

BETTER CHOICE HOME LOANS FEES AND CHARGES

UPDATED: SEPTEMBER 2025



Existing Loans

Fees	BC Gold Product Suite					BC Ultimate Product Suite		
	Standard Home Loans	SMSF Home Loans	Expat Home Loans	Alt Doc Home Loans	Medico Home Loans	Prime Alt Doc	Specialist Full & Alt Doc	Specialist Plus Full & Alt Doc
Increase of Existing Mortgage								
Loan Top Up	\$350	NA	\$350	\$350	\$350	\$300	\$300	\$300
Funder Fee	-	-	-	-	-	-	-	-
Solicitors Fees	\$350	-	\$350	\$350	\$350	At Cost	At Cost	At Cost
Valuation Fees From	At Cost	-	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost
Settlement Fee	-	-	-	-	-	-	-	-
Loan Processing	-	-	-	-	-	-	-	-
Conversion - Convert to Fixed Rate (Full or Partial), Interest Only, Principal & Interest, Full Doc								
Better Choice Home Loans	-	-	-	-	-	-	-	-
Funder Fee	\$250	\$250	\$250	\$250	\$250	-	-	-
Variation Fee	\$250	\$250	\$250	\$250	\$250	\$200	\$200	\$200
Substitution of Security								
Better Choice Home Loans	-	-	-	-	-	\$690	\$690	\$690
Funder Fee	\$250	NA	\$250	\$250	\$250	-	-	-
Solicitors Fees	At Cost	NA	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost
Valuation Fees From	At Cost	NA	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost
Loan Processing Fee	-	-	-	-	-	-	-	-
Discharge (Full or Partial)								
Better Choice Home Loans	-	-	-	-	-	-	-	-
Funder Fee	\$350	\$350	\$350	\$350	\$350	\$390 per security + 3rd Party costs per security (\$220 per additional security)	\$390 per security + 3rd Party costs per security (\$220 per additional security)	\$390 per security + 3rd Party costs per security (\$220 per additional security)
Solicitors Fees	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost
Valuation Fees From (Partial)	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost
Other Fees								
Document Custody Fee	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25

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.

Fees	BC Classic Product Suite	BC Options Product Suite		BC Platinum Products	
	Full Doc Doc Home Loans	Standard Home Loans	SMSF, Expat & Non Res Home Loans	Full Doc Home Loans	Alt Doc & Specialist Home Loans
Increase of Existing Mortgage					
Better Choice Home Loans	\$330	\$330	\$330	\$330	\$330
Funder Fee	\$350	\$450 + Third Party Costs	\$450 + Third Party Costs	\$165	\$599
Solicitors Fees	\$330	-	-	\$220	\$220
Valuation Fees From	\$264	At Cost	At Cost	\$286	\$286
Settlement Fee	-	-	-	-	-
Loan Processing	\$150	-	-	-	-
Conversion - Convert to Fixed Rate (Full or Partial), Interest Only, Principal & Interest, Full Doc					
Better Choice Home Loans	\$150	\$100	\$150	\$150	\$150
Funder Fee	\$200	\$250	\$450	\$110	\$110
Substitution of Security					
Better Choice Home Loans	\$150	\$150	\$150	\$150	\$150
Funder Fee	\$200	\$250	\$250	\$300	\$300
Solicitors Fees	\$605	-	-	\$330	\$330
Valuation Fees From	\$264	At Cost	At Cost	\$295	\$295
Loan Processing Fee	\$150	-	-	-	-
Discharge (Full or Partial)					
Better Choice Home Loans	\$390	\$200	\$300	-	-
Funder Fee	\$200	\$595 + Third Party costs	\$1,200 + Third Party costs	\$300 per security + \$308 per attendance	
Solicitors Fees	At Cost	At Cost	At Cost	\$192.50 (Partial), \$330 (Full)	
Valuation Fees From (Partial)	\$264	At Cost	At Cost	\$295	\$295

Other Products

For all other products that are not shown here please contact us directly on 1300 334 336 or email info@betterchoice.com.au

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