

# BETTER CHOICE HOME LOANS FEES AND CHARGES

UPDATED: 30 OCTOBER 2018

## Existing Loans

Fees	BC Classic Product Suite	BC Advance Product Suite	BC Options Product Suite	BC Platinum Products			BC Assist Products	
	Full Doc & Alt Doc Home Loans	Standard Home Loans	Standard Home Loans	Full Doc & Alt Doc Home Loans	Specialist Home Loans	SMSF Home Loans	Full Doc & Alt Doc Home Loans	Near Prime & Near Prime Alt Doc Home Loans
<b>Increase of Existing Mortgage</b>								
Better Choice Home Loans	\$330	\$330	\$330	\$330	\$330	-	\$330	\$330
Funder Fee	\$350	\$100	\$450 + Third Party Costs	\$165	\$599	-	\$100	\$100
Solicitors Fees	\$330	\$220	-	\$220	\$220	-	\$220	\$220
Valuation Fees From	\$264	\$264	At Cost	\$295	\$295	\$295	\$302.50	\$302.50
Settlement Fee	-	-	-	-	-	-	-	-
Loan Processing	\$150	\$250	-	-	-	-	-	-
<b>Conversion - Convert to Fixed Rate (Full or Partial), Interest Only, Principal &amp; Interest, Full Doc</b>								
Better Choice Home Loans	\$150	\$150	\$150	\$150	\$150	-	\$150	\$150
Funder Fee	\$200	\$100	\$250	\$110	\$110	-	-	-
<b>Substitution of Security</b>								
Better Choice Home Loans	\$150	\$150	\$150	\$150	\$150	N/A	\$150	\$150
Funder Fee	\$200	\$250	\$250	\$300	\$300	-	-	-
Solicitors Fees	\$605	\$550	-	\$330	\$330	-	\$506	\$506
Valuation Fees From	\$264	\$264	At Cost	\$295	\$295	\$295	\$302.50	\$302.50
Loan Processing Fee	\$150	\$250	-	-	-	-	-	-
<b>Discharge (Full or Partial)</b>								
Better Choice Home Loans	\$390	-	-	-	-	-	-	-
Funder Fee	\$200	\$295	\$895 + Third Party costs	\$300 per security + \$308 per attendance			\$250	\$250
Solicitors Fees	At Cost	\$297	-	\$192.50 (Partial), \$330 (Full)			\$297	\$297
Valuation Fees From (Partial)	\$264	\$264	At Cost	\$295	\$295	\$295	\$302.50	\$302.50

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.

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Fees	BC Reset Products			BC Silver Products		BC Alternate Products	Firstmac	ING
	Full Doc & Alt Doc Home Loans	Near Prime & Near Prime Alt Doc Home Loans	Specialist Home Loans	Expat Home Loan	SMSF Home Loans	Non-Resident Home Loans	Standard Home Loans	Standard Home Loans
<b>Increase of Existing Mortgage</b>								
Better Choice Home Loans	\$330	\$330	\$330	\$330	Not available	Not available	\$330	\$330
Funder Fee	\$550	\$550	\$550	\$100	Not available	Not available	\$250	\$250
Solicitors Fees	-	-	-	\$350	Not available	Not available	-	-
Valuation Fees From	At Cost	At Cost	At Cost	At Cost	Not available	Not available	At Cost	At Cost
Settlement Fee	-	-	-	\$275	Not available	Not available	\$120	-
Loan Processing	-	-	-	-	Not available	Not available	-	-
<b>Conversion - Convert to Fixed Rate (Full or Partial), Interest Only, Principal &amp; Interest, Full Doc</b>								
Better Choice Home Loans	-	-	-	\$150	Not available	Not available	-	-
Funder Fee	-	-	-	\$100	Not available	Not available	\$350 (fixed conversion only)	\$250
<b>Substitution of Security</b>								
Better Choice Home Loans	\$150	\$150	\$150	\$150	Not available	Not available	\$150	\$150
Funder Fee	\$120	\$120	\$120	-	Not available	Not available	\$375 (Doc Prep) \$260 (Consent)	\$250
Solicitors Fees	\$550	\$550	\$550	\$250	Not available	Not available	100 + outlays	\$450
Valuation Fees From	At Cost	At Cost	At Cost	At Cost	Not available	Not available	At Cost	At Cost
Loan Processing Fee	-	-	-	\$160	Not available	Not available	-	-
<b>Discharge (Full or Partial)</b>								
Better Choice Home Loans	-	-	-	-	-	-	-	-
Funder Fee	\$690	\$690	\$690	\$270	\$550	\$890	\$327	\$250
Solicitors Fees	-	-	-	\$300	\$300	-	\$100 + outlays	\$350 (Full) \$175 (Partial)
Valuation Fees From (Partial)	At Cost	At Cost	At Cost	At Cost	At Cost	Not available	At Cost	At Cost

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