

Get an early indication of whether a property or postcode is a good fit for Granite, see and manage all your deals and broker information in one place, and use tools like our Risk Fee Calculator.

The Granite Broker Management Tool provides early property and policy guidance, end-to-end deal status monitoring and all your broker information together in one place—helping you find answers to Granite questions sooner and reducing manual follow-ups.

What can I do with the Granite Broker Management Tool?



Use the **Property Checker** to look up a post code or address to check policy information, such as maximum LVRs, loan amounts and more (Page 3).



Use **Deals** to view the complete, real-time status of every deal in your pipeline, including timestamped deal progress history and settlement milestones (Page 7).



Give support staff access so they can follow-up within Simpology's Loanapp or view the BMT (Page 8), and keep all your broker and brokerage details updated (Page 9).

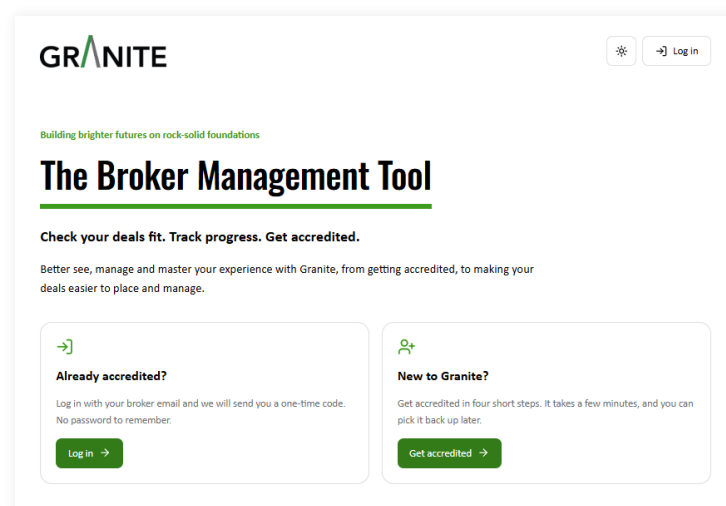


Use our **Risk Fee Calculator** to crunch the numbers on our Lenders Protection Fee (LPF) or Construction Risk Fee (CRF) (Page 11).

The Broker Management Tool combines information held by Granite's loan application platform Simpology with our property and post code lending policy, to help you assess fit, and view and manage deals.

How to log in and navigate

To access the Granite Broker Management Tool, simply navigate to the Granite Log in screen. (Use the log in screen link: <https://app.broker.colcap.com.au/granite>)



The screenshot shows the Granite Broker Management Tool login interface. At the top, the Granite logo is on the left, and a settings gear icon and a 'Log in' button are on the right. Below the logo is the tagline 'Building brighter futures on rock-solid foundations'. The main heading is 'The Broker Management Tool'. Underneath, it says 'Check your deals fit. Track progress. Get accredited.' followed by a subtext: 'Better see, manage and master your experience with Granite, from getting accredited, to making your deals easier to place and manage.' There are two main login options: 'Already accredited?' with a 'Log in' button and 'New to Granite?' with a 'Get accredited' button. Both buttons have a right-pointing arrow.

Broker Management Tool Guide



If you're accredited with Granite just hit **Log in**. You'll be directed to the Login page, where you'll be asked to enter your email and receive a one-time-password to open the tool.

The login form is titled 'Login' and includes the instruction 'Enter your email address to receive a one-time password'. It features an 'Email Address' label, a text input field containing 'hame@example.com', and a 'Send OTP' button.

If you're not accredited, hit '**Get accredited**'. It's easy to follow the onboarding steps to get yourself accredited (and then you'll have access to the Broker Management Tool).

Your Dashboard

Once you're in, you'll be greeted by your **Dashboard**. This is your gateway to available broker tools and information. Using the available tiles, click to navigate to your broker information, view deal status, add new assistants, launch Property Checker and more.

The dashboard screenshot shows a top navigation bar with the ColCap logo and 'Broker Management Tool' title. The main content area is titled 'Welcome back, Granite' and contains six tiles: Broker Information, Brokerage, Channels, Deals, Valuations, and Broker Tools. Each tile displays relevant data and provides links to further details.

