

# SMSF-Basic

GRANITE

AFG broker use only

✓ No scheduled annual financial review requirement

✓ No ongoing net asset covenant and no annual liquidity re-test

✓ No Application or Settlement fee

Our SMSF lending solution supports eligible business real property purchases and refinancing within an SMSF structure. Clients may be able to borrow with a minimum deposit of 20% for eligible business real properties subject to lending criteria, valuation and lender assessment. Additionally, we do not require ongoing net asset or liquidity thresholds, helping simplify ongoing SMSF administration and reduce unnecessary paperwork.



## Key features

### Payments

Principal & Interest | Interest Only

### Refinance

- ✓ Existing residential property held within the SMSF prior to 10 August 2026.
- ✓ Commercial property, that meets the Business Real Property definition.

### Purchase

- ✓ Residential property where binding contracts were exchanged before 10 August 2026.
- ✓ Commercial property, with a binding contract of sale exchanged on or after 10 August 2026, that meets the Business Real Property definition under applicable superannuation legislation.
- ✓ The property needs to be used wholly and exclusively in one or more businesses at the time the Limited Recourse Borrowing Arrangement (LRBA) is entered into, and throughout the life of the LRBA.

### Security type

### Maximum loan term

360 months (P&I) | 60 months (IO)

### Maximum LVR

80% (P&I) | 75% (IO)

### Maximum loan amount \*

Up to \$5,000,000

**Easy refinance options available for eligible SMSF borrowers**

**All applications:** Clean credit, minimum 12 month loan satisfactory history, the loan must be settled over 12 months ago, with an LVR < 80%.  
**Residential property:** Existing residential property must have been held within the SMSF prior to 10 August 2026.

**Fixed rate option**

Max. period – 10 years

**Repayment frequency**

**Principal & Interest:** Weekly, fortnightly and monthly  
**Interest Only:** Monthly

**Transaction functionality**

Transfer funds to the SMSF Cash Management Account held in the SMSF's name using Internet Access and Mobile Access.

**Make additional payments**

Permitted

**Repayment method**

Direct debit/auto draw  
Repayment deducted from nominated CMA account

**Construction/vacant land**

No

## Simple product requirements

**Fund status**

Available to SMSFs in accumulation phase. Funds with one or more members in pension or retirement phase may be considered on a case by case basis, subject to Granite's credit assessment and lending policy, where the fund's ongoing contributions and/or investment income are sufficient to demonstrate serviceability.

**Credit history**

Clear credit history.

**Servicing assessment**

Serviceability is assessed on the fund's acceptable contribution types and income sources (including member contributions, rental income and SMSF investment income) in accordance with Granite lending policy.

**Liquidity assessment**

No ongoing net asset covenant and no annual liquidity re-test unless a loan variation takes place. Liquidity is assessed at application. The SMSF trustee remains responsible for maintaining adequate liquidity for the life of the loan, ensuring the fund holds sufficient liquidity to meet loan repayments, property outgoings and the fund's obligations.

**Acceptable borrowers**

Corporate Trustee only, Australian citizens or permanent residents.

**Additional and proposed contributions**

Available. Proposed contributions with a [contribution form](#).

**No scheduled annual financial review requirement**

We may review facilities upon default, upon loan variation requests, conduct portfolio monitoring and request information in certain circumstances.

## Fees and options

|                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Loan application / Loan settlement fee   | Nil                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Lender's annual facility fee             | \$395                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Fixed rate lock fee                      | \$495                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Lenders protection fee                   | Additional lender protection fees may apply depending on LVR. Refer to the <a href="#">Granite Risk Fee Chart</a>                                                                                                                                                                                                                                                                                                                                                                                                                |
| Document reissue fee                     | \$110 (excluding GST)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Discharge administration fee             | \$2,200                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Loan account variation fee <sup>1</sup>  | \$250                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Loan facility variation fee <sup>2</sup> | \$450                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Third party cost <sup>3</sup>            | At cost                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Valuation fee                            | <p><b>SMSF Residential:</b></p> <ul style="list-style-type: none"><li>• Waived up to a maximum of \$250 (including GST)</li><li>• Any valuation fee above \$250 (including GST) will be payable by the customer.</li><li>• By way of example: if the valuation fee is \$400 (including GST), the customer will pay \$150 (including GST).</li></ul> <p><b>SMSF Commercial:</b></p> <ul style="list-style-type: none"><li>• At cost</li></ul> <p>Granite reserves the right to require additional valuations where necessary.</p> |

[\\*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).

This document is for accredited mortgage brokers only and is not intended for distribution to retail consumers. Product features, fees, eligibility criteria and lending policies may change without notice. All applications are subject to credit assessment, verification requirements, lending criteria and approval. Terms and conditions apply. The information provided is accurate as of the issue date and is subject to change without notice.

SMSF borrowing is complex and involves risks. Trustees should obtain independent financial, legal and tax advice before proceeding. Refer to the [Target Market Determination \(TMD\)](#) before recommending this product.

 1300 232 999  
Option 5 for Scenarios

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