

## SMSF Easy Refinance Special (Simpology V2 brokers only)

### Simpology V2 applications

Simpology V2 login	<a href="https://secure.simpology.com.au/">https://secure.simpology.com.au/</a>
Login selection from drop down list	Granite Home Loans - V2

### Pricing

Rate to borrower  
Loan size ≤ \$3.5m

LVR	Residential	Commercial
>00% - 70%	6.94%	7.54%
>70% - 80%	7.04%	7.64%
IO Loading	0.40%	

### Fees & Charges

Application fee	Nil
Annual facility fee	\$395
Account variation fee	\$250
Facility variation fee	\$450
Discharge fee	\$2200 plus 3rd party costs
Valuations	At Cost Free Valuations up to \$500 (ex GST)
Solicitor documentation fee	Waived
Transaction fees	Free unlimited transactions - Internet Access, Mobile Access, BPay, Direct Debit / salary crediting, EFTPOS

### AFG Broker use only

### Product overview

Maximum loan amount	Single Security \$3,500,000
Loan to Value Ratio	Max 80%
Loan term	360 months
Loan reason	Easy Refinance
Credit history	Clear credit history
Cash out	NA
Repayments	Principal and Interest Interest only (IO loading apply)
Offset facility	Not available
Acceptable securities	As per Lending Policy
Split loans	Available. Split your loan into more than one portion.
Redraw	NA
Repayment frequency	P&I - weekly, fortnightly & monthly IO - monthly
Voluntary repayments	Unlimited allowed
Visa Debit card	NA

Special Campaign End Date: 31st August 2026

Commissions: 0.65% upfront and 0.15% pa trail + GST

Terms and conditions & lending criteria apply. Full details of the terms and conditions are available upon application. Refinancing existing loans arranged initially or managed by ColCap Financial Group, Origin MMS or one of its managers or partners is prohibited for this special. This offer only applies to applications submitted through Simpology V2 and submitted by 31st August 2026.

This is a guide only and is subject to change at any time without notice.