Standard Residential Investor

Broker use only

- Fixed and variable rates options
- Easy refinance option available
- Visa Debit card functionality
- Offset facilities and multiple loan splits
- Redraw capabilities
- Online accessibility (desktop and mobile)

This is available for investors in residential property, be they individuals, companies, or trusts. Easy Refinance is available for seasoned loans over 12 months old where we're reducing the interest rate and repayment.

Key features

Investors	Individuals, companies, trusts
Payments	Principal & Interest / Interest only
Maximum loan term	360 months
Maximum LVR *	95% (including LMI)
Maximum loan amount *	$3,500,000
Minimum loan amount	$50,000
LMI applicable	>80%
Easy Refi	Available if existing loan is over 12 months and good conduct
Offset facility	Yes
Redraw	Yes
Visa debit card	Yes
Multiple loan splits	Available
Repayment frequency	Weekly, fortnightly and monthly
Fixed rate option	Up to 5 year fixed
Transaction functionality	Unlimited transactions via internet, phone, BPay, debit card, ATM
Make additional payments	Unlimited on variable rate splits. $20,000 p.a. for fixed rate splits
Repayment method	Salary credit/direct debit
Cash out available	Yes
Construction	Yes

Simple product requirements

Property purpose	Residential property
Credit history	Clear credit history
Employment type	PAYG income 3 months+ or Self employed with ABN 2+ years
Acceptable borrowers	Australian citizens or permanent residents
Other	80% of rental used (70% for holiday accommodation)

Fees and options

Loan application / Loan settlement fee	Nil
Lender's annual facility fee	$295
Fixed rate lock fee	$495
Lenders protection fee	Please refer to the Granite Risk Fee Chart for Lender Protection Risk Fees
Discharge administration fee	$795
Loan account variation fee[1]	$250
Loan facility variation fee[2]	$450
Third party cost[3]	At cost
Valuation fee[4]	Waived for all residential apps

*Click here to refer Postcode Matrix for details

1. A Loan 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.
3. Third party fees are quoted exclusive of GST and will have GST added. Third party costs reasonably incurred in providing this service may include legal, custodian, mortgage management, land registry and electronic processing fees. These costs may vary and are payable by the applicant(s). Fees shown assume a standard application (one loan contract and one security property). Additional fees may apply for more complex arrangements (e.g. company or trustee borrowers, guarantors, variations or postponements).
4. 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, conditions and eligibility criteria apply. The information provided is accurate as of the issue date and is subject to change without notice.

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Option 5 for Scenarios
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