Section	Item	Value/Status
Broker Information	Name	Granite Broker
	Email	broker@granite.com.au
	Mobile	0419312345
	CRN	392375
	Address	5 GRANITES STREET, HARRISON, ACT, 2914
Brokerage	Name	GRANITE
	ABN	72043614210
	ACL	516104
	Phone	0419312345
	Address	5 GRANITES STREET, HARRISON, ACT, 2914
Channels	Channel Name	GRANITE
	Accreditation	9965916314 (Active)
Deals	Active Simpology	10
	Active Simpology Value	\$7,310,780
Valuations	Order a valuation	Request a commercial or residential valuation to get started.
	Order commercial valuation	[Button]
	Order residential valuation	[Button]
Broker Tools	Property & Policy Checker	Check postcode and property policy
	Recent searches	UNIT 33 LOT 33 29-31 JOHNSTON STREET, ANNANDALE, NSW 2038

GRANITE

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Finance

[Dashboard](#)
[Broker](#)
[Brokerage](#)
[Support staff](#)
[Channels](#)
[Deals](#)
[Valuations](#)
[Tools](#)

Broker Management Tool

Property Checker

Check property and location guidance, property data, maps, and nearby insights.

ANNANDALE 2038 NSW

Postcode/Suburb

PRODUCT

Standard

PURPOSE

Purchase

SECURITY

Resi

OCCUPANCY

Owner-occ

Criteria

New search

Postcode policy

Insights

Product Maximum Population Band

ABS population of 4,698,656 allows the product-table LVR.

<div>MAX LVR</div> <div>95%</div> <div>LMI above 80%</div> <div>Matrix table 95%</div>	<div>MAX LOAN SIZE</div> <div>\$3,500,000</div> <div>20,000 and above</div>	<div>BRANCH & CATEGORY</div> <div>Metro</div> <div>Standard loans - Purchase - Inner-City / Metro column</div>	<div>POPULATION</div> <div>4,698,656</div> <div>Product maximum band</div> <div>Urban Centres and Localities</div> <div>SAL population 9,487</div>
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Loan size by LVR band

Select a band to see the maximum loan at that LVR.

0 - 70%	\$3,500,000
70.01 - 80%	\$3,500,000
80.01 - 90%	\$3,500,000
90.01 - 95%	\$3,500,000

How this was calculated

DISCLAIMER: Terms, conditions and eligibility criteria apply to all our loan products and features. Fees, charges and disbursements are payable. Final approval is subject to credit assessment. Information valid as at 7 August 2026 which is subject to change without notice.

Broker Management Tool Guide

GRANITE

You can find Property Checker under **Tools** in the navigation menu on your **Dashboard**.

ColCap
Broker Management Tool

DashboardBrokerBrokerageAssistantsChannelsDealsValuationsTools

GBLogout

Property Checker
Search property and postcode policy

Welcome back, Granite

Here's an overview of your account and activity.

Broker Information
Your details

Name

Granite Broker

Email

broker@granite.com.au

Mobile

0419312345

CRN

392375

Address

5 GRANITES STREET, HARRISON, ACT, 2914

Brokerage
Brokerage details

Name

GRANITE

ABN

72043614210

ACL

516104

Phone

0419312345

Address

5 GRANITES STREET, HARRISON, ACT, 2914

Aggregator

Fast Aggregation Lenders - (Aggregator)
ABN: 7864626969

Channels
1 channel

GRANITE

Accreditation: 9965916314

Active

info@granitehomeloans.com.au

1300 232 999

Property Checker search

You can choose to search by property post code, to view first-touch Granite policy guidance and property information on that location. Alternatively, you can search using the address of a specific security property. See post code search example below.

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Broker Management Tool

DashboardBrokerBrokerageAssistantsChannelsDealsValuationsTools

GBLogout

Property Checker
Check property and location guidance, property data, maps, and nearby insights.

Q 2038

ANNANDALE
2038 · NSW · ABS SAL10062 Annandale (NSW)

SAL

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Broker Management Tool Guide

GRANITE

Use the **Criteria** function (at right) to select specifics, such as the product type, the purpose, repayment type and more to access the most relevant policy guidance.

