GRANITE

SMSF - Basic Residential & Commercial

AFG Broker use only

- Niche product catering to modern needs
- No annual loan review
- No liquidity or net asset requirement burden
- SMSF easy refinance option available

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.

SMSF - Basic Residential & Commercial

Our market-leading SMSF product increases your client's borrowing potential by requiring only a minimum deposit of 10% for residential properties and 20% for commercial properties. Additionally, there is no net asset or ongoing liquidity threshold requirement, allowing your clients to maximize their investments without the burden of extra paperwork or time-consuming obligations.

Key features

Payments	Principal & Interest Interest Only
Security type	Residential or Commercial New or existing property
Maximum loan term	360 months 60 months
Maximum LVR *	90% Residential 80% Commercial
Maximum loan amount *	Up to $3,500,000 per security
Easy refinance solution	Yes, Clean credit, minimum 12 month loan satisfactory history, the loan must be settled over 12 months ago, with a LVR < 80%
Residential	Investment only
Commercial	Investment or owner occupied
Repayment frequency	P&I: Weekly, fortnightly and monthly Interest Only: Monthly
Fixed rate option	Max. period – 10 years
Ability to make additional repayments	Unlimited (fixed rate maximum $20,000)
Transaction functionality	n/a
Repayment method	Direct debit/auto draw Repayment deducted from nominated CMA account
Construction OR vacant land	No

*Click here to refer Postcode Matrix for max amounts and details

Simple product requirements

Fund status	Accumulation phase Retirees not acceptable
Credit history	Clear credit history
Employment type	PAYG/Self employed
Acceptable borrowers	Corporate Trustee only. Australian citizens or permanent residents
Additional and proposed contributions	Available. Proposed contributions with a contribution form.

Fees and options

App / Settlement fee	Nil
Annual fee	$395
Fixed rate lock fee	$495
Lender protection fee	Please refer to the Granite Risk Fee Chart for Lender Protection Risk Fees
Discharge administration fee	$2,200
Account variation fee[1]	$250
Loan Facility variation fee[2]	$450
Solicitor doc fee	$595 (waived for all Easy Refinance applications submitted by 30/06/25)
Valuation fee	At cost (free for Easy Refinance valuations ordered through LoanApp (max $275 cost))

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

1. An Account Variation fee may apply when changes are made to your 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.

2. A Loan Facility Variation fee may apply if you request changes to your loan that alter its structure, terms, or risk profile. This can include changes such as increasing your loan amount, extending your loan term, adding or removing borrowers, or substituting the security property. These types of changes may require a reassessment of your loan. Any applicable fees will be disclosed before the variation is processed.

1300 232 999
Option 5 for scenarios

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