

40-Year Extended Home Loan

Unlocking borrowing power and repayment flexibility for borrowers



The 40-Year Extended Home Loan is a new, multi-purpose home loan that extends the borrowing power and home loan repayment flexibility of investor and owner occupier clients, whether they are buying, refinancing or building.



An innovative 40-year loan product for Australian borrowers

In 2026, Australian borrowers face **significant affordability, serviceability and cash-flow challenges** when seeking to purchase and build property. The 40-Year Extended Home Loan meets these challenges with an innovative solution, purpose-built for brokers.

40-year loan terms for a wider range of borrowers

Up to 40-year loan terms for investors and owner occupiers, including eligible Company & Trust structures, whether they are purchasing, refinancing or constructing.

Extended home buying, investing or building power

More buying, investing and building power, with 95% LVR lends available and the potential for borrower serviceability to be assessed over 35 years.

Built-in repayment and cash-flow flexibility

Repayments can be reduced when spread over longer term, and up to 10 years' interest only repayments are available to investors (5 years for owner occupiers)



What sets the 40-Year Extended Home Loan apart?



Eligible to owner occupiers and investors

Not limited to just first homebuyers or investors.



Construction purpose available

Not just for established property buys or refis.



Servicing can be assessed over 35 years

Not limited to 30-year loan servicing assessment.



40-year terms for owner occupiers up to age 45

Loan term reduces incrementally after age 45 up to a max age of 50. (No age restrictions for investors)



Up to 95% LVR inclusive of our risk fees

No 80% LVR or 90% LVR ceilings, which commonly apply on other 40-year home loans.



PAYG, self-employed and Company & Trusts

Supports wider range of borrowers and income types, if they meet lending policy criteria.

PRODUCT FEATURES



Product snapshot: 40-Year Extended Home Loan

Purpose	Purchase, Refinance, Construction
Maximum Loan Term	40 Years
Maximum Interest-Only Term	Owner Occupied: Up to 5 Years / Investment: Up to 10 Years
Loan Amount	\$150,000 – \$3.5 million
Maximum Borrower Exposure	\$10 million
Maximum LVR	Up to 95%, inclusive of Lenders Protection Fee (non-construction) or Construction Risk Fee (construction)
Interest Rate Type	Variable
Borrower Types	PAYG, Self-Employed, Companies & Trusts
Security	Residential



With features that put borrowers in control

✓ **Offset Facility:** 100% Offset ✓ **Redraw:** Available ✓ **Extra repayments:** Unlimited ✓ **Visa Debit card:** Available



Who can benefit from the 40-Year Extended Home Loan?

Owner occupiers

- First homebuyers buying or building a property as a first or long-term home.
- Existing homeowners refinancing for lower repayments or lifestyle priorities.
- Upgraders moving to a larger home.
- Self-employed borrowers with variable income wanting to manage repayments.

Investors

- Investors who want to buy a new property with a smaller deposit.
- Investors looking for more cash-flow flexibility on a new or existing loan.
- Investors interested in benefitting from newbuild property opportunities.

Ready to rock? Go with

GRANITE



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