

# HOME LOAN STAR RATINGS

**IN THIS REPORT:** We research & rate:

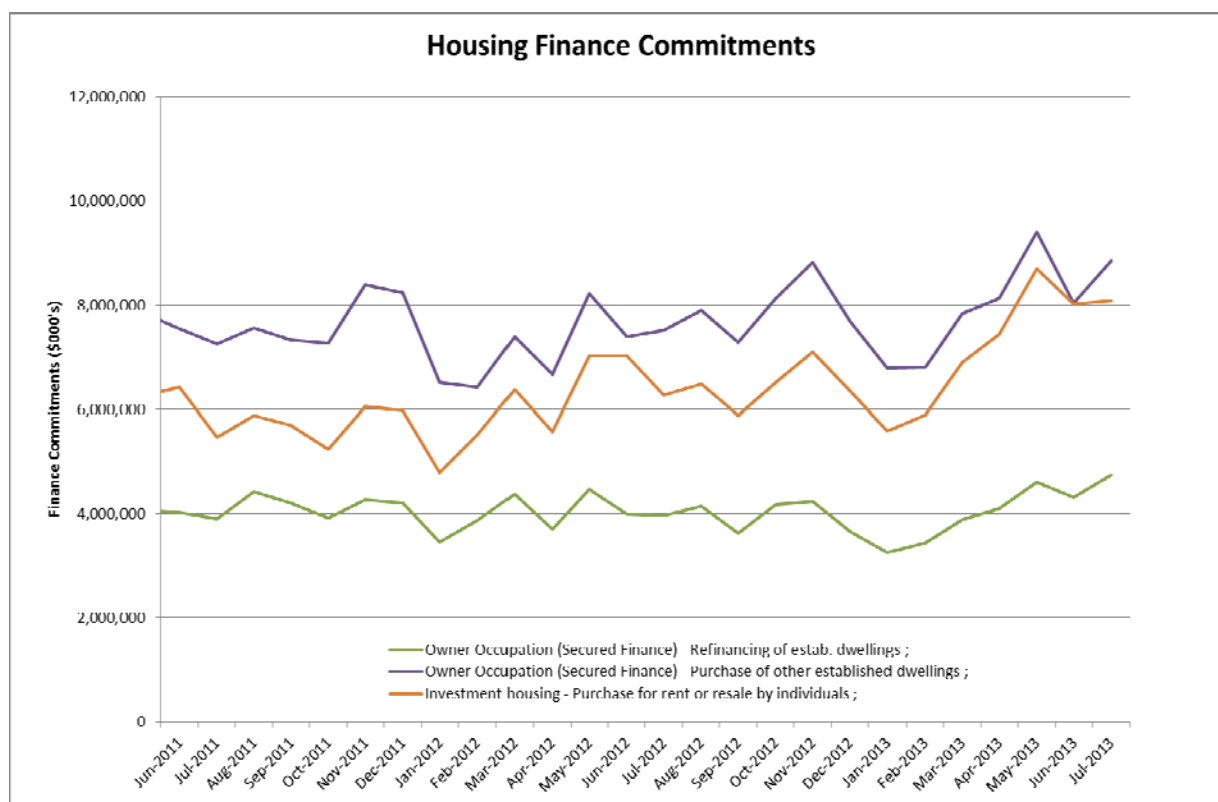
- 1,832 home loans
- from 105 lenders

to compile 5-star fixed & variable home loans for residential, as well as investment purposes.



## SAFE AS HOUSES

The current economic uncertainty seems to have barely made a dent in the property market. Demand is increasing, fuelled largely by the lowest interest rates we've seen since the Beatles burst onto the music scene. These low rates have had a positive impact on affordability for residential home buyers. They have also coaxed out investors who are attracted by the improving yield. The strong rental market is the icing on the cake for them.



The tug of war for property purchase has always been between residential home buyers and investors. Now a third party has entered the fray – cashed-up SMSF Trustees. It is an issue that was highlighted by the Reserve Bank of Australia (RBA) this month and adds a further layer of difficulty particularly for first home buyers looking to enter the market – but that's another story. CANSTAR is currently finalising research on SMSF housing loans – stay tuned for further developments.

## WHAT ARE LENDERS DOING?

From the perspective of lenders, home loans are generally the cash cow so it's no surprise that competition for new business is fierce. Headline rates are always an attention grabber but with wholesale rates dictating the banking market, there's not a lot of room to move in that area. In fact, many lenders have already cut their standard variable rate to the bone – the average of the Big 4 is currently 5.91%. Some lenders are finding other ways to help mitigate the lower profit margin on home lending products, though, with CANSTAR observing a number of changes to the fees charged over the past six months.



## FEES: THE GOOD NEWS AND BAD NEWS

Our research tells us that, apart from interest rates, the big difference between variable and fixed loans lies in the fees attached. On the whole application fees, sometimes called upfront fees, have crept down on variable loans, and done the opposite on fixed rate loans. However, there are some contradictions and surprises in the breakdowns.

### *Application fees*

Looking at variable loans, we note an overall dip of 1.7% in application fees charged. That equates to:

- 145 loans have decreased their application fee by \$244 on average.
- 27 of these products have removed their application fee entirely, saving new borrowers an average of \$523.
- 138 loans have increased their application fee by \$194 on average.
- 34 of those products have introduced an application fee – an extra \$495 for new borrowers.

Fees for fixed rate loans have increased by an average of 2.5% in the last six months. Crunching the numbers, we note the following:

- 249 products have increased their application fee by an average of \$230.
- 66 fixed loan products have added this fee, at an average cost of \$550 to new borrowers.
- 187 products have reduced their application fee by \$212 on average
- 12 products have removed this fee altogether, saving borrowers an average of \$608.

