



HomePay Construction Loan

New Pricing effective from 6th October 2026

All Residential Properties	LVR	Variable
≤\$3.0m	≤ 70%	6.44%
	≤ 75%	6.54%
	≤ 80%	6.54%
	≤ 85%	6.64%
	≤ 90%	6.64%
	≤ 92%	6.74%
<i>Investment Loading</i>	+	0.20%
<i>Interest Only Loading</i>	+	0.20%
<i>Sharia Loading</i>	+	0.20%

**Interest Only Repayments allowed post construction only for applications with Total LVR ≤ 90%*

Fees and Charges

- Annual Facility Fee: \$379
- Fixed Rate Lock Fee: \$495
- Construction Admin Fee: \$750
- Construction Progress Val Fee: \$880
- Discharge Fee: \$795
- Account variation fee: \$250
- Facility variation fee: \$450
- Solicitor Doc fee: \$275 (plus disbursements)
- Valuation fee: Waived (for residential applications)

Terms and conditions & lending criteria applies. Full details of terms and conditions available upon application. This is a guide only and subject to change at any time without notice. Granite Home Loans Pty Ltd ABN 27 622 955 524 Australian Credit Licence Number 516104



HomePay Construction Product Purchase Only

Interest Allowance - Refer to calculator

Construction Risk Fee

Owner Occupied

- | | | |
|---------------------|---------------------|---------------------|
| • LVR ≤ 80% - 0.00% | • LVR ≤ 85% - 2.75% | • LVR ≤ 90% - 4.00% |
| • LVR ≤ 81% - 1.75% | • LVR ≤ 86% - 3.00% | • LVR ≤ 91% - 5.00% |
| • LVR ≤ 82% - 2.00% | • LVR ≤ 87% - 3.25% | • LVR ≤ 92% - 5.25% |
| • LVR ≤ 83% - 2.25% | • LVR ≤ 88% - 3.50% | |
| • LVR ≤ 84% - 2.50% | • LVR ≤ 89% - 3.75% | |

Investment

- | | | |
|---------------------|---------------------|---------------------|
| • LVR ≤ 80% - 0.00% | • LVR ≤ 85% - 3.00% | • LVR ≤ 90% - 4.25% |
| • LVR ≤ 81% - 2.00% | • LVR ≤ 86% - 3.25% | |
| • LVR ≤ 82% - 2.25% | • LVR ≤ 87% - 3.50% | |
| • LVR ≤ 83% - 2.50% | • LVR ≤ 88% - 3.75% | |
| • LVR ≤ 84% - 2.75% | • LVR ≤ 89% - 4.00% | |

Refer Break cost info sheet : [Granite MMS Break-Cost-Fact-Sheet-1.pdf](#)

Commissions

- 0.65% upfront and 0.15% pa trail + GST

[Click here for Postcode Matrix](#)

[Order Residential Vals via: https://propertyhub.corelogic.asia/](https://propertyhub.corelogic.asia/)

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