

BETTER CHOICE HOME LOANS MASTER RATES FEES AND CHARGES



UPDATED: SEPTEMBER 2021

New Loans

Fees	BC Gold Product Suite					BC Ultimate Product Suite		BC Platinum Product Suite
	SMSF Home Loan	Full Doc Expat Home Loans	Standard Home Loans	Alt Doc Home Loans	Medico Home Loans	Prime Alt Doc	Specialist & Specialist Plus	Full Doc & Alt Doc, Near Prime & Specialist Home Loans
Application Fee	\$895	\$600	\$295 Waived	\$0	\$295	\$395 Waived	\$395 Waived	\$0
Valuation Fees From	At Cost	At Cost	At Cost Refunded on S'ment	At Cost	At Cost	At Cost	At Cost	\$286
Solicitors Fees	\$2,200	\$330	\$330 Waived	\$330	\$330	\$330	\$330	Included in Settlement Fee (NP & Spec. loans only)
	Trust deed preparation - \$900							
Document Custodian Fee	\$25	\$25	\$25	\$25	\$25	\$25	\$25	-
Title Insurance	At Cost	-	-	-	-	-	-	-
Settlement Fee	-	-	-	-	-	-	\$395- Waived	\$949 (NP & Spec. loans only)
Construction Fees	-	-	-	\$250 Constr. fee. 0.50% rate loading during construction.	-	-	-	-
Risk Fee	-	-	-	-	-	-	Refer to Risk Fee table	Refer to Risk Fee table
Annual Fee	\$395	\$395	\$299 (Gold Investment loans only)	\$395	\$395	-	-	-
Monthly Fee	-	-	-	-	-	-	-	-

Fees	BC Options Product Suite				BC Assist Product Suite		
	Full Doc Home Loans	Full Doc Expat Home Loans	Full Doc SMSF Home Loans	Full Doc Non-Resident Home Loans	Full Doc & Alt Doc Home Loans	Near Prime, Near Prime Alt Doc Home Loans	Specialist Home Loans
Application Fee	\$0 Waived on all Variable and Fixed Rate loans	\$1,950 - Waived for Purchase & Refinance (excl.construction) + Up to 2.50% Risk fees on total loan amount	\$0	0%	\$0	\$0	\$0
Establishment Fee			\$1,200 (Premium SMSF only)	\$1,950 Waived	\$599	\$995	\$995
Valuation Fees From	\$251.35	\$251.35	\$251.35	\$251.35	\$302.50	\$302.50	\$302.50
Solicitors Fees	\$330	\$330	\$700 (ex GST) plus disbursements & govt fees and charges	\$330	\$440	\$440	\$440
Title Insurance	-	-		-	-		
Settlement Fee	-	-		\$550	\$499	-	-
Construction	\$750	\$3,000		\$3,000 (Progress valuations additional at cost)	-	-	-
Risk Fee	-	Refer to Risk Fee table		Refer to Risk Fee table	Refer to Risk Fee table		
Annual Fee	\$250 \$0 - OO Variable <80% LVR \$395 - Construction \$395 - High density, high risk, inner city postcodes	\$395	\$395	\$499	-	-	-
Monthly Fee	-	-		-	\$10 p/m	\$15 p/m	\$15 p/m
Other			LPF - 0.50% (LVR >75% or Regional & Unclassified p'code)				

The fees shown 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 Ultimate		Code	<=55%	<=65%	<=70%	<=75%	<=80%	<=85%	<=90%	<=95%
Alt Doc Home Loan	G3##		-	-	-	-	-	-	-	-
Specialist Full Doc Home Loan	G3##		-	-	-	0.50%	0.75%	1.00%	-	-
Specialist Plus Full Doc Home Loan	G3##		-	-	-	0.75%	1.00%	1.25%	-	-
Specialist Alt Doc Home Loan	G3##		-	-	-	0.75%	0.90%	1.25%	-	-
Specialist Plus Alt Doc Home Loan	G3##		-	-	-	1.00%	1.25%	1.50%	-	-

Better Choice Options		Code	55%	65%	70%	75%	80%	85%	90%	95%
Expat Home Loan - Type A & B & C	F3###		-	-	-	0.50%	1.50%	-	-	-

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

Better Choice Assist		Code	55%	65%	70%	75%	80%	85%	90%	95%
Specialist Home Loan	F5##		0.33%	0.33%	0.55%	1.35%	1.60%	2.10%	2.10%	2.50%
Specialist Plus Home Loan	F5##		0.50%	0.63%	0.68%	1.60%	1.85%	-	-	-
Specialist Alt Doc Home Loan	F5##		0.33%	0.33%	0.68%	1.60%	1.85%	2.10%	-	-
Specialist Alt Doc Plus Home Loan	F5##		0.63%	0.63%	0.80%	1.85%	-	-	-	-
Near Prime Home Loan	F5##		0.65%	0.65%	1.10%	1.35%	1.35%	1.65%	1.85%	2.50%
Near Prime Plus Home Loan	F5##		0.65%	0.65%	1.10%	1.35%	1.35%	1.65%	1.85%	2.75%
Near Prime Alt Doc Home Loan	F5##		-	-	-	1.35%	1.35%	1.65%	-	-
Near Prime Alt Doc Plus Home Loan	F5##		-	-	-	1.35%	1.35%	1.65%	-	-

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