Application fee/upfront fee		
Variable Rate Loans	March 2013	September 2013
Min	\$0	\$0
Max	\$1,720	\$1,720
Average	\$426.51	\$433.93
Fixed Rate Loans	March 2013	September 2013
Min	\$0	\$0
Max	\$1,600	\$1,600
Average	\$497.40	\$485.14

Source: Canstar Home Loans star ratings, September 2013

## Ongoing fees

We have noted also that lenders have been adjusting the ongoing fees component of their loans in a similar fashion to the application fees.

Looking at variable loans, we note the average ongoing fee has moved marginally downwards by 0.30%. It doesn't sound much but looking closer at the figures reveals the following:

- 11 products have pared an average of \$147 off their ongoing fees
- 4 have removed this fee altogether – saving borrowers on average \$235 a year
- 6 have bumped up their ongoing fee by \$174 on average
- 3 have introduced an ongoing fee, costing an average of \$297 per year for new borrowers

Overall, fixed rate loans are showing an average increase in their ongoing fees of 6.4% in the last six months. Breaking that down, we can see the following:

- 30 fixed rate loans have increased their ongoing fee by an average of \$314
- 26 have actually introduced a new ongoing fee, costing new borrowers \$357 on average per year
- 24 products have cut this fee by \$121 on average
- 8 have removed the fee, saving borrowers an average of \$100 per year

Annualised ongoing fee		
Variable Rate Loans	March 2013	September 2013
Min	\$0	\$0
Max	\$750	\$750
Average	\$143.88	\$144.38
Fixed Rate Loans	March 2013	September 2013
Min	\$0	\$0
Max	\$750	\$750
Average	\$137.69	\$133.19

Source: Canstar Home Loans star ratings, September 2013

## HOW MUCH DOES YOUR MORTGAGE REALLY COST?

With interest rates at historic lows, the good news is that the interest costs and therefore overall cost of a home loan is significantly less than it was ten years ago. Consider the following example of a \$300,000 home loan on current standard variable interest rates, being paid off over 25 years:

	2003	2013
Loan \$	\$300,000	\$300,000
Term of loan	25 years	25 years
Interest rate	6.56%	5.91%
Monthly repayment	\$2,037	\$1,916
<b>Total Repayment</b>	<b>\$611,065</b>	<b>\$574,930</b>
<b>Total amount of interest paid</b>	<b>\$311,065</b>	<b>\$274,930</b>

Source: Canstar. Interest rate quoted is average standard variable rate of Big 4 banks.

Even with such low rates, the overall interest paid on a 25-year home loan is still significant. With so much money at stake, consumers should take the time to find a mortgage that both suits their needs *and* offers fantastic value.

## LOOK AFTER THE PENNIES ...

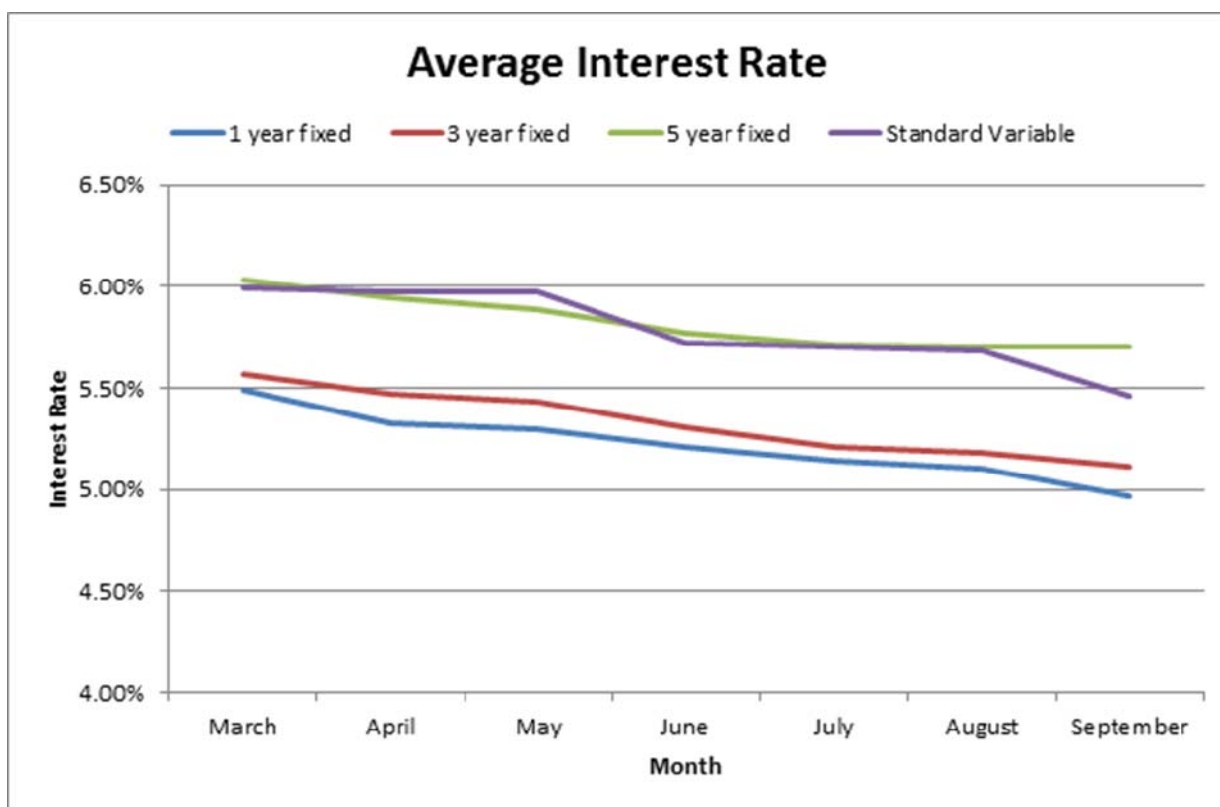
There's no doubt the interest rate on your home loan is the single biggest factor affecting the cost of the loan over its lifespan. However, potential borrowers should always look at every component of cost that makes up the total loan. Savings can be made in the most unlikely of places and it's easier to live with a decrease rather than the knowledge that you've paid more unnecessarily for your long-term home loan.



