

Scenarios: https://betterchoice.com.au/broker-portal/scenario-form/
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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 November 2025 and settled before 31 January 2026.

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.

The Better Choice Team
Make the Better Choice



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