

BETTER CHOICE COMMERCIAL COMMERCIAL LOAN RATES

UPDATED: DECEMBER 2020

Phone: 1300 334 336
 Fax: 1300 434 336
 Email: RelationshipManagement@betterchoice.com.au
 Website: www.betterchoice.com.au

Office: Level 5, 50 Cavill Avenue, Surfers Paradise QLD 4217
 Postal: PO Box 845, Surfers Paradise QLD 4217



Please note that not all our products are displayed on this rate sheet. Please contact the Relationship Management team for all other products.

Relationship Management

1300 334 336
 (07) 5630 3222
 RelationshipManagement@betterchoice.com.au

New Applications

Submit new applications to
Applications@betterchoice.com.au
 or send a fax to **1300 434 336**

BETTER CHOICE RESET COMMERCIAL

Self Employed Commercial Loans

Product Name	Product Code	Interest Option	Variable Rate
Reset Full Doc Commercial Loan	F655	IO	5.10%
		P&I	4.75%
	F660	IO	5.04%
		P&I	4.95%
	F665	IO	5.55%
		P&I	5.20%
F670	IO	5.85%	
	P&I	5.50%	
Reset Alt Doc Commercial Loan	F655	IO	5.50%
		P&I	5.15%
	F660	IO	5.70%
		P&I	5.35%
	F665	IO	6.05%
		P&I	5.70%
	F670	IO	6.35%
		P&I	6.00%

Specialist Commercial Loans

Product Name	Product Code	Interest Option	Variable Rate
Reset Full Doc Specialist Commercial Loan	F655	IO	6.10%
		P&I	5.75%
	F660	IO	6.30%
		P&I	5.95%
	F665	IO	6.59%
		P&I	6.24%
F670	IO	7.00%	
	P&I	6.65%	
Reset Alt Doc Specialist Commercial Loan	F655	IO	6.50%
		P&I	6.15%
	F660	IO	6.90%
		P&I	6.55%
	F665	IO	7.40%
		P&I	7.05%
	F670	IO	7.90%
		P&I	7.55%

*Different commission structure applies. Refer to your BDM.

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BETTER CHOICE GOLD COMMERCIAL SMSF LOAN

Standard Variable Commercial Loans

Product Name	Product Code			Interest Option	Variable Rate
Gold Commercial SMSF Loan	G265	Max 65% LVR for purchase or refinance of an investment property for SMSF. Max Loan amount \$1,200,000. 30 years loan term. Principle & Interest repayments or Interest Only (max 5 years).	Investment	IO	5.55%
				P&I	5.15%
	G270	Max 70% LVR for purchase or refinance of an investment property for SMSF. Max Loan amount \$1,200,000. 30 years loan term. Principle & Interest repayments or Interest Only (max 5 years).	Investment	IO	5.70%
				P&I	5.30%
	G275	Max 75% LVR for purchase or refinance of an investment property for SMSF. Max Loan amount \$1,200,000. 30 years loan term. Principle & Interest repayments or Interest Only (max 5 years).	Investment	IO	-
				P&I	5.45%

BETTER CHOICE GOLD COMMERCIAL TERM LOAN

Standard Variable Commercial Loans

Product Name	Product Code			Interest Option	Variable Rate
Gold Commercial Term Loan	G270	Max 70% LVR for purchase or refinance for commercial purposes. Max Loan amount \$2,000,000. Max 25 years loan term. Principle & Interest repayments or Interest Only (max 5 years). Commercial Security only	Investment	IO	5.50%
				P&I	5.10%
	G275	Max 75% LVR for purchase or refinance for commercial purposes. Max Loan amount \$2,000,000. Max 25 years loan term. Principle & Interest repayments or Interest Only (max 5 years). Commercial Security only	Investment	IO	6.34%
				P&I	5.84%

Product Name	Product Code			Interest Option	Variable Rate
Gold Commercial Term Loan	G270	Max 70% LVR for purchase or refinance for commercial purposes. Max Loan amount \$2,000,000. Max 25 years loan term. Principle & Interest repayments or Interest Only (max 5 years). Residential Security only	Investment	IO	4.39%
				P&I	3.99%
	G275	Max 75% LVR for purchase or refinance for commercial purposes. Max Loan amount \$2,000,000. Max 25 years loan term. Principle & Interest repayments or Interest Only (max 5 years). Residential Security only	Investment	IO	4.60%
				P&I	4.20%

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BETTER CHOICE GOLD COMMERCIAL LEASE DOC

Standard Variable Commercial Loans

Product Name	Product Code		Interest Option	Variable Rate
Gold Commercial Lease Doc	G260	Max 60% LVR for purchase or refinance or equity release of an commercial investment property. The lease doc product provides flexibility with a variable rate facility relying on a third-party lease to service the debt. Lease agreement that is not less than 24 months on remaining term including any option periods Max Loan amount \$2,000,000. Max 25 years loan term. Principle & Interest repayments or Interest Only (max 5 years).	IO	6.24%
			P&I	5.84%
	G265	Max 65% LVR for purchase or refinance or equity release of an commercial investment property. The lease doc product provides flexibility with a variable rate facility relying on a third-party lease to service the debt. Lease agreement that is not less than 24 months on remaining term including any option periods Max Loan amount \$2,000,000. Max 25 years loan term. Principle & Interest repayments or Interest Only (max 5 years).	IO	6.74%
			P&I	6.34%

BETTER CHOICE SILVER COMMERCIAL

Product Name	Product Code		Variable Rate
Silver Commercial Full Doc	F755	Investment	4.74%
	F765	Investment	4.99%
	F770	Investment	6.74%
Product Name	Product Code		
Silver Commercial Lease Doc	F755	Investment	5.44%
	F765	Investment	5.69%
	F770	Investment	5.99%
Product Name	Product Code		
Silver Commercial SMSF	F755	Investment	5.74%
	F765	Investment	5.99%
	F770	Investment	6.29%

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BETTER CHOICE ASSIST COMMERCIAL

Product Name	Product Code		Variable Rate
Assist Commercial Prime Full Doc	F750	Investment	4.78%
	F760	Investment	4.93%
	F765	Investment	4.93%
	F770	Investment	5.03%
	F775	Investment	5.18%
Product Name	Product Code		
Assist Commercial Prime Alt Doc	F755	Investment	5.28%
	F765	Investment	5.43%
	F770	Investment	5.43%
	F775	Investment	5.63%
Product Name	Product Code		
Assist Commercial Near Prime Full Doc	F750	Investment	4.88%
	F760	Investment	5.03%
	F765	Investment	5.03%
	F770	Investment	5.13%
	F775	Investment	5.28%
Product Name	Product Code		
Assist Commercial Near Prime Alt Doc	F755	Investment	5.53%
	F765	Investment	5.83%
	F770	Investment	5.83%
	F775	Investment	6.28%