

Sharia Easy Refinance Special

Pricing

Rate to borrower Loan size ≤ \$3.5m		
FVR	Owner occupied	Investment
≤70%	6.43%	6.73%
≤80%	6.53%	6.83%

Fees & Charges

Loan to Value Ratio	Max LVR 80%
Application fee	NA
Annual facility fee	No annual fee for O/O \$295 for Investment
Account variation fee	\$250
Facility variation fee	\$450
Discharge fee	\$795 plus 3rd party costs
Valuation fee	Waived for all residential valuations ¹
Solicitor documentation fee	Waived
Transaction fees	Free unlimited transactions - Internet Access, Mobile Access, BPay, Direct Debit / salary crediting, EFTPOS

Special End date: 31st August 2026

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

Product overview

Maximum loan amount	Single Security \$3,500,000
Loan purpose	<ul style="list-style-type: none"> Owner occupied Investment
Loan term	360 months
Loan reason	Easy Refinance
Credit history	Clear credit history
Payment options	<ul style="list-style-type: none"> Payment on account of the amount of finance and rental rate Rental Only (0.40% p.a. loading applies)
Cash out	Yes
Offset facility	100% Offset facility available
Acceptable securities	As per Lending Policy
Split loans	Available. Split your loan into more than one portion
Redraw	Available
Payment frequency	<ul style="list-style-type: none"> Principal and Rent payments - weekly, fortnightly and monthly Rent Only payments - monthly
Voluntary payments	Unlimited allowed
Visa Debit card	Available
Borrower Types	PAYG & Self employed

¹ The residential valuation waiver applies only to applications that have been approved and settled. If an application is cancelled, withdrawn, or no active application is received, any applicable cancellation and valuation fees will be payable by the borrower and, in some cases, the broker.

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 by 31st August 2026.