

BETTER CHOICE HOME LOANS MASTER RATES FEES AND CHARGES



UPDATED: JANUARY 2019

New Loans

	BC Classic Product Suite	BC Silver Product Suite	BC Gold Product Suite	BC Platinum Product Suite		BC Options Product Suite	
Fees	Full Doc & Alt Doc Home Loans	SMSF Home Loan	Full Doc Expat Home Loans	Full Doc & Alt Doc Home Loans	Specialist Home Loans	Full Doc Home Loans	Full Doc Expat Home Loans
Application Fee	\$0	\$699	\$600	\$0	\$550	\$495	\$1,095
Valuation Fees From	\$264*	\$286	At Cost	\$286*	\$286	\$286	\$286
	*First standard valuation is free. All additional valuations are at cost per security.						
Solicitors Fees	\$330 + State Costs No Further Costs	From \$1000	\$300	\$302.50	Included in Settlement Fee	\$330	\$330
	SMSF Review Trust Deeds and Loan Contracts Fees \$800 + GST (if Gadens establish the Property Trust Deed) or \$1,300 + GST (if Gadens do not establish the Property Trust Deed)						
Loan Processing	\$150	-	-	-	-	-	-
Title Insurance	-	At Cost	-	-	-	-	-
Settlement Fee	\$450	\$275	-	\$330	\$949	-	-
FastREFI	-	-	-	\$55	-	-	-
Construction Fees	\$242 Additional fees may be charged depending on location of security	-	-	-	-	-	-
Risk Fee	Refer to Risk Fee table	-	-	Refer to Risk Fee table		Refer to Risk Fee table	
Annual Fee (Plus Home Loans)	-	\$120	-	\$345	-	\$250 \$0***	\$395
Monthly Fee	-	-	-	-	-	-	-
Early Termination Fee	-	-	-	-	-	-	-

***Not applicable for F380 Owner Occupied, P&I, <\$750K

	BC Reset Product Suite			BC Alternate Product Suite	BC Assist Product Suite			BC Boost Product Suite
Fees	Full Doc & Alt Doc Home Loans	Near Prime & Near Prime Alt Doc Home Loans	Specialist Home Loans	Non-Resident Home Loan	Full Doc & Alt Doc Home Loans	Near Prime & Near Prime Alt Doc Home Loans	Specialist Home Loans	Full Doc Home Loans
Application Fee	\$0	\$0	\$0	1.50% of total loan amount	\$0	\$0	\$0	\$400
Valuation Fees From	\$375.00	\$375.00	\$375.00	At Cost	\$302.50	\$302.50	\$302.50	\$272
Solicitors Fees	\$0	\$895	\$895	\$825	\$440	\$440	\$440	\$358
Loan Processing	-	-	-	-	-	-	-	-
Title Insurance	-	-	-	At Cost	-	\$400	\$400	-
Settlement Fee	\$550	\$975	\$975	\$250	\$499	\$1,050	\$1,050	-
Construction	-	-	-	-	From \$302.50 (valuation fee) \$999 (settlement admin fee - includes all Progress Inspection Fees)	From \$302.50 (valuation fee) \$400 (title insurance) \$1400 (settlement admin fee - includes all Progress Inspection Fees)	-	-
Risk Fee	Refer to Risk Fee table	Refer to Risk Fee table	Refer to Risk Fee table	Non-Resident Premium (NRP) 1.00% of total loan amount	Refer to Risk Fee table	Refer to Risk Fee table	Refer to Risk Fee table	-
Annual Fee (Plus Home Loans)	-	-	-	\$50 (annual insurance fee)	-	-	-	-
Line of Credit Fee Annual Fee	-	-	-	-	-	-	-	-
Monthly Fee	\$15 p/m	\$15 p/m	\$15 p/m	\$15 p/m	\$10 p/m	\$15 p/m	\$15 p/m	-
Early Termination Fee	N/A	2% of original loan amount for Company & Corporate Trustee Borrowers who discharge their loan within 3 years		-	-	-	-	-

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.

