BETTER CHOICE GOLD VARIABLE HOME LOAN

PRODUCT CODE: G290, G295

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The Better Choice Gold Home Loan offers a standard variable loan. Available up to 95% LVR inclusive of LMI, this loan suits borrowers that are looking for flexibility with their home loan. FREE rediATM access nationwide with a fully transacationable 100% Offset account.

Borrower Suitability

- Individuals, Companies and Trusts

Loan Purpose:	· Purchase or refinance of an Owner Occupied and Investment property only · Refinance · Debt Consolidation · Equity release · Construction not available	Repayment Method:	· Direct Debit · Internet · Salary Crediting
Loan Requirements:	PAYG: · Last 2 payslips no older than 45 days; or · Three months transaction account statements less than 30 days old showing salary credits; and · Current year to date ATO income statement. Self-employed: Two Year Option: · The latest 2 years business financials, company and individual tax returns along with NOAs, no older than 18 months. One Year Option: · Most recent year business financials, company and individual tax returns along with NOA, no older than 18month · Most recent 6 month BAS Refer to GOLD Supporting Document Checklist	Loan Features:	Fully transactional 100% Offset Account. Free internet and telephone transacting including redraw. Additional repayments allowed at any time. Option to have up to 4 splits.
		Genuine Savings:	· <85% LVR: No · (Confirmation of funds to complete to be held prior to formal approval) · 85% - 95% LVR: Yes · (5% genuine savings required over 3 months)
		Transaction Fees:	Fee FREE Online transacting & direct credits. Fee FREE ATM card access using rediATMs™ nationwide
		Application Fee:	~~$295~~ Waived
Loan Amount:	Min: $100,000 to Max: $2,000,000 <90% LVR - OO Max $1.5M & INV - Max $1.3M >90% to <95% LVR - O/O-Max $1.15M INV - N/A	Legal Fees:	· ~~$330~~ Waived (excluding legal disbursements and other charges). Companies and Trustees excluded.
Loan to Value Ratio:	95% LVR maximum (inclusive of LMI) 90% LVR maximum for refinance & investment (inclusive of LMI)	Valuation Fees:	· At Cost With up to $275 (incl. GST) refunded on settlement
Term:	Minimum: 10 years Maximum: 30 years	Annual Fees:	$299
Interest Rate Type:	Variable		
LMI:	≤90% LVR: Inclusive of LMI ≤95% LVR: Inclusive of LMI	Other:	· Discharge Fee: $350 · Construction not available
Repayments:	· Principal & Interest · Interest Only (Max 5 years) • *Investment Purposes only* · Weekly, Fortnightly, Monthly		

* Conditions Apply.,

Note: 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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