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Tools

GB

Logout

Property Checker

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ANNANDALE 2038 NSW

Postcode/Suburb

PRODUCT

Standard

PURPOSE

Purchase

SECURITY

Resi

OCCUPANCY

Owner-occ

Criteria

New search

Postcode policy

Insights 39

Product Maximum Population Band

ABS population of 4,698,656 allows the product-table LVR.

MAX LVR

95%

LMI above 80%

Matrix table 95%

MAX LOAN SIZE

\$3,500,000

20,000 and above

BRANCH & CATEGORY

Metro

Standard loans - Purchase - Inner-City / Metro column

POPULATION

4,698,656

Product maximum band

Urban Centres and Localities

SAL population 9,487

Loan size by LVR band

Select a band to see the maximum loan at that LVR.

0 - 70%

\$3,500,000

70.01 - 80%

\$3,500,000

80.01 - 90%

\$3,500,000

90.01 - 95%

Policy max LVR

\$3,500,000

How this was calculated

Lookup criteria

Apply Origin MMS v4.8.5 property and location policy to this address.

LOAN

Product family

Standard

Expatriate

Non-res

SMSF

Commercial

Loan purpose

Purchase

Refinance

Easy Refi

Construction

Vacant La...

OCCUPANCY

Owner

Investment

Repayment type

P&I

IO

PROPERTY

Specialist property

Standard

SRA

Map

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IMPORTANT: The Property Checker is a first touch guidance and reference tool only, designed to help you move faster. All Granite applications remain subject to applicable lending criteria, policy, assessment, verification and approval.

Broker Management Tool Guide



Property insights

The insights tab will deliver you AI-powered intelligence on the property's location and amenities, providing a useful aid to client conversations when using Granite.

The screenshot displays the ColCap Broker Management Tool interface. The top navigation bar includes links to Dashboard, Broker, Brokerage, Assistants, Channels, Deals, Valuations, and Tools. The main section is titled "Property Checker" and shows details for "ANNANDALE 2038 NSW". The interface is divided into several sections:

- Product Information:** Standard, REPAYMENT, P&I.
- Purpose:** Purchase.
- Security:** Resi.
- Occupancy:** Owner-occ.
- Criteria:** A button to filter results.
- New search:** A button to initiate a new search.

The "Insights" tab is selected, showing a "Locality assessment" for ANNANDALE. The assessment includes:

- Metropolitan Context:** ANNANDALE is assessed within the Sydney metropolitan employment and service catchment.
- Resilience:** Broad and resilient, with Annandale residents connected to a large inner-Sydney labour market spanning health, education, knowledge-intensive business, government, retail and visitor services.
- Material Watchpoints:** Service coverage: Schools: Official school data returned 6 education options for this locality. Healthcare: Annandale has verified local primary-care access through Annandale Family Doctors and a... Material watchpoint: School operation, capacity and enrolment eligibility should be confirmed directly.

Below the assessment, there is a "Show supporting detail" button and a summary of findings: 7/7 sections covered, 41 verified facts, 32 mapped places, 47 sources, Updated 19 Aug, 5:07 pm, Cached.

The right side of the interface features a map of Sydney with various colored pins indicating different locations and boundaries. The map includes labels for various suburbs and landmarks, such as Hunters Hill, North Sydney, Leichhardt, and Sydney Park.

Hint: Use the New Search button

While using the Property Checker, you can start a new search at any time. Just click New Search (top right) to start searching another post code, suburb or address.

Manage your deals

Deal tracking

You can get a real-time status update on all the deals you have in progress with Granite using the **Deals** section. Get there from your **Dashboard** or the navigation menu.

Within Deals, you'll find an overview of:

- All your deals, whether they've been **submitted**, are still being put together (**not submitted**), or have been **finished** (settled, withdrawn or declined).
- Complete, granular deal status and history, - including where a deal is in the process - from when you submit an application right through to settlement.
- Key deal information, such as loan sizes and details. Your settled deals will only include your settled status overview, rather than full settled deal information.

