

## 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

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

## 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 <sup>1</sup>	At cost: <a href="#">Order through PropertyHub</a> <a href="#">View Postcode Matrix</a>
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

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