## WHAT THE CRYSTAL BALL TELLS US

Tracking the paths of fixed rates and comparing them to standard variable rates often gives hints on where the banks are predicting the economy may go in the short-term future.

If we look at the chart below, we can see that the standard variable interest rate has been falling very much in a structured manner in line with the RBA rate cuts over the past seven months.



Source: Canstar September 2013

Rates for the average fixed period of one and three years have been dropping steadily at about 0.08% per month. This indicates that signs of a slowing economy have not evaporated. The concept of short-term fixed rates, of course, is to give borrowers a level of repayment certainty while the RBA slowly decreases the official rate.

Interestingly, in the last 5 months, we've noticed the rates for 5-year fixed have stabilised. Could the financial sooth-sayers be sending out a message that they may be seeing the light at the end of a dark slowing economy tunnel in three to five years? We will have to wait and see.



## WARNING: DON'T OVEREXTEND

While interest rates are at historic lows, the past ten years have nevertheless seen a doubling in the cost of monthly mortgage repayments. This compares to an overall inflation rate of just 31%. In other words, our mortgage commitments have increased at a far greater rate than inflation and are taking a higher proportion of our income.

While significant interest rate rises are not expected in the short-term, some small rises could well be on the cards over the medium term - and the reality is that it takes several years to start making inroads into a new mortgage.

What would be the result? For mortgage holders with a \$300,000 mortgage at current standard variable rates, a 2% rise in interest rates would cost an additional \$382 per month. This additional cost would not be sustainable for some households.

So be realistic about how much you can afford to borrow and pour as much as possible into your loan - just in case the economy improves! The extra activity in the residential property market signals the perfect time for new, as well as existing borrowers, to give their home loan and repayment strategy a health check. The potential benefit is tens of thousands of dollars in interest-cost savings.

## THE STANDOUT PROVIDERS?

To help you compare loans, CANSTAR has looked at 1,832 home loans from 105 lenders across variable, fixed rate and line of credit loans for both residential and investment purposes. Our star ratings are easy to use and give you the ability to narrow down products worth investigating further. Please see the results outlined in the report for details of the five-star rated products.

## TAKE AN INTEREST!

A home loan is a long-term debt – but there is money to be saved by reviewing it regularly. Small changes in both your loan conditions and your repayment habits can reap many thousands of dollars reward over the long term. So always take an interest in your mortgage and in the wider home loan market.



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# Home Loan Star Ratings

Report Date: SEPTEMBER 2013

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## Variable Rate Home Loans

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Split Facility	Principal+ Interest/ Interest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront (\$)	Ongoing (\$)							
★★★★★ outstanding value											
ANZ	Breakfree Variable 250-499k	5.08%	Nil	375/a	✓	Both	90%	250000	✓	✓	✓
Bank of Melbourne	Advantage Package Discount Variable	5.20%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
Bank of Melbourne	Advantage Package Variable 250k+	5.20%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
BankSA	Advantage Package Discount Variable	5.27%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
BOQ	Shareholder Benefits Standard Variable	5.16%	375	Nil	✓	Both	95%	250000	✓	✓	✓
Commonwealth Bank	Wealth Package Standard Variable 250	5.10%	200	375/a	✓	Both	95%	250000	✓	✓	✓
eMoney	Plus Full Doc	5.01%	805	Nil	✓	Both	95%	50000	✗	✓	✓
Greater Building Society	Ultimate Home Loan Package Variable	4.94%	290	325/a	✓	Both	95%	No min	✓	✓	✓
HomeSide Lending	Homeplus Package Homeplus Variable	5%	200	10/m	✓	Both	95%	250000	✓	✓	✓
IMB	Budget Home Loan	5.03%	323.74	10.00/m	✓	Both	95%	75000	✗	✓	✓
IMB	Introductory Variable 1 yr	4.66%	768.75	10.00/m	✓	Both	95%	10000	✗	✓	✓
IMB	Essentials	5.08%	Nil	Nil	✓	Both	95%	75000	✓	✓	✓
IMB	Platinum Package Standard Variable 25	4.96%	323.74	395/a	✓	Both	95%	250000	✓	✓	✓
ING DIRECT	Orange Advantage Variable 250-499k 8	5.16%	220	199.00/a	✓	Both	95%	50000	✓	✓	✓
loans.com.au	Blackboard Special (Purchases Only)	4.49%	295	Nil	✓	Both	80%	50000	✓	✓	✓
loans.com.au	Dream Loan Express Variable 80%	4.55%	295	Nil	✓	Both	90%	50000	✓	✓	✓
nab	Choice Package Tailored Variable 250-4	5.08%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
nab	Private Tailored Pkg Tailored Variable 25	5.08%	Nil	750/a	✓	Both	95%	250000	✓	✓	✓
Newcastle Permanent	Real Deal	5.15%	Nil	Nil	✓	Both	95%	50000	✗	✓	✓
Newcastle Permanent	Premium Plus Package Premium Variat	4.87%	Nil	350/a	✓	Both	95%	250000	✓	✓	✓
Pacific Mortgage Group	Variable	4.77%	Nil	Nil	✓	Both	95%	50000	✓	✓	✓
Qantas Credit Union	Step Ahead Variable 250-499k	5.03%	Nil	Nil	✓	Both	95%	150000	✓	✓	✗
Qld Police Credit Union	Classic Plus 250k+	5.04%	Nil	25.00/m	✓	Both	97%	100000	✓	✓	✓
Qld Police Credit Union	Classic Plus Classic Plus 250k+	5.04%	Nil	25/m	✓	Both	97%	250000	✓	✓	✓
Queenslanders CU	Queenslanders Ultimate Home Loan	5.00%	Nil	100.00/a	✓	Both	95%	250000	✓	✓	✓