DEAL DETAILS

FINANCIALS: THE INVESTMENT FRAMEWORK - Granite Home Loans, \$380000 (AUD)

\$380,000

Copy reference, then open OMNI

Client update

Open OMNI for RMs

Overview

Requests

Progress

Application details

WHERE YOUR DEAL IS NOW

Settlement Booked

Solicitors

The loan has been booked for settlement. Check the panel solicitor's notifications for the scheduled date and any remaining requirements.

Status recorded 9 Oct 2026, 4:28 pm AEDT

Preparation

Assessment

Decision

Documentation

Outcome

At Settlement Booked for 12 business days. Most Granite Home Loans deals move on after 1–4 business days.

Based on settled deals in the last 12 months. Weekends are excluded; public holidays are not.

Stages shown for orientation. Future progression and timing are not confirmed.

Your next step

All requests →

No requests are currently awaiting your response.

About these updates

Application data current through 27 Oct 2026, 3:37 pm AEDT

Workflow data current through 27 Oct 2026, 3:37 pm AEDT

Reporting updates are periodic. OMNI may contain newer information. Dates are shown in Sydney time.

Recent progress

Full history →

Fri, 16 Oct 2026

Settlement Booked

3:58 pm AEDT

The loan has been booked for settlement. Check the panel solicitor's notifications for the scheduled date and any remaining requirements.

Fri, 9 Oct 2026

Settlement Booked

4:28 pm AEDT

12 business days so far - usually 1–4

Current application status recorded by Simpology.

