

RATE SHEET

GOLD Commercial



Effective from 28 August 2025

Scenarios: <https://betterchoice.com.au/broker-portal/scenario-form/>
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 Postal: PO Box 845 Surfers Paradise QLD 4217

Commercial Term Loan				
Purpose	Type	LVR	Rate	Key Features
Commercial Term Loan	P&I	60%	7.24%	<div>Purchase of a new business (new or established) -</div> <ul style="list-style-type: none">Purchase of an acceptable security for: Own business occupation; or investment.Re-finance of an existing non-residential debt.Finance for small scale equipment or vehicles.Release equity for business or investment purpose.Minimum loan amount \$100,000Maximum loan amount:<ul style="list-style-type: none">\$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)^Maximum LVR - 80%Maximum loan term - 30 yearsSecurity Location - 80% LVR – Cat 1, 75% LVR – Cat 2, 70% LVR – Cat 3 <div>^ in aggregate * in aggregate or one loan</div>
	I/O		7.39%	
	P&I	70%	7.24%	
	I/O		7.39%	
	P&I	75%	7.64%	
	I/O		7.79%	
	P&I	80%	8.24%	
	I/O		8.39%	
				Additional 0.50% rate loading applicable for loans >\$2M

Commercial Alt Doc Loan				
Purpose	Type	LVR	Rate	Key Features
Commercial Alt Doc Loan	P&I	60%	7.34%	<div>Purchase of a new business (new or established) -<ul style="list-style-type: none">Purchase of an acceptable security for: Own business occupation; or investment.Re-finance of an existing non-residential debt.Finance for small scale equipment or vehicles.Release equity for business or investment purpose.Minimum loan amount \$100,000Maximum loan amount:<ul style="list-style-type: none">\$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> <div><ul style="list-style-type: none">Maximum LVR - 80%Maximum loan term - 30 yearsSecurity Location - 80% LVR – Cat 1, 75% LVR – Cat 2, 70% LVR – Cat 3</div> <div>^ in aggregate * in aggregate or one loan</div> <div>Additional 0.50% rate loading applicable for loans >\$2M</div>
	I/O		7.49%	
	P&I	70%	7.34%	
	I/O		7.49%	
	P&I	75%	7.64%	
	I/O		7.79%	
	P&I	80%	8.74%	
	I/O		NA	

Commercial SMSF Loan				
Purpose	Type	LVR	Rate	Key Features
Commercial SMSF Loan	P&I	60%	7.24%	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">Minimum loan amount \$100,000Maximum loan amount:<ul style="list-style-type: none">\$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)^Maximum LVR - 80%Maximum loan term - 30 yearsSecurity Location - 80% LVR – Cat 1, 75% LVR – Cat 2, 70% LVR – Cat 3 ^ in aggregate * in aggregate or one loan Additional 0.50% rate loading applicable for loans >\$2M
	I/O		7.39%	
	P&I	70%	7.24%	
	I/O		7.39%	
	P&I	75%	7.79%	
	I/O		7.94%	
	P&I	80%	8.29%	
	I/O		NA	

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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Commercial Lease Doc Loan

Purpose	Type	LVR	Rate	Key Features		
Commercial Lease Doc	P&I	60%	7.24%	<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		7.24%			
	P&I	70%	7.49%		<div>^ in aggregate * in aggregate or one loan</div>	
	I/O		7.64%			
	P&I	75%	7.84%			<div>Additional 0.50% rate loading applicable for loans >\$2M</div>
	I/O		7.99%			
	P&I	80%	8.19%			
	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
Application fee (Based on total loan amount)	NIL - ≤60% LVR 0.50% - ≤70% LVR 0.60% - ≤75% LVR 0.70% - ≤80% LVR	WAIVED NIL - ≤60% LVR 0.50% - ≤70% LVR 0.60% - ≤75% LVR 0.70% - ≤80% LVR	WAIVED NIL - ≤60% LVR 0.50% - ≤70% LVR 0.60% - ≤75% LVR 0.70% - ≤80% LVR	WAIVED NIL - ≤60% LVR 0.50% - ≤70% LVR 0.60% - ≤75% LVR 0.70% - ≤80% LVR
Split loan fee	\$100 per split	\$100 per split	NA	\$100 per split
Valuation Fee	At Cost	At Cost	At Cost	At Cost
Legal Fee	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)
Title Insurance	At Cost	NA	NA	At Cost
Settlement Fee	NA	NA	NA	\$599
Funds Disbursement	N/A	N/A	N/A	N/A
Other	Document Handling - \$25	Document Handling - \$25	Document Handling - \$25	Document Handling - \$25
Ongoing Fees				
Monthly	Nil	Nil	Nil	Nil
Annual	\$395	\$395	\$395	\$395
Post Settlement Fees				
Redraw	\$50	Nil	Nil	\$50
Loan Variation	\$250	\$250	\$250	\$250
Discharge Fees				
Admin Fee	\$350	\$350	\$350	\$350
Early Repayment Fee	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 30 September 2025 and settled before 30 November 2025.

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