

# BETTER CHOICE GOLD SPECIAL BASIC VARIABLE HOME LOAN



PRODUCT CODE: G270D, G280D

UPDATED: 11 SEPTEMBER 2023

The Better Choice Gold Special Basic Variable 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.

## Borrower Suitability

- Individuals, Companies and Trusts

<b>Loan Purpose:</b>	<ul style="list-style-type: none"> <li>• Purchase or refinance of an Owner Occupied or Investment property</li> <li>• Refinance</li> <li>• Debt Consolidation</li> <li>• Equity release</li> <li>• Construction not available</li> </ul>	<b>Loan Features:</b>	<ul style="list-style-type: none"> <li>- Offset not available</li> <li>- Free internet and telephone transacting including redraw.</li> <li>- Additional repayments allowed at any time.</li> <li>- Option to have up to 4 splits.</li> </ul>
<b>Loan Requirements:</b>	<p><b>PAYG:</b> Last 2 pay slips <b>plus one</b> of the following:</p> <ul style="list-style-type: none"> <li>• Letter of employment (signed &amp; dated on company letterhead)</li> <li>• Tax assessment notice</li> <li>• Latest group certificate</li> </ul> <p><b>Self-employed:</b></p> <ul style="list-style-type: none"> <li>• Most recent business/company tax return and financials</li> <li>- AND -</li> <li>• 2 most recent BAS</li> </ul> <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>	<b>Genuine Savings:</b>	<ul style="list-style-type: none"> <li>• &lt;80% LVR: Nil.</li> <li>• (Confirmation of funds to complete to be held prior to formal approval)</li> </ul>
<b>Loan Amount:</b>	<p>Min: \$100,000 to Max: \$2,000,000</p> <p>LVR conditions apply</p>	<b>Transaction Fees:</b>	<p><b>Standard Loan</b></p> <p><b>Fee FREE</b> Online transacting &amp; direct credits.</p> <p><b>Fee FREE</b> ATM card access using rediATMs™ nationwide</p>
<b>Loan to Value Ratio:</b>	Maximum 80% LVR	<b>Application Fee:</b>	<p>\$295</p> <p><i>Waived - Investment Loans</i></p>
<b>Term:</b>	<p>Minimum: 10 years</p> <p>Maximum: 30 years</p>	<b>Legal Fees:</b>	<ul style="list-style-type: none"> <li>• \$330 (excluding legal disbursements and other charges, Companies and Trustees may incur additional costs).</li> </ul> <p><i>Waived - Investment Loans</i></p>
<b>Interest Rate Type:</b>	• Variable	<b>Valuation Fee:</b>	• At Cost
<b>LMI:</b>	• <80% LMI not required	<b>Annual Fee:</b>	• \$299 (Investment Loans only)
<b>Repayments:</b>	<ul style="list-style-type: none"> <li>• Principal &amp; Interest</li> <li>• Interest Only (Max 5 years) <ul style="list-style-type: none"> <li>• <i>Investment Purposes only</i></li> </ul> </li> <li>• Weekly, Fortnightly, Monthly</li> </ul>	<b>Other Fees:</b>	• Discharge Fee: \$350
<b>Repayment Method:</b>	<ul style="list-style-type: none"> <li>• Direct Debit</li> <li>• Internet</li> <li>• Salary Crediting</li> </ul>	<b>Other:</b>	• 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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