Settlement Complete

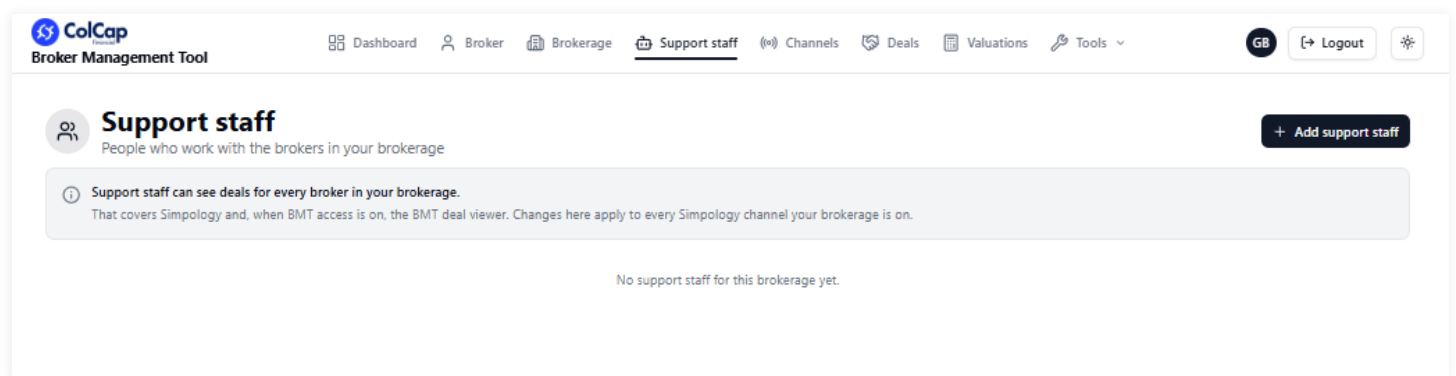
4:28 pm AEDT

Moved on the same business day - usually up to 2

Broker Management Tool Guide

Adding support staff

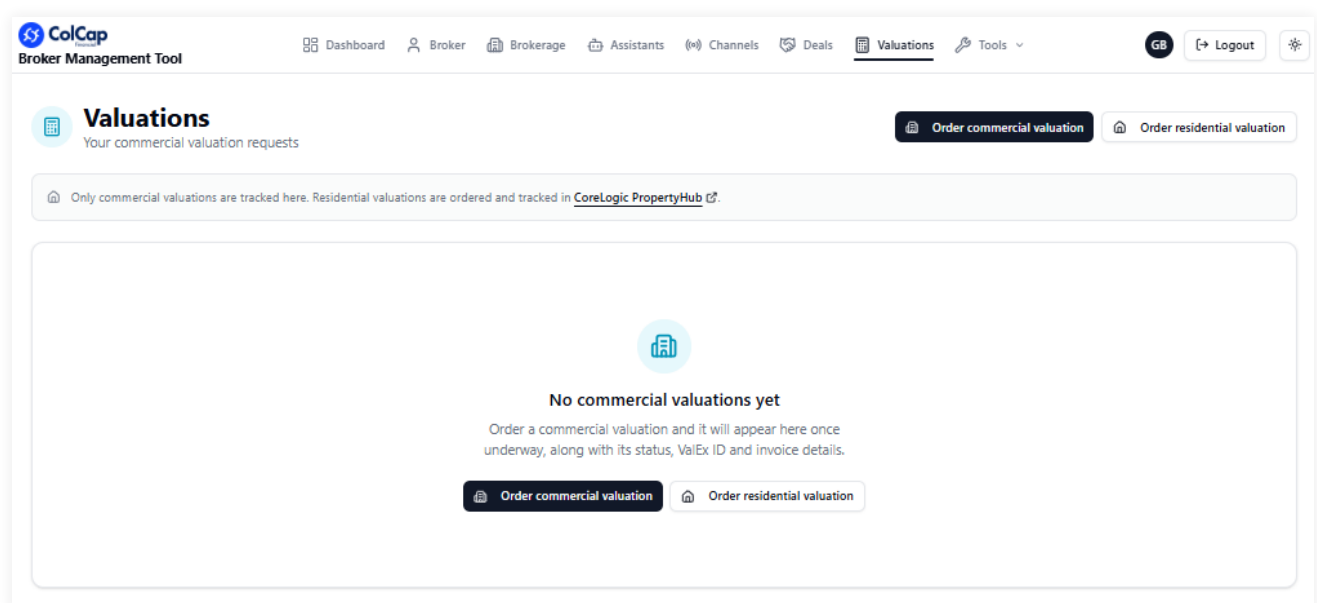
You can add support staff to help on your deals. This will allow them to move applications along in Loanapp - like responding to requests for more information (RMIs) - while also being able to view all the deal progress tracking information, property tools and calculators in the Broker Management Tool.



IMPORTANT: When you add an assistant, **the assistant will be able to view and all deals inside your brokerage**, including deals that fall under other brokers.

Ordering valuations

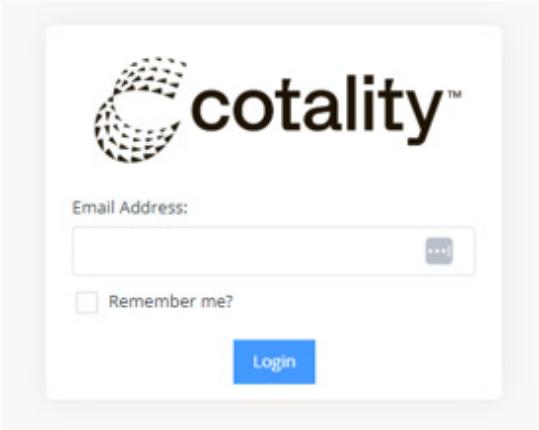
Using the **Valuations** option, you can click through to order a new residential or commercial valuation.



Broker Management Tool Guide



When you click for a residential valuation, you'll be directed to the Cotality portal to order a valuation.



Manage your information

Broker details

You can update your personal broker details from the **My Profile** page. Here, you can ensure key details such as your name, email, phone number are correct in Simpology.

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Broker Management Tool

Dashboard

Broker

Brokerage

Assistants

Channels

Deals

Valuations

Tools

GB Logout

My Profile

Your personal details and settings

Edit My Information

Update your personal details using the form below

Contact Details

Your name and how we can reach you

First Name

Grante

Last Name

Broker

Email

broker@granite.com.au

Change Email

Mobile Phone

0419312345

Credit Representative Number

392375

Address Details

Where you're based

Street Address

5 GRANITES STREET

Suburb/City

HARRISON

State

ACT

Postcode

2914

Save Changes

Back to Dashboard

Close My Account

Brokerage

Associated brokerage company information

Brokerage Name

GRANITE

ABN

72043614210

City

HARRISON

State

ACT

Postcode

2914

Switch Brokerages

Brokerage details

The same goes for your brokerage information. Using the **My Brokerage** page, you can check and update your brokerage information, ensuring business details are right.

