

RATE SHEET

Ultimate product range

Scenarios: <https://betterchoice.com.au/broker-portal/scenario-form/>
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Effective from 7 March 2025

Product 1 - Ultimate Prime Alt Doc Home Loans								
Products		Details	Purpose	Interest Option	Variable Rate	CR	JUMBO RATE \$2.5M - \$5M	CR
Ultimate Prime ALT DOC Variable Home Loan	G365 BNK360J	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. Loan amount \$2,500,000 - <\$5,000,000. 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. 70% LVR O/O). 100% Offset available (No Card available)	Investment	P&I	6.97%	7.04%	6.89%	6.96%
				IO	7.17%	7.24%	6.99%	7.06%
			Owner Occupied	P&I	6.87%	6.94%	6.70%	6.77%
				IO	6.97%	7.04%	6.70%	6.77%
Ultimate Prime ALT DOC Variable Home Loan	G370 BNK370J	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. Loan amount \$2,500,000 - <\$5,000,000. 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. 70% LVR O/O). 100% Offset available (No Card available)	Investment	P&I	6.97%	7.04%	7.09%	7.16%
				IO	7.17%	7.24%	7.39%	7.47%
			Owner Occupied	P&I	6.87%	6.94%	6.89%	6.96%
				IO	6.97%	7.04%	7.09%	7.16%
Ultimate Prime ALT DOC Variable Home Loan	G375	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	7.09%	7.16%	N/A	N/A
				IO	7.29%	7.37%	N/A	N/A
			Owner Occupied	P&I	6.99%	7.06%	N/A	N/A
				IO	7.09%	7.16%	N/A	N/A
Ultimate Prime ALT DOC Variable Home Loan	G380	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	7.19%	7.26%	N/A	N/A
				IO	7.39%	7.47%	N/A	N/A
			Owner Occupied	P&I	7.09%	7.34%	N/A	N/A
				IO	7.19%	7.26%	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	7.24%	7.32%	7.54%	7.62%	
			IO	7.44%	7.52%	7.74%	7.75%	
		Owner Occupied	P&I	7.04%	7.12%	7.34%	7.42%	
			IO	7.24%	7.32%	7.54%	7.62%	
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	7.29%	7.37%	7.64%	7.72%	
			IO	7.49%	7.57%	7.84%	7.92%	
		Owner Occupied	P&I	7.09%	7.17%	7.44%	7.52%	
			IO	7.29%	7.37%	7.64%	7.72%	
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	7.49%	7.57%	7.84%	7.92%	
			IO	7.69%	7.77%	8.04%	8.12%	
		Owner Occupied	P&I	7.29%	7.37%	7.64%	7.72%	
			IO	7.49%	7.57%	7.84%	7.92%	
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	7.55%	7.63%	8.29%	8.37%	
			IO	7.75%	7.83%	8.49%	8.57%	
		Owner Occupied	P&I	7.35%	7.43%	8.09%	8.17%	
			IO	7.55%	7.63%	8.29%	8.37%	
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	8.35%	8.43%	8.89%	8.97%	
			IO	8.55%	8.63%	9.09%	9.17%	
		Owner Occupied	P&I	8.15%	8.23%	8.69%	8.77%	
			IO	-	-	-	-	

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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	8.34%	8.42%	8.84%	8.92%		
			IO	8.54%	8.62%	9.04%	9.12%		
		Owner Occupied	P&I	8.14%	8.22%	8.64%	8.72%		
			IO	8.34%	8.42%	8.84%	8.92%		
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	8.44%	8.52%	8.94%	9.02%		
			IO	8.64%	8.72%	9.14%	9.22%		
		Owner Occupied	P&I	8.24%	8.32%	8.74%	8.82%		
			IO	8.44%	8.52%	8.94%	9.02%		
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	8.79%	8.87%	9.74%	9.83%		
			IO	8.99%	9.07%	9.94%	10.03%		
		Owner Occupied	P&I	8.59%	8.67%	9.54%	9.63%		
			IO	8.79%	8.87%	9.74%	9.83%		
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	9.29%	9.37%	10.14%	10.23%		
			IO	9.49%	9.58%	10.34%	10.43%		
		Owner Occupied	P&I	9.09%	9.17%	9.94%	10.03%		
			IO	9.29%	9.37%	10.14%	10.23%		
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	9.80%	9.89%	10.74%	10.83%		
			IO	10.00%	10.09%	10.94%	11.03%		
		Owner Occupied	P&I	9.60%	9.69%	10.54%	10.63%		
			IO	-	-	-	-		

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Product 4 - Ultimate SMSF Home Loan

Products	Details	Purpose	Interest Option	Variable Rate	CR
Ultimate SMSF Variable Home Loan	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	6.90%	7.01%
			IO	7.05%	7.16%
	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	6.94%	7.05%
			IO	7.09%	7.20%
	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	7.00%	7.11%
			IO	7.15%	7.26%
	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	7.20%	7.31%
			IO	7.35%	7.46%
	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	7.30%	7.41%
			IO	7.45%	7.56%

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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