

RATE SHEET

Ultimate product range

Scenarios: <https://betterchoice.com.au/broker-portal/scenario-form/>
 Credit Team: 1300 334 336 (Option 3)
 Fax: 1300 434 336
 Email: applications@betterchoice.com.au

Website: www.betterchoice.com.au
 Office: Level 5, 50 Cavill Avenue Surfers Paradise QLD 4217
 Postal: PO Box 845 Surfers Paradise QLD 4217

Effective from 4 November 2025



Rate Reduction

We have reduced **ALL Ultimate Prime Alt Doc** and **Ultimate SMSF** rates with rates from:

5.95%

p.a.

Prime Alt Doc O/O P&I

6.30%

p.a.

SMSF Investment P&I

Offer is available until 30 November 2025 so take advantage now give your customers a fresh start this spring.

Product 1 - Ultimate Prime Alt Doc Home Loans								
Products	LVR	Details	Purpose	Interest Option	Variable Rate	CR	JUMBO RATE \$2.5M - \$5M	CR
Ultimate Prime ALT DOC Variable Home Loan	≤ 50%	Max 50% LVR. Loan amount - \$50,000 - <\$2,500,000. (Max. \$5,000,000 Multiple Securities Cat. 1). LVR Restrictions apply. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable & Statutory declaration over \$250,000). Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available) JUMBO LOANS AVAILABLE (\$2,500,000 - ≤\$5,000,000) Max 50% LVR Cat 1 Single Security Only LVR restrictions apply. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable & Statutory declaration over \$250,000). Principal & Interest and Interest Only available up to 5 years. 100% Offset available (No Card available)	Investment	P&I	6.25%	6.32%	6.39%	6.46%
				IO	6.40%	6.47%	6.49%	6.56%
			Owner Occupied	P&I	5.95%	6.02%	6.20%	6.27%
				IO	6.32%	6.39%	6.20%	6.27%
Ultimate Prime ALT DOC Variable Home Loan	≤ 55%	Max 55% LVR. Loan amount - \$50,000 - <\$2,500,000. (Max. \$5,000,000 Multiple Securities Cat. 1). LVR Restrictions apply. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable & Statutory declaration over \$250,000). Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available) JUMBO LOANS AVAILABLE (\$2,500,000 - ≤\$5,000,000) Max 55% LVR Cat 1 Single Security Only LVR restrictions apply. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable & Statutory declaration over \$250,000). Principal & Interest and Interest Only available up to 5 years. 100% Offset available (No Card available)	Investment	P&I	6.35%	6.42%	6.39%	6.46%
				IO	6.50%	6.57%	6.49%	6.56%
			Owner Occupied	P&I	6.10%	6.17%	6.20%	6.27%
				IO	6.34%	6.41%	6.20%	6.27%

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Ultimate Prime ALT DOC Variable Home Loan	≤ 60%	Max 60% LVR. Loan amount - \$50,000 - <\$2,500,000. (Max. \$5,000,000 Multiple Securities Cat. 1). LVR Restrictions apply. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable & Statutory declaration over \$250,000). Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available) JUMBO LOANS AVAILABLE (\$2,500,000 - <\$5,000,000) Max 60% LVR Cat 1 Single Security Only LVR restrictions apply. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable & Statutory declaration over \$250,000). Principal & Interest and Interest Only available up to 5 years. 100% Offset available (No Card available)	Investment	P&I	6.35%	6.42%	6.39%	6.46%
				IO	6.50%	6.57%	6.49%	6.56%
			Owner Occupied	P&I	6.10%	6.17%	6.20%	6.27%
				IO	6.37%	6.44%	6.20%	6.27%
Ultimate Prime ALT DOC Variable Home Loan	≤ 65%	Max 65% LVR. Loan amount - \$50,000 - <\$2,500,000. (Max. \$5,000,000 Multiple Securities Cat. 1). LVR Restrictions apply. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable & Statutory declaration over \$250,000). Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available) JUMBO LOANS AVAILABLE (\$2,500,000 - <\$5,000,000) Max 60% LVR Cat 1 Single Security Only LVR restrictions apply. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable & Statutory declaration over \$250,000). Principal & Interest and Interest Only available up to 5 years. 100% Offset available (No Card available)	Investment	P&I	6.35%	6.42%	6.39%	6.46%
				IO	6.50%	6.57%	6.49%	6.56%
			Owner Occupied	P&I	6.10%	6.17%	6.20%	6.27%
				IO	6.37%	6.44%	6.20%	6.27%
Ultimate Prime ALT DOC Variable Home Loan	≤ 70%	Max 70% LVR. Loan amount \$50,000 - <\$2,000,000. (Max. \$3,500,000 Multiple Securities Cat.1). LVR Restrictions apply. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable & Statutory declaration over \$250,000). Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available) JUMBO LOANS AVAILABLE (\$2,500,000 - <\$5,000,000) Max 70% LVR Cat 1 Single Security Only LVR restrictions apply. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable & Statutory declaration over \$250,000). Principal & Interest and Interest Only available up to 5 years. 100% Offset available (No Card available)	Investment	P&I	6.35%	6.42%	6.59%	6.66%
				IO	6.50%	6.57%	6.89%	6.96%
			Owner Occupied	P&I	6.10%	6.17%	6.39%	6.46%
				IO	6.37%	6.44%	6.59%	6.66%
Ultimate Prime ALT DOC Variable Home Loan	≤ 75%	Max 75% LVR. Loan amount \$50,000 - <\$1,750,000. (Max. \$2,000,000 Multiple Securities Cat. 1). LVR Restrictions apply. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable & Statutory declaration over \$250,000). Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available)	Investment	P&I	6.45%	6.52%	N/A	N/A
				IO	6.60%	6.67%	N/A	N/A
			Owner Occupied	P&I	6.20%	6.27%	N/A	N/A
				IO	6.49%	6.56%	N/A	N/A
Ultimate Prime ALT DOC Variable Home Loan	≤ 80	Max 80% LVR. Loan amount \$50,000 - <\$1,750,000. (Max. \$2,000,000 <75% LVR Multiple Securities Cat 1). LVR Restrictions apply. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable & Statutory declaration over \$250,000). Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available)	Investment	P&I	6.50%	6.57%	N/A	N/A
				IO	6.65%	6.72%	N/A	N/A
			Owner Occupied	P&I	6.25%	6.32%	N/A	N/A
				IO	6.54%	6.61%	N/A	N/A