ColCap
Broker Management Tool

DashboardBrokerBrokerageAssistantsChannelsDealsValuationsTools

GBLogout

My Brokerage

Your brokerage details and information

Edit Brokerage Information

Update your brokerage details using the form below.

Company Details

Your company name, ABN and licence details

Company Name

GRANITE

Trading Name

GRANITE

ABN

72043614210

Phone

0419312345

ACL

516104

Address Details

Where your brokerage is located

Street Address

5 GRANITES STREET

Suburb/City

HARRISON

State

ACT

Postcode

2914

Save Changes

Switch Brokerages

Back to Dashboard

Aggregator

Associated aggregator company information

Aggregator Name

Fast Aggregation Lenders - (Aggregator)

ABN

78646269669

Changed Aggregators?

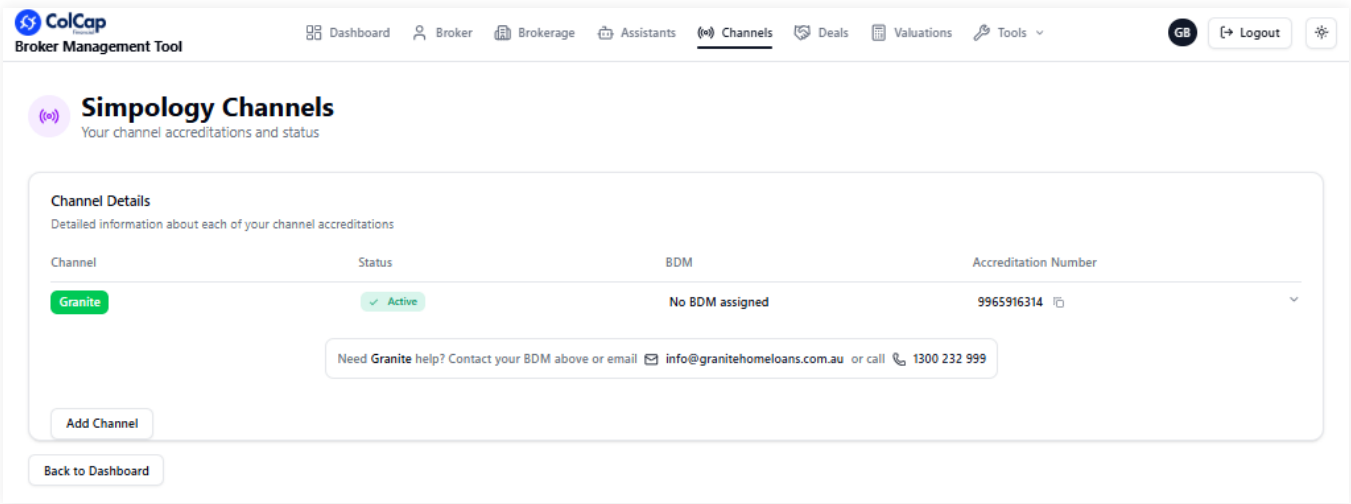
Call our support team, Granite 1300 232 999 or Zeus 1300 380 549.

Broker Management Tool Guide



Viewing channels

You will see Granite listed under your Simpology **Channels**.



