%	7.74%	7.74%	7.74%	7.84%	7.84%
	≤ 70%	6.94%	7.74%	7.74%	7.74%	7.84%	7.84%
Home Loans ≤ \$3.5m	≤ 75%	7.04%	7.84%	7.84%	7.84%	7.94%	7.94%
	≤ 80%	7.04%	7.84%	7.84%	7.84%	7.94%	7.94%
	≤ 85%	7.54%	8.34%	8.34%	8.34%	8.44%	8.44%
	≤ 90%	7.54%	8.34%	8.34%	8.34%	8.44%	8.44%
Interest Only Loading*	+	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
Proposed Contribution Loading	+	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
Commercial Loading	+	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
Offset Facility Loading**	+	0%	0%	0%	0%	0%	0%

Loaders, Fees, Charges and LVR restrictions below

* Interest Only loading waived on SMSF variable applications up to 75% LVR received from 9 March and settled up and including 30 June 2026.

** Offset Facility loading waived for all SMSF applications

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 and loaders (SMSF & SMSF Easy Refi)

Maximum Loan-To-Value Ratio (LVR's)

- Maximum Loan Term: 360 months all products & securities
- Commercial, Refinance or Purchase: max LVR 80% (P&I), max LVR 75% (I/O)
- Loan size ≤ \$3.0m max LVR 90% and subject to LMI approval
- Loan size ≤ \$3.5m max LVR 80%
- SMSF Residential and SMSF Commercial: Non-Metro, Regional and Unclassified postcodes max LVR 65% (If the property is in a town with a population of less than 10,000 or is not within a 15 km radius of the GPO in a town with a population > 50,000)
- Purchase – Residential Investment: 90% LVR (P&I), 75% LVR (IO)
- Refinance – Residential Investment: 80% LVR (P&I), 80% LVR (IO)

[View Postcode Matrix](#)

Interest rate loaders

- Interest Only: Waived for SMSF variable applications up to 75% LVR received from 9 March and settled up and including 30 June 2026.
- Commercial Properties: + 0.60% interest rate loading applies
- Offset Facility: Waived for all SMSF applications.
- Proposed Contribution Loading

Fees and charges

Annual fee	\$395
Fixed rate lock fee	\$495
Discharge fee	\$2,200
Exit fee	Nil. Fixed rates subject to economic break fees
Account variation fee	\$250
Facility variation fee	\$450
Solicitor doc fee¹	\$595 (Ex GST) + disbursements. Document reissue fee \$110 (Ex GST)
	Waived (for residential applications), At cost (commercial applications)
Valuation fee¹	Order Residential Vals via: https://propertyhub.corelogic.asia/ Order Commercial vals via: (\$55 quote fee applicable) https://hello.granitehomeloans.com.au/val-request

Lenders protection fee / Construction Risk / LMI Fee

SMSF – Residential property – Please refer to the [Granite Risk Fee Chart](#) for any Lender Protection Fees
SMSF – Commercial property – Lender Protection Fees **do not apply**

Commissions

- 0.65% upfront and 0.15% pa trail + GST

23rd March 2026

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Lender Paid LMI Rates

(Effective 23rd March 2026)

Professional – 90% LVR Owner Occupied Established Purchase

Max LVR	Max Loan	Rate #	Repayment	Term (Years / Months)	Offset	LMI*
90%	\$2.5m	6.70%	P&I	30 / 360	Yes	Yes

Professional – 95% LVR Owner Occupied Established Purchase

Max LVR	Max Loan	Rate #	Repayment	Term (Years / Months)	Offset	LMI*
95%	\$2.5m	7.20%	P&I	30/ 360	Yes	Yes

Essential Worker – 90% Owner Occupied Established Purchase

Max LVR	Max Loan	Rate #	Repayment	Term (Years / Months)	Offset	LMI*
90%	\$2.5m	6.70%	P&I	30 / 360	Yes	Yes

No LMI – No Job requirements – 85% LVR Established Purchase / Refinance

Purpose	Max Loan	Rate #	Repayment	Term (Years / Months)	Offset	LMI*
Owner Occ	\$2.5m	6.70%	P&I	30/360	Yes	Yes
Investment	\$2.5m	7.00%	P&I	30/360	Yes	Yes

Rate reduction can be requested when principal limit LVR reaches 90%/85%/80%

* LMI Approval required. Premium paid by Lender.

