

Eligibility Criteria

Pass the [Standard Easy Refi calculator](#)

1. Current loan settled over 12 months ago - clean credit, conduct and CCR
2. Is the new Interest Rate lower
3. Are the new repayments lower
4. Are lifetime repayments lower (unless extending term)
5. LVR does not exceed 80% LVR
6. Applicant Credit Score >600
7. Owner Occupied or Investment Security
8. Investment property must be rented 9 out of last 12 months - rented at time of app
9. Borrowers under 60 years old (over 55 must have exit strategy)
10. \$ for \$ Refinance + Costs
11. PAYG Current role >6 months
12. Self Employed Minimum 2 years ABN
(Paying themselves regular salary credits / dividends evidenced by personal bank statements)

Application

- Application Form (Generated via LoanApp)
- Customer Needs Analysis (Generated via LoanApp)
- Electronic Signature Certificate of Completion (Generated via LoanApp)
- Privacy Consent (Generated via LoanApp)
- Granite Loan Summary
- Easy Refi Calculator

All Applicants

- Certified ID
- Completed VOI/KYC
- Comprehensive Credit Report

Company Directors (if applicable)

- Accountant Letter confirming that all entities are trading profitably or not trading

Existing Property

- Valuation
- Latest Rates Notice
- Latest Rental Statement (if investment property)

Existing Mortgage

- One of the following (either document must be within 60 days at time of submission and show current rate)
- Most recent 3 months statement OR
- Most recent 3 months Transaction Listing that shows account name, BSB, account number and minimum monthly payment

PAYG Applicants

(within 60 days at time of submission)

- 2 most recent consecutive payslips (Payslips should be computer generated); OR
- Both of the following:
 - Employment Letter AND
 - 3 months bank statements showing salary credits

Self Employed Applicants

Sole Trader / Partnerships

- Personal Bank Statements showing 6 months salary/dividend credits;

OR ALL OF THE FOLLOWING:

- Latest Business Tax Returns
- Latest Personal Tax Returns
- Latest Tax assessment notice or accountants letter confirming that the latest tax return is the final version held on file pending lodgement.

Company

- Personal Bank Statements showing 6 months salary/dividend credits;

OR ALL OF THE FOLLOWING:

- Latest business Tax Returns
- Latest Personal Tax Returns
- Latest Tax assessment notice or accountants letter confirming that the latest tax return is the final version held on file pending lodgement.
- 3 months company bank statements showing turnover/ trading history
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