

23<sup>rd</sup> November 2020

## Better Choice Home Loans – Gold Product Update

Better Choice Home Loans is pleased to announce, in addition to reducing our GOLD Variable and Fixed rates, we are offering a \$2,000 Refinance Cash Back and the waiving of upfront fees on some of our nominated GOLD products. These offers are for a limited time only, please see below for details.

### \$2,000 - CASHBACK OFFER

- a. Refinance ONLY - an existing home loan to a **Better Choice Gold Variable - Owner Occupied (Principal & Interest) up to 90% LVR** home loan from another financial institution to Better Choice Home Loans
- b. Offer period is applications received from 23/11/2020 and up to 31/01/2021 (the loan must settle by 31/03/2021)
- c. Minimum loan size of \$250,000 and above per loan.
- d. Only available for current **GOLD Variable OO PI products up to 90% LVR** excluding Fixed Rates, Expat, SMSF, Alt Doc, Commercial loans.
- e. Available on a per individual loan basis i.e., \$2,000 Cashback per loan
- f. Where there are joint borrowers, only one Cashback payment will be paid per loan
- g. Cashback is not available for refinances to Companies & Trusts, Non-Resident borrowers or foreign applicants (incl. Expats)
- h. The Cashback payment will be deposited into a Goldfields Money “Essentials” Everyday account in the name(s) of the borrower(s) within **60 days** of the settlement date. The borrower(s) must hold a Goldfields Money “Essentials” Everyday account in the same name(s) as the eligible loan before the settlement date to receive the Cashback payment.

### UPFRONT FEES - WAIVED

For a limited time only, Better Choice Home Loans are waiving upfront fees to ALL Better Choice GOLD Standard & Special Variable and Fixed Rate products.

- Offer period is applications received from 23/11/2020 and up to 31/01/2021 (the loan must settle by 31/03/2021)
- Application Fee – NIL
- Legal Fees – NIL
- Valuation Fee – NIL\*

\* Refund up to one (1) standard valuation fee (\$275.00 incl. GST) upon settlement of the loan.