23rd March 2026

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Eligibility (Lender Paid LMI Rates)

Currently accepted Professional Industries in:

- ✓ Medical & Allied Health
- ✓ Legal Professionals
- ✓ Accounting & Audit
- ✓ Engineering / IT Professionals
- ✓ Senior Managers & Executives

Currently accepted Essential Workers:

- ✓ State or Federal Police Officer
- ✓ Permanent Full Time Firefighter
- ✓ Fully Qualified Paramedic
- ✓ Engineering / IT Professionals
- ✓ Primary and Secondary School teacher (GPS or Public School)
- ✓ Registered Nurse

Note: main income earner must qualify and have a university degree

Fees and options (Lender Paid LMI Rates)

Annual fee	NIL (O/O) / \$295 (Investment)
Visa Debit/ Offset Account	Included on all products
Application Fee	Nil
Valuation fee ¹	At cost: Order through PropertyHub View Postcode Matrix
Interest Only option	N/A
Exit / Break Fees	Nil
Discharge Fee	\$1,500
Legal Fees (ex disbursements)	\$275

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

Borrower rates include 0.65% upfront and 0.15% pa trail + GST

23rd March 2026

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Standard Rates

Applications through Simpology Loanapp V1 (Effective 23rd March 2026)

[For Standard Easy Refi V2 Specials click here](#)

All residential properties	LVR	Variable	Fixed term				
			1 year	2 years	3 years	4 years	5 years
Home Loans ≤ \$3.5m	≤ 60%	6.00%	6.80%	6.80%	6.80%	6.90%	6.90%
	≤ 70%	6.00%	6.80%	6.80%	6.80%	6.90%	6.90%
	≤ 75%	6.10%	6.90%	6.90%	6.90%	7.00%	7.00%
	≤ 80%	6.10%	6.90%	6.90%	6.90%	7.00%	7.00%
	≤ 85%	6.60%	7.40%	7.40%	7.40%	7.50%	7.50%
	≤ 90%	6.60%	7.40%	7.40%	7.40%	7.50%	7.50%
	≤ 95%	7.10%	7.70%	7.70%	7.70%	7.80%	7.80%
Interest Only Loading	+	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
Investment Loading	+	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%

Loaders, Fees, Charges and LVR restrictions below

* Offset loading waived for all standard variable applications

23rd March 2026

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Fees and loaders (Standard)

Maximum Loan-To-Value Ratio (LVR's)

- All Loans ≤ \$2.0m max LVR 95%
- All Loans ≤ \$3.0m max LVR 90%
- All Loans ≤ \$3.5m max LVR 80%
- **Non-Metro Postcodes** – Maximum LVR where the property is owner occupied, or the property is investment and is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is 95% otherwise 80%.
- **Regional Postcodes** – Maximum LVR where the property is owner occupied, or the property is investment and is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is 80% otherwise 65%.

[View Postcode Matrix](#)

Interest rate loaders

- Investment loans: + 0.30% pa
- Interest Only: + 0.40% pa
- Sharia Loading: +0.00%pa (No Sharia loading until further notice)

Fees and charges

Annual fee	\$295 Annual Fee** Waived for Owner Occupied variable rate loans ≤ 80% LVR**
Fixed rate lock fee	\$495
Construction Admin Fee	\$750
Construction Progress Val Fee	\$880
Discharge fee	\$795
Account variation fee	\$250
Facility variation fee	\$450
Solicitor doc fee ¹	\$275 (Ex GST) + disbursements (Ex GST)
	Waived (for residential application)
Valuation fee ¹	Order Residential vals through property hub: https://propertyhub.corelogic.asia/ View Postcode Matrix

Special conditions

- No Annual Fee is applicable to Owner Occupied variable rate loans ≤ 80% LVR

Lenders protection fee / Construction Risk / LMI Fee

- Please refer to the [Granite Risk Fee Chart](#) for any Lender Protection Fees

Commissions

- 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.

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

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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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