

# BETTER CHOICE COMMERCIAL COMMERCIAL LOAN RATES

UPDATED: SEPTEMBER 2021

Phone: 1300 334 336  
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 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	5.85%
				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). <b>Commercial Security only</b>	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). <b>Commercial Security only</b>	Investment	IO	6.24%
				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). <b>Residential Security only</b>	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). <b>Residential Security only</b>	Investment	IO	4.60%
				P&I	4.20%

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.

# BETTER CHOICE COMMERCIAL COMMERCIAL LOAN RATES

UPDATED: SEPTEMBER 2021

Phone: 1300 334 336  
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 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).	Investment	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).	Investment	IO	6.74%
				P&I	6.34%

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.

# BETTER CHOICE COMMERCIAL COMMERCIAL LOAN RATES



UPDATED: SEPTEMBER 2021

Phone: 1300 334 336  
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 ASSIST COMMERCIAL

Product Name	Product Code		Variable Rate
Assist Commercial Prime Full Doc	F750	Investment	4.23%
	F760	Investment	4.48%
	F765	Investment	4.48%
	F770	Investment	4.58%
	F775	Investment	4.78%
Product Name	Product Code		
Assist Commercial Prime Alt Doc	F750	Investment	4.78%
	F760	Investment	4.93%
	F765	Investment	4.93%
	F770	Investment	5.18%
Product Name	Product Code		
Assist Commercial Near Prime Full Doc	F750	Investment	4.33%
	F760	Investment	4.58%
	F765	Investment	4.58%
	F770	Investment	4.78%
	F775	Investment	4.98%
Product Name	Product Code		
Assist Commercial Near Prime Alt Doc	F750	Investment	4.83%
	F760	Investment	5.03%
	F765	Investment	5.03%
	F770	Investment	5.68%

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.

# BETTER CHOICE COMMERCIAL COMMERCIAL LOAN RATES

UPDATED: SEPTEMBER 2021

Phone: 1300 334 336  
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 OPTIONS COMMERCIAL SMSF

### Standard Variable Commercial Loans

Product Name	Product Code			Interest Option	Variable Rate
OPTIONS Commercial Basic SMSF Loan (No Offset)	G260C	Max 60% LVR for commercial investment purchase or refinance of an existing SMSF loan. Max Loan amount \$1,500,000. 30 years loan term. Principle & Interest repayments or Interest Only. Regional locations additional <b>0.75%</b> rate loading & lenders protection fee <b>0.50%</b> applies.	Investment	PI	4.49%
				IO	4.79%
	G265C	Max 65% LVR for commercial investment purchase or refinance of an existing SMSF loan. Max Loan amount \$1,500,000. 30 years loan term. Principle & Interest repayments or Interest Only.	Investment	PI	4.59%
				IO	4.89%
	G270C	Max 70% LVR for commercial investment purchase or refinance of an existing SMSF loan. Max Loan amount \$1,500,000. 30 years loan term. Principle & Interest repayments or Interest Only.	Investment	PI	4.69%
				IO	4.99%
	G275C	Max 75% LVR for commercial investment purchase or refinance of an existing SMSF loan. Max Loan amount \$1,500,000. 30 years loan term. Principle & Interest repayments or Interest Only.	Investment	PI	4.79%
				IO	-
	G280C	Max 80% LVR for commercial investment purchase or refinance of an existing SMSF loan. Max Loan amount \$1,500,000. 30 years loan term. Principle & Interest repayments or Interest Only. Lender Protection Fee <b>0.50%</b> applies	Investment	PI	4.89%
				IO	-

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.