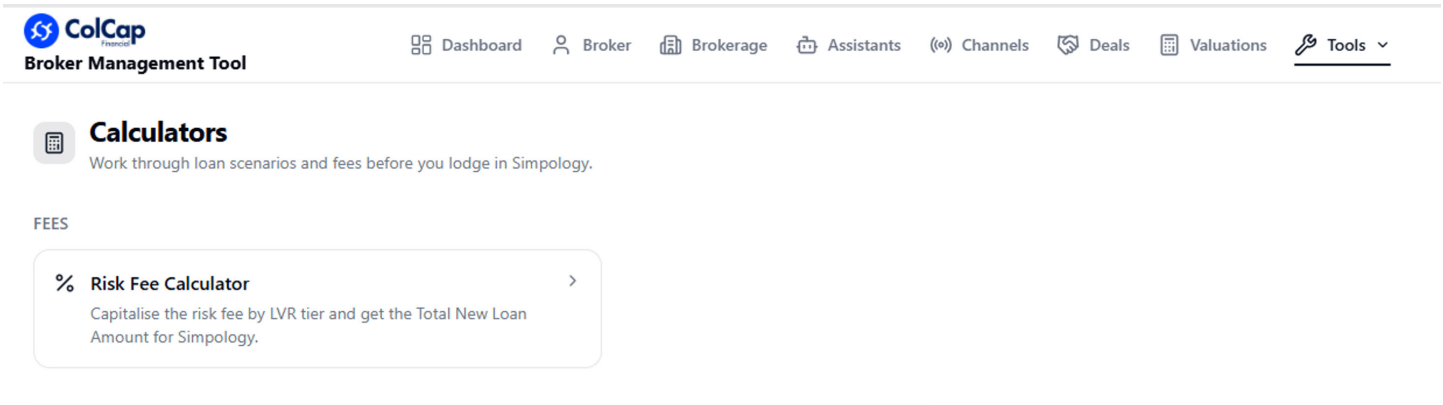
Where you are registered with another lender using the same funder as Granite, additional lending brands may also be displayed here as additional Simpology channels.

Risk Fee Calculator

You can calculate the Lender Protection Fee (LPF) or Construction Risk Fee (CRF) that applies to your client's home loan scenario.

1. Access the calculator

1. Log in to the Broker Management Tool
2. Go to Tools in the top navigation
3. Select Calculators
4. Select Risk Fee Calculator



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GRANITE

Complete the scenario selections before entering any loan values.

Figure 1. Scenario selections and Loan Before Fee input method.

- Standard (30 yr): select for a standard 30-year loan term.
- Extended (30 yr +): select only where an extended loan term applies.

- Select Owner occupier or Investor to match the application.

- Select Yes only when a construction loan applies. This selection determines whether the Construction Risk Fee settings are used.
- Select No for a non-construction application. When No is selected, this will calculate the Loan Protection Fee.

3. Choose the input method

Choose the method that matches the information available for the application.

Input method	Use when you know...	Calculator outcome
Loan before fee	The base loan amount before the Risk Fee.	Calculates the applicable Risk Fee and the Total New Loan Amount.
LVR incl. fee	The target total LVR, inclusive of the Risk Fee.	Works back to the base loan and fee while targeting the selected total LVR.
Loan incl. fee	The customer's total borrowing amount, inclusive of the Risk Fee.	Breaks the total borrowing into the base loan and Risk Fee.

Loan Before Fee: who pays the fee?

- Capitalise into loan: the Risk Fee is added to the base loan and included in the total loan and LVR.
- Customer pays: the customer pays the Risk Fee separately, so the fee is not added to the loan balance.

The "Who pays the risk fee?" selection appears when Loan before fee is used.

Values to enter

The fields displayed will depend on the input method. Enter the requested values, such as the market or property value, base loan amount, target LVR, or total loan amount. The result updates in the Live result panel.

4. Read the result

The calculator provides the loan and fee breakdown, including the base loan, Risk Fee, total fee rate, resulting LVR and available headroom.

LIVE RESULT

Total New Loan Amount - use in Simpology

\$485,488

COPY

This is the figure to enter in Simpology.

Always use the displayed result, regardless of the input method selected.

Figure 2. The key result to use in Simpology.

Always enter the amount shown as "Total New Loan Amount - use in Simpology".

Worked example shown in the calculator

Description	Amount
Base loan	\$460,000
+ Risk Fee	\$25,488
= Total New Loan Amount	\$485,488

Use \$485,488 in Simpology

If the result is not as expected, recheck the scenario selections and input values before proceeding.

Document note: LPF means Lender Protection Fee. CRF means Construction Risk Fee.