

SMSF Rates

Applications through Simpology Loanapp V1 (11th May 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 |
| Home Loans ≤ \$3.5m | ≤ 60% | 7.09% | 7.99% | 7.99% | 7.99% | 8.09% | 8.09% |
| | ≤ 65% | 7.19% | 8.09% | 8.09% | 8.09% | 8.19% | 8.19% |
| | ≤ 70% | 7.19% | 8.09% | 8.09% | 8.09% | 8.19% | 8.19% |
| | ≤ 75% | 7.29% | 8.19% | 8.19% | 8.19% | 8.29% | 8.29% |
| | ≤ 80% | 7.29% | 8.19% | 8.19% | 8.19% | 8.29% | 8.29% |
| | ≤ 85% | 7.54% | 8.44% | 8.44% | 8.44% | 8.54% | 8.54% |
| | ≤ 90% | 7.79% | 8.59% | 8.59% | 8.59% | 8.69% | 8.69% |
| Interest Only Loading* | + | 0.40% | 0.40% | 0.40% | 0.40% | 0.40% | 0.40% |
| Proposed Contribution Loading | + | 0% | 0% | 0% | 0% | 0% | 0% |
| 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 31 August 2026.

** Offset Facility loading waived for all SMSF applications

30 June 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)

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

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