

# RATE SHEET

## GOLD Commercial



Effective from 30 June 2025

Scenarios: <https://betterchoice.com.au/broker-portal/scenario-form/>  
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Commercial Term Loan				
Purpose	Type	LVR	Rate	Key Features
Commercial Term Loan	P&I	60%	7.49%	<div>Purchase of a new business (new or established) -<ul style="list-style-type: none"><li>Purchase of an acceptable security for: Own business occupation; or investment.</li><li>Re-finance of an existing non-residential debt.</li><li>Finance for small scale equipment or vehicles.</li><li>Release equity for business or investment purpose.</li><li>Minimum loan amount \$100,000</li><li>Maximum loan amount:<ul style="list-style-type: none"><li>\$3,000,000 - 70% LVR (Cat 1)*</li><li>\$2,500,000 - 75% LVR (Cat 1)*</li><li>\$2,000,000 - 80% LVR (Cat 1)*</li><li>\$2,000,000 - 75% LVR (Cat 2)^</li><li>\$1,500,000 - 70% LVR (Cat 3)^</li></ul></li><li>Maximum LVR - 80%</li><li>Maximum loan term - 30 years</li><li>Security Location - 80% LVR – Cat 1, 75% LVR – Cat 2, 70% LVR – Cat 3</li></ul></div> <div>^ in aggregate   * in aggregate or one loan</div> <div>Additional 0.50% rate loading applicable for loans &gt;\$2M</div>
	I/O		7.64%	
	P&I	70%	7.49%	
	I/O		7.64%	
	P&I	75%	7.89%	
	I/O		8.04%	
	P&I	80%	8.49%	
	I/O		8.64%	

Commercial Alt Doc Loan				
Purpose	Type	LVR	Rate	Key Features
Commercial Alt Doc Loan	P&I	60%	7.59%	<div>Purchase of a new business (new or established) -<ul style="list-style-type: none"><li>• Purchase of an acceptable security for: Own business occupation; or investment.</li><li>• Re-finance of an existing non-residential debt.</li><li>• Finance for small scale equipment or vehicles.</li><li>• Release equity for business or investment purpose.</li><li>• Minimum loan amount \$100,000</li><li>• Maximum loan amount:<div>\$3,000,000 - 70% LVR (Cat 1)* \$2,500,000 - 75% LVR (Cat 1)* \$2,000,000 - 80% LVR (Cat 1)* \$2,000,000 - 75% LVR (Cat 2)^ \$1,500,000 - 70% LVR (Cat 3)^</div></li><li>• Maximum LVR - 80%</li><li>• Maximum loan term - 30 years</li><li>• Security Location - 80% LVR – Cat 1, 75% LVR – Cat 2, 70% LVR – Cat 3</li></ul></div> <div>^ in aggregate   * in aggregate or one loan</div> <div>Additional 0.50% rate loading applicable for loans &gt;\$2M</div>
	I/O		7.74%	
	P&I	70%	7.59%	
	I/O		7.74%	
	P&I	75%	7.89%	
	I/O		8.04%	
	P&I	80%	8.99%	
	I/O		NA	

Commercial SMSF Loan				
Purpose	Type	LVR	Rate	Key Features
Commercial SMSF Loan	P&I	60%	7.49%	Corporate Trustee applicants only looking to invest in acceptable commercial property though their Self-Managed Superannuation Fund including but not limited to: Shop fronts, Offices, Industrial Units, Factories, Warehouses, Mixed Residential & commercial use, Medical / Professional Suites.  <ul style="list-style-type: none"><li>Minimum loan amount \$100,000</li><li>Maximum loan amount:<ul style="list-style-type: none"><li>\$3,000,000 - 70% LVR (Cat 1)*</li><li>\$2,500,000 - 75% LVR (Cat 1)*</li><li>\$2,000,000 - 80% LVR (Cat 1)*</li><li>\$2,000,000 - 75% LVR (Cat 2)^</li><li>\$1,500,000 - 70% LVR (Cat 3)^</li></ul></li><li>Maximum LVR - 80%</li><li>Maximum loan term - 30 years</li><li>Security Location - 80% LVR – Cat 1, 75% LVR – Cat 2, 70% LVR – Cat 3</li></ul> ^ in aggregate    * in aggregate or one loan  Additional 0.50% rate loading applicable for loans >\$2M
	I/O		7.64%	
	P&I	70%	7.49%	
	I/O		7.64%	
	P&I	75%	8.04%	
	I/O		8.19%	
	P&I	80%	8.54%	
	I/O		NA	

