

## 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

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 (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 <sup>1</sup>	\$275 (Ex GST) + disbursements (Ex GST)
	Waived (for residential application)
Valuation fee <sup>1</sup>	Order Residential vals through property hub: <a href="https://propertyhub.corelogic.asia/">https://propertyhub.corelogic.asia/</a>  <a href="#">View Postcode Matrix</a>

### 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.