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Product 2 - Ultimate Specialist Home Loans - Full & Alt Doc

Products	Details	Purpose	Interest Option	Full Doc	CR	Alt Doc	CR
Ultimate Specialist Variable Home Loan	G365 Max 65% LVR. Loan amount - \$50,000 - <\$2,000,000. LVR Restrictions do apply and to some property types. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable). Statutory declaration required over \$250,000. Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available). No Risk Fees • Unlimited defaults, judgements, or writs from 1 event listed (<\$2000, > 1 year paid, > 2 years unpaid are disregarded) • Bankruptcy (Part IX & Part X) Discharged - > 12 months • Mortgage Arrears - 1 event	Investment	P&I	6.74%	6.81%	7.04%	7.11%
			IO	6.94%	7.01%	7.24%	7.32%
		Owner Occupied	P&I	6.54%	6.61%	6.84%	6.91%
			IO	6.74%	6.81%	7.04%	7.11%
Ultimate Specialist Variable Home Loan	G370 Max 70% LVR. Loan amount - \$50,000 - <\$2,000,000. LVR Restrictions do apply and to some property types. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable). Statutory declaration required over \$250,000. Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available). No Risk Fees • Unlimited defaults, judgements, or writs from 1 event listed (<\$2000, > 1 year paid, > 2 years unpaid are disregarded) • Bankruptcy (Part IX & Part X) Discharged - > 12 months • Mortgage Arrears - 1 event	Investment	P&I	6.79%	6.86%	7.14%	7.21%
			IO	6.99%	7.06%	7.34%	7.42%
		Owner Occupied	P&I	6.59%	6.66%	6.94%	7.01%
			IO	6.79%	6.86%	7.14%	7.21%
Ultimate Specialist Variable Home Loan	G375 Max 75% LVR. Loan amount - \$50,000 - <\$1,500,000 (Cat.1) \$1,250,000 (Cat.2). LVR Restrictions do apply and to some property types. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable). Statutory declaration required over \$250,000. Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available). Risk Fees Apply. • Unlimited defaults, judgements, or writs from 1 event listed (<\$2000, > 1 year paid, > 2 years unpaid are disregarded) • Bankruptcy (Part IX & Part X) Discharged - > 12 months • Mortgage Arrears - 1 event	Investment	P&I	6.99%	7.06%	7.34%	7.42%
			IO	7.19%	7.26%	7.54%	7.62%
		Owner Occupied	P&I	6.79%	6.86%	7.14%	7.21%
			IO	6.99%	7.06%	7.34%	7.42%
Ultimate Specialist Variable Home Loan	G380 Max 80% LVR. Loan amount - \$50,000 - \$1,250,000 (Cat.1) \$1,000,000 (Cat.2). LVR Restrictions do apply and to some property types. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable). Statutory declaration required over \$250,000. Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available). Risk Fees Apply. • Unlimited defaults, judgements, or writs from 1 event listed (<\$2000, > 1 year paid, > 2 years unpaid are disregarded) • Bankruptcy (Part IX & Part X) Discharged - > 12 months • Mortgage Arrears - 1 event	Investment	P&I	7.05%	7.12%	7.79%	7.87%
			IO	7.25%	7.33%	7.99%	8.07%
		Owner Occupied	P&I	6.85%	6.92%	7.59%	7.67%
			IO	7.05%	7.12%	7.79%	7.87%
Ultimate Specialist Variable Home Loan	G385 Max 85% LVR. Loan amount - \$50,000 - \$1,000,000 (Cat.1) \$750,000 (Cat.2). LVR Restrictions do apply and to some property types. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable). Statutory declaration required over \$250,000. Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available). Risk Fees Apply. • Unlimited defaults, judgements, or writs from 1 event listed (<\$2000, > 1 year paid, > 2 years unpaid are disregarded) • Bankruptcy (Part IX & Part X) Discharged - > 12 months • Mortgage Arrears - 1 event	Investment	P&I	7.85%	7.93%	8.39%	8.47%
			IO	8.05%	8.13%	8.59%	8.67%
		Owner Occupied	P&I	7.65%	7.73%	8.19%	8.27%
			IO	-	-	-	-

