GRANITE

Standard Residential Owner Occupied

Broker use only

- Fixed and variable rates options
- Offset facilities and multiple loan splits
- Easy refinance option available
- Redraw capabilities
- 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.

Residential Owner Occupied

This is available for owner-occupiers, looking to purchase or refinance. Available to clear credit, full documentation 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 - Up to 4 permitted
Redraw	Yes
Visa Debit card	Yes
Multiple loan splits	Available
Repayment frequency	**Principal and Interest** (weekly, fortnightly, monthly) **Interest Only** (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/debit
Cash out available	Yes
Construction	Yes

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	
App/Settlement fee	Nil
Lender's annual facility fee	$295 Annual fee waived for OO variable rate loans ≤ 80% LVR
Fixed rate lock fee	$495
Construction administration fee	$750
Construction progress val fee[1]	$880 Additional costs may apply for regional securities
Lenders protection fee	Please refer to the Granite Risk Fee Chart for Lender Protection Risk Fees
Discharge administration fee	$795
Account variation fee[2]	$250
Loan facility variation fee[3]	$450
Solicitor Doc fee[1]	From $275 (plus disbursements)
Valuation fee[4]	Waived for all residential apps

***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. Third party fees are quoted exclusive of GST and will have GST added. 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). Disbursement costs may also apply, incl title searches, company searches, registration fees, stamp duty and urgency fees.
2. 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.
3. 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.
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.