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Better Choice Home Loans Pty Ltd

Phone: 1300 334 336 | Fax: 1300 434 336 | Email: info@betterchoice.com.au | Website: www.betterchoice.com.au

Office: 63 Davenport Street, Southport QLD 4215 | Postal: PO Box 10450, Southport QLD 4215

Australian Credit Licence: 378333

ABN: 79 095 728 868

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*****Limited Time Offer*****
0% Risk Fee on Platinum
Specialist Deals <70% LVR

Lenders Risk Fee (Payable at Settlement)

Better Choice Options	Code	55%	65%	70%	75%	80%	85%	90%	95%
Expat Home Loan LPF (if LMI not applicable, all LVR's)	F380	0.50%	0.75%	1.00%	1.25%	1.50%	-	-	-
Better Choice Platinum	Code	55%	65%	70%	75%	80%	85%	90%	95%
Home Loan (if LMI is not chosen)	F485	-	-	-	-	-	1.00%	-	-
Plus Home Loan (if LMI is not chosen)	F485	-	-	-	-	-	1.00%	-	-
Alt Doc Home Loan	F4##	1.00%	1.00%	1.00%	1.00%	1.00%	-	-	-
Specialist Home Loan	F4##	0.75% 0.00%	0.75% 0.00%	0.75% 0.00%	1.00%	1.00%	1.25%	1.50%	-
Specialist Plus Home Loan	F4##	0.75% 0.00%	0.75% 0.00%	0.75% 0.00%	1.00%	1.00%	1.25%	-	-
Specialist Alt Doc Home Loan	F4##	1.00% 0.00%	1.00% 0.00%	1.00% 0.00%	1.25%	1.25%	1.50%	2.00%	-
Specialist Alt Doc Plus Home Loan	F4##	1.00% 0.00%	1.00% 0.00%	1.00% 0.00%	1.25%	1.25%	1.50%	-	-
Better Choice Assist	Code	55%	65%	70%	75%	80%	85%	90%	95%
Specialist Home Loan	F5##	0.65%	0.65%	1.00%	1.25%	1.50%	2.00%	2.00%	2.00%
Specialist Plus Home Loan	F5##	1.00%	1.25%	1.25%	1.50%	1.75%	-	-	-
Specialist Alt Doc Home Loan	F5##	0.65%	0.65%	1.25%	1.50%	1.75%	2.00%	-	-
Specialist Alt Doc Plus Home Loan	F5##	1.25%	1.25%	1.50%	1.75%	-	-	-	-
Near Prime Home Loan	F5##	0.65%	0.65%	1.00%	1.25%	1.25%	1.55%	1.75%	2.00%
Near Prime Alt Doc Home Loan	F5##	0.65%	0.65%	1.00%	1.25%	1.25%	1.55%	-	-
Better Choice Assist - Construction	Code	55%	65%	70%	75%	80%	85%	90%	95%
Near Prime Home Loan	F5##	1.75%	1.75%	1.75%	1.75%	2.00%	3.00%	4.50%	4.50%
Near Prime Alt Doc Home Loan	F5##	2.00%	2.00%	2.25%	2.50%	3.00%	3.00%	-	-
Better Choice Reset	Code	55%	65%	70%	75%	80%	85%	90%	95%
Home Loan	F6##	1.00%	1.00%	1.00%	1.00%	1.00%	-	-	-
Alt Doc Home Loan	F6##	1.00%	1.00%	1.00%	1.25%	1.25%	-	-	-
Plus Home Loan	F6##	1.00%	1.00%	1.00%	1.25%	1.25%	1.75%	-	-
Alt Doc Plus Home Loan	F6##	1.00%	1.25%	1.25%	1.50%	1.50%	2.00%	-	-
Near Prime Home Loan	F6##	1.25%	1.25%	1.25%	1.25%	1.25%	-	-	-
Near Prime Alt Doc Home Loan	F6##	1.50%	1.50%	1.50%	1.50%	1.50%	-	-	-
Specialist Home Loan	F6##	1.25%	1.25%	1.25%	1.25%	1.25%	-	-	-
Specialist Alt Doc Home Loan	F6##	1.50%	1.50%	1.50%	1.50%	1.50%	-	-	-

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