

BETTER CHOICE GOLD SPECIAL HOME LOAN

PRODUCT CODE: G270D, G280D

UPDATED: 21ST AUGUST 2023



The Better Choice Gold Special Home Loan offers a standard variable loan. Available up to 80% LVR, this loan suits borrowers that are looking for flexibility with their home loan and investment properties. FREE rediATM access nationwide with a fully transactionable 100% Offset account.

Borrower Suitability

- Individuals, Companies and Trusts

Loan Purpose:	<ul style="list-style-type: none"> • Purchase or refinance of an Owner Occupied or Investment property • Refinance • Debt Consolidation • Equity release • Construction not available 	Loan Features:	<ul style="list-style-type: none"> - Fully transactional 100% Offset Account - Free internet and telephone transacting including redraw. - Additional repayments allowed at any time. - Option to have up to 4 splits.
Loan Requirements:	<p>PAYG: Last 2 pay slips plus one of the following:</p> <ul style="list-style-type: none"> • Letter of employment (signed & dated on company letterhead) • Tax assessment notice • Latest group certificate <p>Self-employed:</p> <ul style="list-style-type: none"> • Most recent business/company tax return and financials - AND - • 2 most recent BAS <p>(24 month ABN registration required)</p> <p>Each director, sole-trader and partner on the loan must also provide their most recent personal tax return with the most recent Notice of Assessment. Refer to GOLD Supporting Document Checklist</p>	Genuine Savings:	<ul style="list-style-type: none"> • <80% LVR: Nil • (Confirmation of funds to complete to be held prior to formal approval)
Loan Amount:	Min: \$100,000 to Max: \$2,000,000 LVR conditions apply	Transaction Fees:	<ul style="list-style-type: none"> • Standard Loan Fee FREE Online transacting & direct credits. Fee FREE ATM card access using rediATMs™ nationwide
Loan to Value Ratio:	Maximum 80% LVR	Application Fee:	\$295 Waived
Term:	Minimum: 10 years Maximum: 30 years	Legal Fees:	<ul style="list-style-type: none"> • :\$330 Waived (excluding legal disbursements and other charges). Companies and Trustees excluded.
Interest Rate Type:	• Variable	Valuation Fee:	<ul style="list-style-type: none"> • At Cost (Collected upfront with one standard Valuation Fee up to \$275.00 incl. GST refunded at settlement).
LMI:	• <80% LMI not required	Annual Fee:	<p>Owner Occupied - \$0 Investment - \$299[^]</p> <p>([^] Up to maximum 2 securities and/or 2 loan splits per transaction.)</p>
Repayments:	<ul style="list-style-type: none"> • Principal & Interest • Interest Only (Max 5 years) <ul style="list-style-type: none"> • <i>Investment Purposes only</i> • Weekly, Fortnightly, Monthly 	Other Fees:	<ul style="list-style-type: none"> • Discharge Fee: \$350
Repayment Method:	<ul style="list-style-type: none"> • Direct Debit • Internet • Salary Crediting 	Other:	<ul style="list-style-type: none"> • Construction not available

* Conditions Apply.

Note: 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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