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			Upfront (\$)	Ongoing (\$)							
★★★★★ outstanding value											
RAMS	Low Rate Home Loan Introductory 3 yrs	5.04%	870	Nil	✓	Both	95%	15000	✓	✓	✓
Rate Busters	Ultimate	4.84%	727.5	Nil	✓	Both	90%	80000	✓	✓	✓
SERVICE ONE Members Bank	Pioneer Banking Standard Variable 200	5.15%	Nil	350/a	✓	Both	97%	200000	✓	✓	✓
State Custodians	Breathe Easy Offset	4.74%	550	Nil	✓	Both	95%	100000	✓	✓	✓
State Custodians	Peak Performance Offset	4.49%	550	299.00/a	✓	Both	80%	100000	✓	✓	✓
State Custodians	Standard Variable Offset	4.59%	550	299.00/a	✓	Both	95%	100000	✓	✓	✓
UBank	UHomeLoan	4.62%	Nil	Nil	✓	Both	80%	100000	✗	✓	✓
Westpac	Premier Advantage Rocket Repay Hom	5.08%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
☆ rising star											
iMortgage	Essential	4.69%	410	Nil	✓	Both	90%	50000	✗	✓	✓
Mortgage Australia Group	100% Offset Home Loan 90%	4.77%	Nil	Nil	✓	Both	90%	150000	✓	✓	✓
★★★★											
AMP Bank	Affinity Package Classic Variable 100-4	5.15%	895	Nil	✓	Both	90%	100000	✓	✓	✓
ANZ	Simplicity Plus	5.18%	600	Nil	✓	Both	90%	50000	✗	✓	✓
ANZ	anz@work Variable 250-699k	5.28%	400	Nil	✓	Both	90%	250000	✓	✓	✓
bankmecu	Basic Variable	5.09%	595	Nil	✓	P+I	95%	10000	✗	✓	✓
bankmecu	Premium 250-499k	5.14%	595	Nil	✓	P+I	95%	10000	✓	✓	✓
BankSA	Advantage Package Variable 250k+	5%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
BankVic	Portfolio standard variable 250k+	5.09%	Nil	375/a	✓	Both	95%	250000	✓	✓	✓
BankVic	Premium Home standard variable 250k	5.09%	Nil	375/a	✓	Both	95%	250000	✓	✓	✓
Big Sky Building Society	Premium Choice 250k+	5.40%	Nil	399.00/a	✓	Both	95%	10000	✓	✓	✓
BMC Mortgage	Platinum Pack	5.03%	575	Nil	✓	Both	80%	50000	✓	✓	✓
BOQ	Home Loan Privileges Standard Variabl	5.16%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
Citibank	Mortgage Plus Offset Variable 150k+	5.04%	Nil	350/a	✓	Both	80%	150000	✓	✓	✓

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			Upfront (\$)	Ongoing (\$)							
★★★★											
Commonwealth Bank	No Fee Variable Rate	5.20%	Nil	Nil	✗	Both	95%	150000	✗	✓	✓
CUA	Basic Variable 250k+	5.22%	795	Nil	✓	Both	97%	10000	✗	✓	✓
CUA	Discounted Home Loan	5.40%	795	Nil	✓	Both	97%	250000	✓	✓	✓
CUA	Rate Breaker	4.91%	195	350.00/a	✓	Both	95%	10000	✓	✓	✓
eMoney	Full Doc Variable	4.87%	380	Nil	✓	Both	90%	50000	✗	✓	✓
eMoney	Full Doc Variable Pro Pack	4.77%	380	330.00/a	✓	Both	90%	50000	✗	✓	✓
Gateway Credit Union	Low Rate Plus Variable 250k+	5.05%	275	249/a	✓	Both	95%	250000	✓	✓	✓
Gateway Credit Union	Premium Variable	4.94%	275	249.00/a	✓	Both	80%	150000	✓	✓	✓
Greater Building Society	Great Rate Variable	5.14%	790	Nil	✓	Both	95%	No min	✗	✓	✓
Heritage Bank	Discount Variable	4.99%	700	Nil	✓	Both	95%	150000	✗	✓	✓
Heritage Bank	Professional Package Variable 150k+	5.23%	100	300/a	✓	Both	95%	150000	✓	✓	✓
HSBC	Home Value	4.74%	Nil	Nil	✓	Both	90%	100000	✗	✓	✓
Hume Building Society	Interest Saver	5.20%	750	Nil	✓	Both	95%	50000	✗	✓	✓
iMortgage	Fusion ProPack Variable	4.79%	260	330.00/a	✓	Both	95%	30000	✗	✓	✓
ING DIRECT	Mortgage Simplifier 250-499k 80%	5.16%	220	Nil	✓	Both	95%	50000	✗	✓	✓
Macquarie Bank	Basic Basic IO Variable 150-499k	4.94%	930	Nil	✓	IO	80%	150000	✗	✓	✓
Macquarie Bank	Basic IO Variable 150-499k	4.94%	330	Nil	✓	IO	80%	150000	✗	✓	✓
Macquarie Bank	Offset Standard Variable 150-499k	4.94%	Nil	398/a	✓	Both	90%	150000	✓	✓	✓
Mortgage HOUSE	Advantage Variable 10-749k	4.96%	595	Nil	✓	Both	95%	10000	✓	✓	✓
Mortgage View	Pro Pack 90% Refinance and Purchase	4.77%	Nil	Nil	✓	Both	90%	150000	✓	✓	✓
nab	Base Variable Rate Discount	5.23%	Nil	Nil	✓	Both	95%	20000	✗	✓	✓
Newcastle Permanent	Discounted Real Deal 3 yrs	4.90%	Nil	Nil	✓	Both	95%	50000	✗	✓	✓
Newcastle Permanent	Premium Plus Package Real Deal 50k+	5.15%	Nil	350/a	✓	Both	95%	50000	✗	✓	✓
Qantas Credit Union	Home Plus Variable	5.33%	600	Nil	✓	Both	95%	No min	✓	✓	✗
Qld Police Credit Union	Classic	5.14%	876	Nil	✓	Both	97%	50000	✗	✓	✓

