

Standard Prime Easy Refinance Special (Simpology V2 brokers only)

Simpology V2 applications

Simpology V2 login	https://secure.simpology.com.au/
Login selection from drop down list	Granite Home Loans - V2

Pricing

Rate to borrower

LVR	Owner Occupied	Investment
≤70%	6.23%	6.53%
≤80%	6.33%	6.63%
Interest Only	0.40%	

Fees & Charges

Application fee	Nil
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 applications
Solicitor documentation fee	Waived
Transaction fees	Free unlimited transactions - Internet Access, Mobile Access, BPay, Direct Debit / salary crediting, EFTPOS

Broker use only

Product overview

Maximum loan amount	Single Security \$3,500,000
Loan to Value Ratio	Max LVR 80%
Loan term	30 years
Loan reason	Easy Refinance
Credit history	Clear credit history
Repayments	Principal and Interest Interest Only (loading applies)
Cash out (Equity release)	Max of 3% of security value (capped at \$50,000) Treated as any additional amount the borrower request above the current credit limit as part of a refinance.
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 - Available redraw balance is linked to the current credit limit. The borrower may retain access to their available redraw under the existing credit limit, provided that the redraw amount cannot exceed 30% of their current loan balance.
Repayment frequency	P&I - weekly, fortnightly & monthly. IO - monthly
Voluntary repayments	Unlimited allowed
Visa Debit card	Available

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 by 31st August 2026.

* 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 If an application is cancelled, withdrawn, or no active application is received, any applicable cancellation and valuation fees will be payable by the borrower and, in some cases, the broker.

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