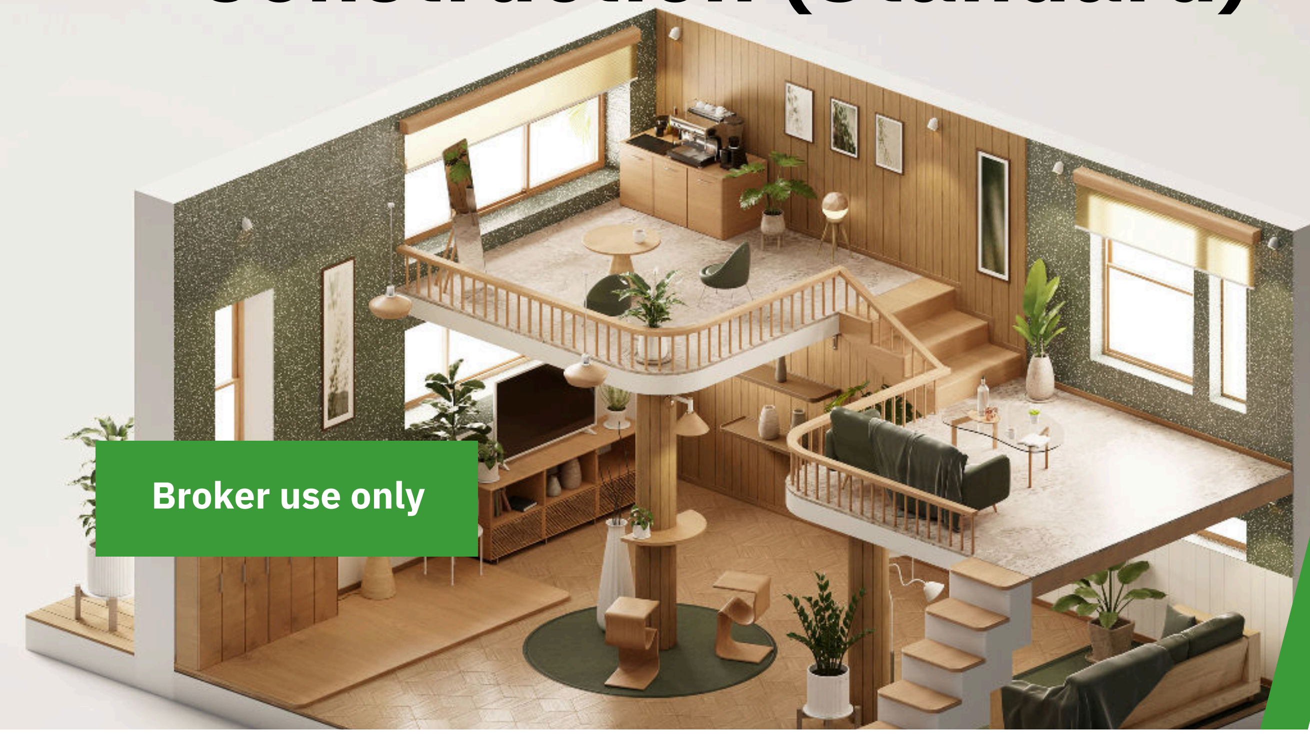
Construction (Standard)



Broker use only

- Variable rate and fixed rate options
- Flexible repayment options
- Offset facilities and loan splits
- Redraw capabilities[1]
- Visa Debit card functionality
- Online accessibility (desktop and mobile)

Brokers build brighter futures for their clients.

Granite is built to provide brokers with competitive, innovative, and niche products.

Making Granite the rock-solid choice for brokers.

Construction (Standard)

Available for both owner occupiers and investors, our construction product offers a feature-rich home loan, enabling borrowers to build their investment property or dream home.

Key features

Payments	Interest Only for construction period (12 months) Principal and Interest for the remainder
Maximum loan term	30 years
Maximum LVR	95%
Maximum loan amount *	Refer to Postcode Matrix
Offset facility[1]	Yes - Up to 4 available
Redraw[1]	Yes
Visa debit card[2]	Yes
Multiple loan splits	Available
Repayment frequency	**Monthly** - during IO period **Monthly, fortnightly and weekly** - during P&I period
Fixed rate option	Available during and post construction
Transaction functionality	Unlimited transactions via internet, phone, BPay, debit card, ATM
Make additional payments	Up to $20,000 p.a. for fixed rate splits Unlimited for variable rate portion
Repayment method	Salary credit/Direct debit
Cash out available	Not applicable

Simple product requirements

Property purpose	Residential investment or Owner Occupied Property
Credit history	Clear credit history
Employment type	PAYG/Self employed Full documentation loan
Acceptable borrowers	Australian citizens or permanent residents

Fees and options

Lender's annual facility fee	$295** **Waived for to Owner Occupied variable rate loans ≤ 80% LVR
Fixed rate lock fee	$495
Construction administration fee	$750
Valuation fee[3]	Waived
Progress payment inspection fee[3]	$880 (Ex GST)
Lender protection fee / Construction risk fee	Please refer to Granite Risk Fee Chart
Discharge administration fee	$795
Account variation fee[4]	$250
Loan Facility variation fee[5]	$450
Solicitor Doc fee[3]	$275 + disbursements (Ex GST)

*Click here to refer Postcode Matrix for details

Terms, conditions and eligibility criteria apply. The information provided is accurate as of the issue date and is subject to change without notice.

1. Available after the construction period.
2. Available for Australian residents and only, during the construction period, if the Visa debit card is linked to an offset facility; or after the construction period. Other fees and charges may apply.
3. Third party fees, including those from solicitors, are subject to Goods and Services Tax (GST) and quoted exclusive of GST.
4. An Account Variation fee may apply when changes are made to a loan account or its features (such as repayment frequency, loan structure, or linked accounts). Any applicable fees will be disclosed before the change is processed.
5. A Loan Facility Variation fee may apply if a request change to a loan alters its structure, terms, or risk profile. This can include changes such as increasing the loan amount, extending loan term, adding or removing borrowers, or substituting the security property. These types of changes may require a reassessment of the loan. Any applicable fees will be disclosed before the variation is processed.

1300 232 999
Option 5 for Scenarios

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Granite Home Loans Pty Ltd ABN 27 622 955 524 Australian Credit Licence Number 516104

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