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			Upfront (\$)	Ongoing (\$)							
★★★★											
RESI Mortgage Corp	Smart Option Home Loan	5.34%	660	Nil	✓	Both	95%	50000	✗	✓	✓
RESI Mortgage Corp	Smart Pro	5.21%	649	Nil	✓	Both	95%	30000	✗	✓	✓
RESIMAC Financial Services	Home Loan	5.04%	599	Nil	✓	Both	95%	50000	✓	✓	✓
RESIMAC Financial Services	Horizon Loan	4.94%	599	345.00/a	✓	Both	95%	150000	✓	✓	✓
Select Credit Union	Super Mortgage Loan	5.54%	Nil	Nil	✓	Both	95%	25000	✓	✓	✓
St.George Bank	Advantage Package Discount Variable	5.29%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
St.George Bank	Advantage Package Variable 250k+	5.04%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
Suncorp Bank	Home Package Plus Variable 250-499k	4.94%	Nil	375/a	✓	Both	95%	250000	✓	✓	✓
Teachers Mutual Bank	Rewards Package Solutions Plus Home	5.07%	765	200/a	✓	Both	95%	250000	✗	✓	✓
Unicredit-WA	Variable	5.25%	650	Nil	✓	Both	95%	5000	✗	✓	✓
Yellow Brick Road	Better Basics	5.43%	725	Nil	✓	Both	95%	50000	✗	✓	✓
Yellow Brick Road	Gold Pathway Variable	5.39%	250	249.00/a	✓	Both	95%	250000	✓	✓	✓
★★★											
A M O Group	Variable Home Loan	5.35%	430	Nil	✓	Both	95%	10000	✗	✓	✓
ADCU	Budget Home Loan	5.54%	892	Nil	✓	P+I	95%	100000	✗	✓	✓
ADCU	Standard Variable Offset	5.84%	892	Nil	✓	P+I	95%	30000	✓	✓	✓
Adelaide Bank	SmartSaver	5.21%	475	Nil	✓	Both	90%	10000	✗	✓	✓
Adelaide Bank	Smartfit Variable	5.31%	475	10.00/m	✓	Both	95%	10000	✓	✓	✓
AMP Bank	Essential Home Loan	4.90%	295	Nil	✓	P+I	90%	40000	✗	✓	✓
AMP Bank	Basic Variable Loan	5.20%	545	Nil	✓	Both	90%	40000	✓	✓	✓
AMP Bank	Professional Package Classic Variable	5%	Nil	349/a	✓	Both	90%	250000	✓	✓	✓
AMP Bank	Professional Package Intro 1yr Variable	5%	Nil	349/a	✓	Both	90%	100000	✓	✓	✓
AMP Bank	Select Package Classic Variable 100-49	5.15%	895	Nil	✓	Both	90%	100000	✓	✓	✓
ANZ	Variable	5.88%	600	5.00/m	✓	Both	90%	20000	✓	✓	✓