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 ABN: 79 095 728 868

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Product 3 - Ultimate Specialist Plus Home Loans - Full & Alt Doc

Products	Details	Purpose	Interest Option	Full Doc	CR	Alt Doc	CR
Ultimate Specialist Plus Variable Home Loan	G365 Max 65% LVR. Loan amount - \$50,000 - <\$1,500,000 (Cat.1) \$1,250,000 (Cat.2). LVR Restrictions do apply and to some property types. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable). Statutory declaration required over \$250,000. Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available). No Risk Fees • Unlimited defaults, judgements, or writs from more than 1 event listed (<\$2000, > 1 year paid, > 2 years unpaid are disregarded) • Bankruptcy (Part IX & Part X) Discharged - Current or < 12 months • Mortgage Arrears - more than 1 event	Investment	P&I	7.84%	7.92%	8.34%	8.42%
			IO	8.04%	8.12%	8.54%	8.62%
		Owner Occupied	P&I	7.64%	7.72%	8.14%	8.22%
			IO	7.84%	7.92%	8.34%	8.42%
Ultimate Specialist Plus Variable Home Loan	G370 Max 70% LVR. Loan amount - \$50,000 - <\$1,500,000 (Cat.1) \$1,250,000 (Cat.2). LVR Restrictions do apply and to some property types. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable). Statutory declaration required over \$250,000. Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available). No Risk Fees • Unlimited defaults, judgements, or writs from more than 1 event listed (<\$2000, > 1 year paid, > 2 years unpaid are disregarded) • Bankruptcy (Part IX & Part X) Discharged - Current or < 12 months • Mortgage Arrears - more than 1 event	Investment	P&I	7.94%	8.02%	8.44%	8.52%
			IO	8.14%	8.22%	8.64%	8.72%
		Owner Occupied	P&I	7.74%	7.82%	8.24%	8.32%
			IO	7.94%	8.02%	8.44%	8.52%
Ultimate Specialist Plus Variable Home Loan	G375 Max 75% LVR. Loan amount - \$50,000 - \$1,250,000 (Cat.1) \$1,000,000 (Cat.2). LVR Restrictions do apply and to some property types. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable). Statutory declaration required over \$250,000. Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available). Risk Fees Apply. • Unlimited defaults, judgements, or writs from more than 1 event listed (<\$2000, > 1 year paid, > 2 years unpaid are disregarded) • Bankruptcy (Part IX & Part X) Discharged - Current or < 12 months • Mortgage Arrears - more than 1 event	Investment	P&I	8.29%	8.37%	9.24%	9.32%
			IO	8.49%	8.57%	9.44%	9.52%
		Owner Occupied	P&I	8.09%	8.17%	9.04%	9.12%
			IO	8.29%	8.37%	9.24%	9.32%
Ultimate Specialist Plus Variable Home Loan	G380 Max 80% LVR. Loan amount - \$50,000 - \$1,000,000 (Cat.1) \$750,000 (Cat.2). LVR Restrictions do apply and to some property types. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable). Statutory declaration required over \$250,000. Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available). Risk Fees Apply. • Unlimited defaults, judgements, or writs from more than 1 event listed (<\$2000, > 1 year paid, > 2 years unpaid are disregarded) • Bankruptcy (Part IX & Part X) Discharged - Current or < 12 months • Mortgage Arrears - more than 1 event	Investment	P&I	8.79%	8.87%	9.64%	9.72%
			IO	8.99%	9.07%	9.84%	9.93%
		Owner Occupied	P&I	8.59%	8.67%	9.44%	9.52%
			IO	8.79%	8.87%	9.64%	9.72%
Ultimate Specialist Plus Variable Home Loan	G385 Max 85% LVR. Loan amount - \$50,000 - \$750,000 (Cat.1) \$500,000 (Cat.2). LVR Restrictions do apply and to some property types. Self-Employed. Purchase, Refinance, Debt Consolidation and Cash Out (Business purposes acceptable). Statutory declaration required over \$250,000. Principal & Interest and Interest Only available up to 5 years (max. 80% LVR O/O) . 100% Offset available (No Card available). Risk Fees Apply. • Unlimited defaults, judgements, or writs from more than 1 event listed (<\$2000, > 1 year paid, > 2 years unpaid are disregarded) • Bankruptcy (Part IX & Part X) Discharged - Current or < 12 months • Mortgage Arrears - more than 1 event	Investment	P&I	9.30%	9.38%	10.24%	10.33%
			IO	9.50%	9.58%	10.44%	10.53%
		Owner Occupied	P&I	9.10%	9.18%	10.04%	10.13%
			IO	-	-	-	-

