



HomePay Construction Product Purchase Only

New Pricing effective from 23rd March 2026

All Residential Properties	LVR	Variable	Fixed Term				
			1 years	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%
	≤ 92%	7.10%	7.70%	7.70%	7.70%	7.80%	7.80%
<i>Investment Loading</i>	+	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
<i>Interest only Loading*</i>	+	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%

** Interest Only (IO) loading will be applied to all construction loan applications*

**Interest Only Repayments allowed post construction only for applications with Total LVR <= 90%*

Fees and Charges

- Annual Fee: \$295 Annual Fee**
- 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: \$275 (plus disbursements)
- Valuation fee: Waived (for residential applications)

NOTE: MCRF has been removed on all construction applications which was charged monthly (from month 13) previously if construction was extended beyond standard 12 months

Terms and conditions & lending criteria applies. Full details of terms and conditions available upon application. This is a guide only and subject to change at any time without notice. Granite Home Loans Pty Ltd ABN 27 622 955 524 Australian Credit Licence Number 516104



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Interest Allowance - Refer to calculator

Construction Risk Fee

Owner Occupied

- | | | |
|---------------------|---------------------|---------------------|
| • LVR ≤ 80% - 0.25% | • LVR ≤ 85% - 2.75% | • LVR ≤ 90% - 4.00% |
| • LVR ≤ 81% - 1.75% | • LVR ≤ 86% - 3.00% | • LVR ≤ 91% - 4.50% |
| • LVR ≤ 82% - 2.00% | • LVR ≤ 87% - 3.25% | • LVR ≤ 92% - 5.00% |
| • LVR ≤ 83% - 2.25% | • LVR ≤ 88% - 3.50% | |
| • LVR ≤ 84% - 2.50% | • LVR ≤ 89% - 3.75% | |

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Investment

- | | | |
|---------------------|---------------------|---------------------|
| • LVR ≤ 80% - 0.25% | • LVR ≤ 85% - 3.25% | • LVR ≤ 90% - 4.50% |
| • LVR ≤ 81% - 2.25% | • LVR ≤ 86% - 3.50% | |
| • LVR ≤ 82% - 2.50% | • LVR ≤ 87% - 3.75% | |
| • LVR ≤ 83% - 2.75% | • LVR ≤ 88% - 4.00% | |
| • LVR ≤ 84% - 3.00% | • LVR ≤ 89% - 4.25% | |

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Refer Break cost info sheet : [Granite MMS Break-Cost-Fact-Sheet-1.pdf](#)

Commissions

- 0.65% upfront and 0.15% pa trail + GST

[Click here for Postcode Matrix](#)

[Order Residential Vals via: https://propertyhub.corelogic.asia/](https://propertyhub.corelogic.asia/)

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