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## Variable Rate Home Loans

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Split Facility	Principal+ Interest/ Interest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront (\$)	Ongoing (\$)							
★★★											
Arab Bank Australia	The Basics	5.39%	600	8.00/m	✓	P+I	95%	50000	✗	✓	✓
Aussie Home Loans	Optimizer Plus Variable 100-499k	5.04%	100	198.00/a	✓	Both	95%	100000	✓	✓	✓
Austral Mortgage	Advantage Plus 50-499k	5.29%	1095	Nil	✓	Both	95%	50000	✗	✓	✓
Bank of Melbourne	Basic Variable	5.32%	600	Nil	✓	Both	95%	30000	✗	✓	✓
Bank of Melbourne	Negotiated Basic Variable	5.23%	600	Nil	✓	Both	95%	30000	✗	✓	✓
Bank of Melbourne	Discount Variable 1 yr	5.20%	700	10.00/m	✓	Both	95%	50000	✓	✓	✓
BankSA	Basic Variable	5.39%	600	Nil	✓	Both	95%	30000	✗	✓	✓
BankSA	Negotiated Basic Variable	5.30%	600	Nil	✓	Both	95%	30000	✗	✓	✓
BankSA	Discount Variable 1 yr	5.27%	700	10.00/m	✓	Both	95%	50000	✓	✓	✓
Bankstown City CU	Basic Home Loan	5.52%	1290	Nil	✗	Both	95%	150000	✓	✗	✓
Bankstown City CU	Premium Home Loan	5.67%	1025	Nil	✗	Both	97%	25000	✓	✓	✓
BankVic	12m discount variable 1 yr	4.89%	Nil	Nil	✓	P+I	95%	120000	✗	✓	✓
BankVic	24m discount variable 2 yrs	4.89%	Nil	Nil	✓	P+I	95%	120000	✗	✓	✓
BankVic	offset	5.54%	600	Nil	✓	P+I	95%	20000	✓	✓	✓
BankVic	standard variable	5.49%	600	Nil	✓	Both	95%	10000	✓	✓	✓
Bankwest	Online Home Loan	4.88%	Nil	Nil	✓	Both	80%	100000	✗	✓	✓
Bankwest	Premium Home Loan	5.29%	355	Nil	✓	Both	95%	20000	✓	✓	✓
Bankwest	Premium Select 200-749k	5.09%	Nil	Nil	✓	Both	90%	200000	✓	✓	✓
Bankwest	Rate Cutter Home Loan	5.49%	755	Nil	✓	Both	95%	20000	✓	✓	✓
bcu	Discount Variable Rate	5.08%	600	Nil	✗	Both	95%	10000	✓	✓	✗
bcu	Discount Variable Rate	5.38%	600	Nil	✗	Both	95%	10000	✓	✓	✗
Bendigo Bank	Home Loan Package Plus Variable 250	5.31%	728.8	8/m	✓	P+I	90%	250000	✓	✓	✓
Beyond Bank	Basic Variable	5.09%	795	11.00/m	✓	P+I	95%	100000	✗	✓	✓
Beyond Bank	Pinnacle +Plus Pkg Variable 200-299k	5.49%	Nil	Nil	✓	Both	95%	200000	✓	✓	✓
Beyond Bank	Variable	5.79%	795	Nil	✓	Both	95%	10000	✓	✓	✓

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## Variable Rate Home Loans

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Split Facility	Principal+ Interest/ Interest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront (\$)	Ongoing (\$)							
★★★											
Big Sky Building Society	Basic Choice	5.60%	Nil	10.00/m	✓	Both	95%	10000	✗	✓	✓
Big Sky Building Society	Standard Choice	6.10%	Nil	Nil	✓	Both	95%	10000	✓	✓	✓
BMC Mortgage	Advantedge	5.17%	Nil	Nil	✓	Both	90%	50000	✗	✓	✓
BOQ	Economy	5.43%	995	10.00/m	✓	Both	95%	No min	✗	✓	✓
Catalyst Money	Basic Home Loan	5.28%	900	8.00/m	✗	P+I	95%	30000	✗	✓	✓
Catalyst Money	Premium 250-399k	5.30%	900	Nil	✗	P+I	95%	250000	✓	✓	✓
Citibank	Basic Variable	5.25%	649	Nil	✓	Both	90%	50000	✗	✓	✓
Citibank	Mortgage Plus Variable 150k+	5.04%	Nil	350/a	✓	Both	80%	150000	✗	✓	✓
Coastline Credit Union	Minimiser Home Loan	5.09%	805	8.00/m	✓	P+I	90%	250000	✓	✓	✓
Commonwealth Bank	Economiser	5.44%	800	8.00/m	✗	Both	95%	10000	✗	✓	✓
Commonwealth Bank	Economiser Intro Variable 3 yrs	5.09%	800	Nil	✗	Both	95%	10000	✗	✓	✓
Commonwealth Bank	Rate Saver	5.44%	800	8.00/m	✗	Both	95%	10000	✗	✓	✓
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	5.09%	800	Nil	✗	Both	95%	10000	✗	✓	✓
Commonwealth Bank	Discount Intro Variable 1 yr	5.20%	800	8.00/m	✓	Both	95%	10000	✓	✓	✓
Commonwealth Bank	Standard Variable	5.90%	800	8.00/m	✓	Both	95%	10000	✓	✓	✓
Commonwealth Bank	Wealth Package Discount Intro Variable	5.20%	200	375/a	✓	Both	95%	150000	✓	✓	✓
Community First CU	True Basic Home Loan	5.51%	1095	Nil	✓	Both	95%	50000	✗	✓	✓
Community First CU	Accelerator Home Loan Package True `	5.37%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
Delphi Bank	Complete	5.90%	770	6.00/m	✓	Both	90%	No min	✗	✓	✓
Delphi Bank	Essential	5.90%	1020	8.00/m	✓	Both	90%	30000	✗	✓	✓
ECU Australia	Premium Plus Premium Variable 250-499k	5.30%	800	30/m	✓	Both	95%	250000	✓	✓	✓
Encompass Credit Union	1yr Intro Rate Variable 1 yr	5.10%	946.5	Nil	✓	Both	90%	1000	✗	✓	✓
Encompass Credit Union	3yr Introductory Variable 3 yrs	5.44%	946.5	Nil	✓	Both	90%	1000	✗	✓	✓
Encompass Credit Union	Mortgage Loan	5.80%	946.5	Nil	✓	Both	95%	1000	✓	✓	✓
Firstmac	Home Loan 80	4.96%	820	Nil	✓	Both	80%	50000	✓	✓	✓

