Acceptable Lenders for Refinance

The existing loan must be identifiable on the borrower's Comprehensive Credit Report (CCR), with the reporting entity name corresponding to the lender shown on the most recent loan statement.

We cannot refinance White label / Mortgage Manager funded loans where the CCR funder & statement brand are different.

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Adelaide Bank	Coastline Credit Union	MyState Bank Limited
Advantedge	Colonial	NAB
AFG Home Loans	Colonial First State	Newcastle Permanent Building Society
Alex Bank	Commonwealth Bank	Overseas-Chinese Banking Corporation
AMP	Community First Credit Union Limited	People's Choice Credit Union
ANZ Bank	Credit Union SA	Pepper
ANZ Wealth	Firefighters Mutual Bank	Police and Nurses (P&N Bank)
Athena Home Loans	First Federal Pty Ltd	Police Credit Union
Aussie Home Loans	Firstmac	QANTAS Credit Union
Aussie Mortgage Ltd	Gateway Bank	Qudos Bank
Australia Central Credit Union	Gateway Credit Union	Queensland Country Credit Union
Australian Military Bank *(Formerly known as Australian Defence Credit Union)*	Goulburn Murray Credit Union Co-Operative Ltd	Queensland Professional Credit Union
Australian Military Bank Ltd	Great Southern Bank	Rabobank Nederland
Auswide Bank	Greater Building Society	RAC
Bank Australia	Health Professionals Bank	RAC WA
Bank First	Heritage	Railways Credit Union
Bank of China	Homeloans Ltd	RAMS
Bank of Melbourne	Homeside (Grandfather NAB brand)	RedZed
Bank of Queensland	Homestart Finance	Regional Australia Bank
Bank of Sydney Ltd	HSBC	Resi (Resi Mortgage Corporation)
Bank SA	Hume Bank	Resimac
Bankwest	Illawarra Building Society	St George
BCU	ING	Suncorp Bank *(Formerly known as Suncorp Metway)*
Bendigo Bank	Keystart Home Loans	Teachers Mutual
Beyond Bank Australia	LaTrobe*	Think Tank Group Pty
Bluestone	Liberty	UBank
BOQ	Loans Com Au Pty Ltd	Unibank
Bridgit Financial Services	Macquarie	United Overseas Bank
Brighten Home Loans	ME Bank	Unloan is a fully owned division of Commonwealth Bank of Australia
CBA	Metro Finance	Virgin Money Australia, a division of Bank of Queensland Limited
Central Murray Credit Union	Mortgage House	Wave Money Pty Ltd
Citibank	MOVE Bank	Westpac Bank

For **aggregator white-label home loans**, the CCR reporting entity may instead reflect the underlying credit provider (funding lender), rather than the name displayed on the loan statement.

AFG Home Loans Align *(Thinktank)*	Connective Horizon *(Brighten)*	Apollo by LMG *(Athena)*
AFG Home Loans Alpha *(Bendigo Bank)*	Connective Select *(Adelaide Bank)*	Go Beyond by LMG *(Thinktank)*
AFG Home Loans Bright *(Brighten)*	Connective Solutions *(Pepper Money)*	Bridgit by LMG *(Bridgit)*
AFG Home Loans Options *(Pepper Money)*	Mortgage Choice Amplify *(Bluestone)*	Finsure Loans *(Pepper Money)*
Connective Advance *(Thinktank)*	Mortgage Choice Freedom powered by Athena *(Athena Home Loans)*	Finsure Loans *(Thinktank)*
Connective Complete *(RedZed)*	Mortgage Choice Ignite *(Pepper Money)*	
Connective Elevate *(Bluestone)*	Mortgage Choice SmartSelect *(Advantedge)*	

* La Trobe is not currently a CCR participant, but is still acceptable.

GRANITE POWERED BY AAA

Granite's Non-Resident and Expat program is powered by AAA Financial Corporation PTY LTD Australian Credit License 376872.
Borrowers must meet the credit criteria at the time of application. Credit Assessment will be performed on the basis of information provided by the borrower and credit verification.