BETTER CHOICE HOME LOANS MASTER RATES
FEES AND CHARGES

UPDATED: 23 AUGUST 2019

New Loans

	BC Classic Product Suite	BC Silver Product Suite	BC Gold Product Suite		BC Platinum Product Suite		BC Options Product Suite	
Fees	Full Doc & Alt Doc Home Loans	SMSF Home Loan	Full Doc Expat Home Loans	Standard Home Loans	Full Doc & Alt Doc Home Loans	Near Prime & Specialist Home Loans	Full Doc Home Loans	Full Doc Expat Home Loans
Application Fee	$0	$699	$600	$295	$0	$550	$495	$699 + Up to 1.00% total loan amount
Valuation Fees From	$264*	$286	At Cost	At Cost	$286	$286	$303	$303
	*First standard valuation is FREE. All additional valuations are at cost per security.							
Solicitors Fees	$330 + State Costs No Further Costs	From $1000	$300	$300	$302.50	Included in Settlement Fee	$330	$330
	SMSF Review Trust Deeds and Loan Contracts Fees $750 + GST (if Gadens establish the Property Trust Deed) or $1600 + GST (if Gadens do not establish the Property Trust Deed)							
Loan Processing	$150	-	-	-	-	-	-	-
Title Insurance	-	At Cost	-	-	-	-	-	-
Settlement Fee	$450	$275	-	-	$330	$949	-	-
Construction Fees	$242 Additional fees may be charged depending on location of security	-	-	-	-	-	~~$750~~ ***Temporarily Unavailable***	~~$750~~ ***Temporarily Unavailable***
Risk Fee	-	-	-	-	Refer to Risk Fee table		-	
Annual Fee (Plus Home Loans)	-	$120	-	-	$345	-	$250 $0***	$395
Monthly Fee	$10 (Optional Offset)	-	-	-	-	-	-	
Early Termination Fee	-	-	-	-	-	-	-	

****Not applicable for F380 Owner Occupied, P&I, <$850K*

	BC Reset Product Suite			BC Alternate Product Suite	BC Assist Product Suite		
Fees	Full Doc & Alt Doc Home Loans	Near Prime & Near Prime Alt Doc Home Loans	Specialist Home Loans	Non-Resident Home Loan	Full Doc & Alt Doc Home Loans	Near Prime, Near Prime Clear & Near Prime Alt Doc Home Loans	Specialist Home Loans
Application Fee	$0	$0	$0	1.75% of total loan amount	$0	$0	$0
Valuation Fees From	$375.00	$375.00	$375.00	At Cost	$302.50	$302.50	$302.50
Solicitors Fees	$0	$895	$895	$825	$440	$440	$440
Loan Processing	-	-	-	-	-	-	-
Title Insurance	-	-	-	At Cost	-	$400	$400
Settlement Fee	$550	$975	$975	$250	$499	$1,050	$1,050
Construction	-	-	-	-	$999 (Settlement Fee included) Val fee and Progress Inspection Fees at cost to borrower.	-	-
Risk Fee	Refer to Risk Fee table			Non-Resident Premium (NRP) 1.00% of total loan amount	Refer to Risk Fee table		
Annual Fee (Plus Home Loans)	-	-	-	$50 (annual insurance fee)	-	-	-
Line of Credit Fee Annual Fee	-	-	-	-	-	-	-
Monthly Fee	$15 p/m	$15 p/m	$15 p/m	$15 p/m	$10 p/m	$15 p/m	$15 p/m
Early Termination Fee	N/A	2% of original loan amount for Company & Corporate Trustee Borrowers who discharge their loan within 3 years		-	-	-	-

Rates & Fees displayed are starting from and are provided as an indication only. Fees shown exclude Government Searchers, Fees, Stamp Duties and Solicitor Outlays. The fees shown are indicative, additional fees may be applicable. The fees shown are for basic loans, additional fees may be applicable for more complex loans. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All fees include GST.

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Lenders Risk Fee (Payable at Settlement)

Better Choice Options	Code	55%	65%	70%	75%	80%	85%	90%	95%
Expat Home Loan LPF	F380	This has been replaced by an application fee update. Please refer Product Fact Sheet.					-	-	-

