SMSF - Residential & Commercial

Broker use only

- Offset facility available
- 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 - 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, we offer an optional offset account - plus 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 (P&I) 60 months (IO)
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 an LVR < 80%
Residential	Investment only
Commercial	Investment or owner occupied
Repayment frequency	P&I: Weekly, fortnightly and monthly Interest Only: Monthly
Offset facility	Yes Refer to SMSF Offset Facility Guide
Fixed rate option	Max. period – 10 years
Ability to make additional repayments	Unlimited (fixed rate maximum $20,000 p.a.)
Transaction functionality	Transactions to and from SMSF CMA via internet, phone
Repayment method	Direct debit/auto draw Repayment deducted from nominated CMA account or offset account
Construction/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

Application or Settlement fee	Nil
Annual fee	$395
Fixed rate lock fee	$495
Lenders 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 through Simpology V2)
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 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.

2. A Loan Facility Variation fee may apply if a request changes 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.

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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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