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			Upfront (\$)	Ongoing (\$)							
★★★											
Gateway Credit Union	Low Rate Essentials	5.18%	750	Nil	✓	Both	95%	50000	✗	✓	✓
Gateway Credit Union	Variable	5.49%	750	Nil	✓	Both	95%	20000	✓	✓	✓
Greater Building Society	Variable	5.50%	790	Nil	✓	Both	95%	No min	✗	✓	✓
Heritage Bank	Basic Variable	5.28%	700	Nil	✓	P+I	95%	50000	✗	✓	✓
Heritage Bank	Variable	5.64%	700	5.00/m	✓	Both	95%	20000	✓	✓	✓
Holiday Coast CU	Keep It Simple Platinum	5.25%	780	Nil	✓	Both	95%	5000	✗	✗	✓
Holiday Coast CU	Keep It Simple Standard	5.25%	780	Nil	✓	Both	95%	5000	✗	✗	✓
Holiday Coast CU	Home Sweet Home Platinum 5-399k	5.39%	380	320.00/a	✓	Both	95%	5000	✓	✓	✓
Holiday Coast CU	Home Sweet Home Standard 5-399k	5.64%	380	320.00/a	✓	Both	95%	5000	✓	✓	✓
Holiday Coast CU	Live Life Platinum	5.85%	780	8.00/m	✓	Both	95%	5000	✓	✓	✓
Holiday Coast CU	Live Life Standard	5.95%	780	8.00/m	✓	Both	95%	5000	✓	✓	✓
Homeloans	ProSmart	5.43%	410	Nil	✓	Both	95%	50000	✗	✓	✓
Homeloans	Ultra	5.22%	560	Nil	✓	Both	95%	30000	✗	✓	✓
Homeloans	Ultra Plus Variable	5.07%	560	330.00/a	✓	Both	95%	30000	✗	✓	✓
Homeloans	Monipower	5.39%	410	Nil	✓	Both	95%	20000	✓	✓	✓
HomeSide Lending	Homeplus Variable Rate	5.91%	200	10.00/m	✓	Both	95%	No min	✓	✓	✓
Homestar Finance	Advantage Variable	5.48%	Nil	Nil	✓	Both	95%	150000	✗	✓	✓
Homestar Finance	No Fee Offset	5.25%	Nil	Nil	✓	Both	90%	250000	✓	✓	✓
Horizon Credit Union	Basic Home Loan	5.39%	935	5.00/m	✓	Both	95%	No min	✗	✓	✓
Horizon Credit Union	Platinum Loan Package Classic Home I	5.29%	Nil	375/a	✓	Both	95%	150000	✗	✓	✓
Horizon Credit Union	Mortgage Breaker	5.39%	935	150.00/a	✓	P+I	95%	10000	✓	✓	✓
Hume Building Society	Variable	5.85%	750	Nil	✓	Both	95%	No min	✓	✓	✓
Hunter United Credit Un	Basic Variable 250k+	5.44%	930	5.00/m	✓	P+I	80%	No min	✗	✓	✗
Hunter United Credit Un	Package Home Loan Variable 250k+	5.40%	Nil	295/a	✓	P+I	95%	100000	✗	✓	✗
Illawarra CU NSW	Basic Home Loan	5.28%	900	8.00/m	✗	P+I	95%	30000	✗	✓	✓

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			Upfront (\$)	Ongoing (\$)							
★★★											
Illawarra CU NSW	Premium 250-399k	5.30%	Nil	Nil	✗	P+I	95%	250000	✓	✓	✓
IMB	Standard Variable	5.66%	768.74	Nil	✓	Both	95%	10000	✓	✓	✓
iMortgage	Fusion Variable	4.89%	260	Nil	✓	Both	95%	30000	✗	✓	✓
Liberty Financial	Liberty Free	5.29%	Nil	Nil	✓	Both	85%	50000	✗	✓	✓
Liberty Financial	Liberty Star	5.34%	330	28.00/m	✓	Both	95%	50000	✗	✓	✓
LJ Hooker Home Loans	Kick-Start Plus Var	5.44%	350	330.00/a	✓	Both	95%	30000	✗	✓	✓
LJ Hooker Home Loans	Kick-Start Var	5.50%	350	Nil	✓	Both	95%	30000	✗	✓	✓
LJ Hooker Home Loans	Leveredge	5.40%	275	Nil	✓	Both	90%	30000	✗	✓	✓
LJ Hooker Home Loans	Leveredge Plus Var	5.30%	275	330.00/a	✓	Both	90%	30000	✗	✓	✓
Macquarie Credit Union	Low Rate Home Loan	5.28%	720	Nil	✗	P+I	95%	150000	✗	✓	✓
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	5.03%	700	Nil	✗	Both	95%	150000	✓	✓	✓
Macquarie Credit Union	First Home Buyers 3 yrs	5.03%	590	Nil	✓	P+I	95%	10000	✓	✓	✓
Macquarie Credit Union	Home Loan Variable	5.53%	700	Nil	✓	Both	95%	10000	✓	✓	✓
ME Bank	Var Super Member	5.38%	350	Nil	✓	P+I	95%	40000	✗	✓	✓
ME Bank	Variable Special	5.18%	350	Nil	✓	IO	95%	40000	✗	✓	✓
ME Bank	Member Package Ultimate Offset 50k+	5.18%	Nil	395/a	✓	P+I	95%	50000	✓	✓	✓
Mortgage HOUSE	Vantage Offset Variable	5.30%	670	Nil	✓	Both	95%	10000	✓	✓	✓
MyRate	Advantage Variable 100-599k	5.17%	Nil	Nil	✓	Both	95%	100000	✗	✓	✓
MyState	Essentials	5.52%	702.5	Nil	✓	Both	95%	150000	✗	✓	✓
nab	Base Variable Rate	5.67%	Nil	Nil	✓	Both	95%	20000	✗	✓	✓
nab	Tailored Variable	5.88%	Nil	8.00/m	✓	Both	95%	20000	✓	✓	✓
Newcastle Permanent	Intro Variable 1 yr	4.85%	Nil	Nil	✓	Both	95%	No min	✗	✓	✓
Newcastle Permanent	Premium Plus Package Intro Variable 1	4.85%	Nil	350/a	✓	Both	95%	No min	✗	✓	✓
Newcastle Permanent	Premium Plus Package Real Options	5.55%	Nil	350/a	✓	Both	95%	No min	✗	✓	✓
Newcastle Permanent	Real Options	5.55%	Nil	Nil	✓	Both	95%	No min	✗	✓	✓