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Limited Time Rate Reduction

Product 4 - Ultimate SMSF Home Loan						
Products	Details		Purpose	Interest Option	Variable Rate	CR
Ultimate SMSF Variable Home Loan	G350	Max 50% LVR. Loan amount - \$100,000 - \$2,000,000 (Cat.2 - \$1.5M, Cat 3 - \$1M). Corporate Trustee applicants only looking to invest in acceptable residential property though their Self-Managed Superannuation Fund.	Investment	P&I	6.30%	6.40%
				IO	6.45%	6.55%
	G360	Max 60% LVR. Loan amount - \$100,000 - \$2,000,000 (Cat.2 - \$1.5M, Cat 3 - \$1M). Corporate Trustee applicants only looking to invest in acceptable residential property though their Self-Managed Superannuation Fund.	Investment	P&I	6.30%	6.40%
				IO	6.45%	6.55%
	G365	Max 65% LVR. Loan amount - \$100,000 - \$2,000,000 (Cat.2 - \$1.5M, Cat 3 - \$1M). Corporate Trustee applicants only looking to invest in acceptable residential property though their Self-Managed Superannuation Fund.	Investment	P&I	6.34%	6.44%
				IO	6.49%	6.59%
	G370	Max 70% LVR. Loan amount - \$100,000 - \$2,000,000 (Cat.2 - \$1.25M, Cat 3 - \$500K). Corporate Trustee applicants only looking to invest in acceptable residential property though their Self-Managed Superannuation Fund.	Investment	P&I	6.40%	6.50%
				IO	6.55%	6.66%
	G375	Max 75% LVR. Loan amount - \$100,000 - \$1,500,000 (Cat.2 - \$1,000,000). Corporate Trustee applicants only looking to invest in acceptable residential property though their Self-Managed Superannuation Fund.	Investment	P&I	6.45%	6.56%
				IO	6.60%	6.71%
	G380	Max 80% LVR. Loan amount - \$100,000 - \$1,500,000 (Cat.2 - \$1,000,000). Corporate Trustee applicants only looking to invest in acceptable residential property though their Self-Managed Superannuation Fund.	Investment	P&I	6.60%	6.71%
				IO	6.75%	6.86%

Fees Summary				
Fees	Prime Alt Doc	Specialist Full & Alt Doc	Specialist Plus Full & Alt Doc	SMSF Home Loan
Application Fee	-	-	-	Waived - Limited Time Only
Valuation Fees From	At Cost	At Cost	At Cost	At Cost
Solicitors Fees *	\$330	\$330	\$330	\$770
Settlement Fee	\$395	\$395	\$395	-
Risk Fee	See Risk fee table	See Risk fee table	See Risk fee table	-
Annual Fee	-	-	-	-
Monthly Fee	-	-	-	-
Documentation Fee	\$25	\$25	\$25	\$25

* Excluding legal disbursements and other charges

Risk Fees							
Better Choice Ultimate	<=65%	<=70%	<=75%	<=80%	<=85%	<=90%	<=95%
Alt Doc Home Loan	-	-	-	-	-	-	-
Specialist Full Doc Home Loan	-	-	0.50%	0.75%	1.00%	-	-
Specialist Plus Full Doc Home Loan	-	-	0.75%	1.00%	1.25%	-	-
Specialist Alt Doc Home Loan	-	-	0.75%	0.90%	1.25%	-	-
Specialist Plus Alt Doc Home Loan	-	-	1.00%	1.25%	1.50%	-	-

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