

# BETTER CHOICE HOME LOANS FEES AND CHARGES

UPDATED: 20 NOVEMBER 2023



## New Loans

Fees	BC Gold Product Suite		BC Ultimate Product Suite	
	Standard Basic Home Loan	Standard Home Loan	Prime Alt Doc	Specialist & Specialist Plus (Full & Alt Doc)
<b>Upfront Fees</b>				
Application Fee	\$295	\$295	\$300	\$300
Valuation Fees	At Cost Refunded on S'ment up to \$275 incl.GST (INV ONLY)	At Cost Refunded on S'ment up to \$275 incl. GST (INV ONLY)	At Cost	At Cost
Solicitors Fees	\$330 Waived* (INV ONLY)	\$330 Waived* (INV ONLY)	At Cost	At Cost
Settlement Fee	-	-	\$395	\$395
Annual Fee	\$299 (INV Only*)	\$299 (INV Only*)	-	-
Risk Fees	-	-	-	Refer to Risk fee table below
Document Custodian Fee	\$25	\$25	\$25	\$25

\* Up to maximum 2 securities and/or 2 loan splits. Additional securities and/or loan splits may incur additional annual fees. Excluding other disbursement fees & other charges

## 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 Alt Doc Home Loan	G3##	-	-	-	0.75%	0.90%	1.25%	-	-
Specialist Plus Full Doc Home Loan	G3##	-	-	-	0.75%	1.00%	1.25%	-	-
Specialist Plus Alt Doc Home Loan	G3##	-	-	-	1.00%	1.25%	1.50%	-	-

Fees shown excludes Government Searches, Fees, and Stamp Duties. The fees shown are for basic loans, additional fees may be applicable for more complex loans. For fees on a specific existing home loan, please contact Settlements & Customer Service on 1300 334 366.

\*Rates displayed are starting from. 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. The above rates are provided as an indication only. All fees include GST.