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### Commercial Lease Doc Loan

Purpose	Type	LVR	Rate	Key Features		
Commercial Lease Doc	P&I	60%	7.49%	<div>Sole traders or individuals, a company with 5 or less directors, Discretionary or family trusts. The lease doc product provides flexibility with a variable rate facility relying on a third party lease to service the debt.</div> <div><div><div>• Purchases</div><div>• Refinances</div><div>• Controlled equity release</div><div>• Cash out up to 25% of the total loan amount</div><div>• Maximum loan term - 25 years</div><div>• Maximum loan amount:<div><div>\$3,000,000 - 70% LVR (Cat 1)*</div><div>\$2,500,000 - 75% LVR (Cat 1)*</div><div>\$2,000,000 - 80% LVR (Cat 1)*</div><div>\$2,000,000 - 75% LVR (Cat 2)^</div><div>\$1,500,000 - 70% LVR (Cat 3)^</div></div></div></div><div><div>• Maximum LVR - 80%</div><div>• Maximum loan term - 30 years</div><div>• Security Location - 80% LVR – Cat 1, 75% LVR – Cat 2, 70% LVR – Cat 3</div></div></div>		
	I/O		7.49%			
	P&I	70%	7.74%		<div>^ in aggregate    * in aggregate or one loan</div>	
	I/O		7.89%			
	P&I	75%	8.09%			<div>Additional 0.50% rate loading applicable for loans &gt;\$2M</div>
	I/O		8.24%			
	P&I	80%	8.44%			
	I/O		NA			

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Commercial Fees & Charges				
Fees	Gold Commercial Term Loan	Gold Commercial Alt Doc Loan	Gold Commercial SMSF Loan	Gold Commercial Lease Doc
<b>Application fee</b> (Based on total loan amount)	NIL - ≤60% LVR 0.50% - ≤70% LVR 0.60% - ≤75% LVR 0.70% - ≤80% LVR	<b>WAIVED *</b>	<b>WAIVED *</b>	<b>WAIVED *</b>
<b>Split loan fee</b>	\$100 per split	\$100 per split	NA	\$100 per split
<b>Valuation Fee</b>	At Cost	At Cost	At Cost	At Cost
<b>Legal Fee</b>	At Cost from \$700 + GST (excluding disbursements & other charges)	At Cost from \$700 + GST (excluding disbursements & other charges)	At Cost from \$700 + GST (excluding disbursements & other charges)	At Cost from \$700 + GST (excluding disbursements & other charges)
<b>Title Insurance</b>	At Cost	NA	NA	At Cost
<b>Settlement Fee</b>	NA	NA	NA	\$599
<b>Funds Disbursement</b>	N/A	N/A	N/A	N/A
<b>Other</b>	Document Handling - \$25	Document Handling - \$25	Document Handling - \$25	Document Handling - \$25
Ongoing Fees				
<b>Monthly</b>	Nil	Nil	Nil	Nil
<b>Annual</b>	\$395	\$395	\$395	\$395
Post Settlement Fees				
<b>Redraw</b>	\$50	Nil	Nil	\$50
<b>Loan Variation</b>	\$250	\$250	\$250	\$250
Discharge Fees				
<b>Admin Fee</b>	\$350	\$350	\$350	\$350
<b>Early Repayment Fee</b>	1.50% if discharged within 3 years (based on original loan amount)	1.50% if discharged within 3 years (based on original loan amount)	1.50% if discharged within 3 years (based on original loan amount)	1.50% if discharged within 3 years (based on original loan amount)
Commissions				
	No Clawback	No Clawback	No Clawback	No Clawback

**Waived Application Fee special extended for a limited time on loans submitted before 31 July 2025 and settled before 30 September 2025.**

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