Better Choice Platinum	Code	55%	65%	70%	75%	80%	85%	90%	95%
Alt Doc Home Loan	F4##	~~1.00%~~ *0.50%*	~~1.00%~~ *0.50%*	~~1.00%~~ *0.50%*	1.00%	1.00%	-	-	-
Near Prime Home Loan	F4##	0.75%	0.75%	0.75%	1.00%	1.00%	1.25%	1.50%	-
Specialist Home Loan	F4##	0.75%	0.75%	0.75%	1.00%	1.00%	1.25%	-	-
Specialist Plus Home Loan	F4##	0.75%	0.75%	0.75%	1.00%	1.00%	1.25%	-	-
Near Prime Alt Doc Home Loan	F4##	1.00%	1.00%	1.00%	1.25%	1.25%	1.50%	2.00%	-
Specialist Alt Doc Home Loan	F4##	1.00%	1.00%	1.00%	1.25%	1.25%	1.50%	-	-
Specialist Alt Doc Plus Home Loan	F4##	1.00%	1.00%	1.00%	1.25%	1.25%	1.50%	-	-

Better Choice Assist	Code	55%	65%	70%	75%	80%	85%	90%	95%
*Loans >$1,000,000 add 0.50% to LRF. Applies to Assist Specialist, Specialist Plus, Specialist Alt Doc and Specialist Alt Doc Plus Home Loans									
*Specialist Home Loan	F5##	*1.00%*	*1.00%*	*1.00%*	1.25%	1.50%	2.00%	2.00%	2.00%
*Specialist Plus Home Loan	F5##	*1.00%*	*1.00%*	*1.00%*	1.50%	1.75%	-	-	-
*Specialist Alt Doc Home Loan	F5##	*1.00%*	*1.00%*	*1.00%*	1.50%	1.75%	2.00%	-	-
*Specialist Alt Doc Plus Home Loan	F5##	*1.00%*	*1.00%*	*1.00%*	1.75%	-	-	-	-
Near Prime Home Loan	F5##	*1.00%*	*1.00%*	*1.00%*	1.25%	1.25%	1.55%	1.75%	2.00%
Near Prime Alt Doc Home Loan	F5##	*1.00%*	*1.00%*	*1.00%*	1.25%	1.25%	1.55%	-	-
Near Prime Clear Home Loan	F5##	0.90%	0.90%	1.00%	1.00%	1.10%	-	-	-
Near Prime Clear Alt Doc Home Loan	F5##	1.00%	1.00%	1.00%	1.25%	-	-	-	-

Better Choice Reset	Code	55%	65%	70%	75%	80%	85%	90%	95%
Home Loan	F6##	*1.00%*	*1.00%*	*1.00%*	*1.00%*	*1.00%*	-	-	-
Alt Doc Home Loan	F6##	*1.00%*	*1.00%*	*1.00%*	*1.00%*	*1.00%*	-	-	-
Plus Home Loan	F6##	*1.00%*	*1.00%*	*1.00%*	*1.00%*	*1.00%*	1.75%	-	-
Alt Doc Plus Home Loan	F6##	*1.00%*	*1.00%*	*1.00%*	*1.00%*	*1.00%*	2.00%	-	-
Near Prime Home Loan	F6##	*1.00%*	*1.00%*	*1.00%*	*1.00%*	*1.00%*	-	-	-
Near Prime Alt Doc Home Loan	F6##	*1.00%*	*1.00%*	*1.00%*	*1.00%*	*1.00%*	-	-	-
Specialist Home Loan	F6##	*1.00%*	*1.00%*	*1.00%*	*1.00%*	*1.00%*	-	-	-
Specialist Alt Doc Home Loan	F6##	*1.00%*	*1.00%*	*1.00%*	*1.00%*	*1.00%*	-	-	-

Limited Time Offer
Risk Fees Slashed on all LVRs (excl. 85% LVR)
Expires 31/08/19

Current Promotions		
Better Choice Classic	Classic Variable Owner Occupied <60% P&I & Investment/Owner Occupied <90% P&I Rates reduced	Until further notice
	Classic Fixed 2 and 3 year Rates Reduced	
Better Choice Assist	Interest rates SLASHED on ALL Near Prime Clear Products, Risk Fees Adjusted	Until further notice
Better Choice Reset	Reduced Risk fees on All Products up to 80% LVR, No Jumbo Loadings and Increased Max Loan Size on Select Products	Expires 31/08/2019
Better Choice Gold	Investment Interest Rate Slashed and introduction of Interest Only Loans.	Expires 30/09/19
	Expat Interest rates slashed	Expires 21/11/19
Better Choice Options	F380D OO P&I Interest Rate Slashed. Max LVR 80%. Inner-city, High Density, Regional and Unclassified Postcodes exluded.	Expires 31/08/19
Better Choice Platinum	Interest Rates reduced on Near Prime Full Doc & Alt Doc up to 80% LVR, Risk fee reduced by 50% for Prime Alt Doc, First year Annual Fee waived on Platinum Plus Products	Expires 30/09/19

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