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			Upfront (\$)	Ongoing (\$)							
★★★											
Newcastle Permanent	Premium Variable	5.77%	Nil	Nil	✓	Both	95%	No min	✓	✓	✓
Northern Beaches CU	Introductory Home Loan 1 yr	5.19%	640	Nil	✓	P+I	95%	30000	✗	✓	✗
Northern Beaches CU	Minimiser Home Loan	5.59%	915	Nil	✓	P+I	95%	100000	✗	✓	✗
P&N Bank	Smooth Home Loan 80%	5.19%	650	Nil	✓	Both	90%	50000	✗	✓	✓
P&N Bank	Easypay Plus Easypay Variable 150-49	5.20%	Nil	350/a	✓	Both	90%	150000	✓	✓	✓
P&N Bank	Easypay Variable	5.70%	650	8.00/m	✓	Both	90%	20000	✓	✓	✓
People's Choice Credit Union	Basic Variable	5.29%	900	8.00/m	✓	Both	95%	50000	✗	✓	✓
People's Choice Credit Union	Lite Basic Variable	5.02%	654.5	Nil	✓	Both	90%	30000	✗	✓	✓
People's Choice Credit Union	Home Loan Package Standard Variable	5.27%	Nil	375/a	✓	Both	95%	250000	✓	✓	✓
Qld Police Credit Union	Standard Variable	5.64%	876	Nil	✓	Both	97%	50000	✗	✓	✓
Qld Professional CU	Friendly	5.55%	855	10.00/m	✓	Both	95%	No min	✓	✓	✓
QT Mutual Bank	Choices Intro Rate Mortgage Breaker 1	4.90%	Nil	395/a	✓	P+I	95%	150000	✓	✓	✓
QT Mutual Bank	Choices Mortgage Breaker 250-499k	5.22%	Nil	395/a	✓	P+I	95%	250000	✓	✓	✓
QT Mutual Bank	Smart Starter Extra Intro Rate Mortgage	4.10%	600	Nil	✓	P+I	95%	250000	✓	✓	✓
QT Mutual Bank	Smart Starter Extra Mortgage Breaker 2	5.22%	600	Nil	✓	P+I	95%	250000	✓	✓	✓
QT Mutual Bank	Teachers' Life Intro Rate Mortgage Breaker 1	4.90%	Nil	25/m	✓	P+I	95%	150000	✓	✓	✓
QT Mutual Bank	Teachers' Life Mortgage Breaker 250-499k	5.22%	Nil	25/m	✓	P+I	95%	250000	✓	✓	✓
Quay Credit Union	Basic Variable (Refinance only)	5.24%	638	Nil	✓	Both	80%	100000	✗	✓	✗
Quay Credit Union	Premium Home Loan (Refinance only)	5.44%	638	Nil	✓	Both	80%	100000	✓	✓	✗
Queensland Country Credit Union	Ultimate Home Loan Variable Rate 150k	5.29%	Nil	330/a	✓	Both	95%	150000	✓	✓	✗
Queenslanders CU	Original Home Loan	5.23%	595	Nil	✓	Both	95%	50000	✓	✓	✓
RAMS	Full Feature	5.85%	870	Nil	✓	Both	95%	15000	✓	✓	✓
Rate Busters	RateBusters 80	4.92%	855	Nil	✓	Both	80%	80000	✓	✓	✓
RESI Mortgage Corp	Complete Home Loan	5.72%	649	Nil	✓	Both	95%	30000	✗	✓	✓
RESI Mortgage Corp	Smart Pro Plus	5.11%	649	330.00/a	✓	Both	95%	30000	✗	✓	✓

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			Upfront (\$)	Ongoing (\$)							
★★★											
RESI Mortgage Corp	Switch n Save Intro Variable 2 yrs	5.31%	649	Nil	✓	Both	95%	30000	✗	✓	✓
RESI Mortgage Corp	Break Thru Variable	5.16%	689	Nil	✓	Both	80%	50000	✓	✓	✓
RESI Mortgage Corp	Flexi Options	5.29%	854	Nil	✓	Both	95%	10000	✓	✓	✓
RESIMAC Financial Services	Quickstart Loan	5.54%	599	Nil	✓	P+I	95%	50000	✓	✓	✓
SCU	Basic Home Loan	5.26%	747	Nil	✓	P+I	95%	25000	✗	✓	✓
SCU	Standard Variable	5.77%	747	Nil	✓	Both	95%	25000	✓	✓	✓
SERVICE ONE Members Bank	The Base Variable	5.35%	750	8.00/m	✓	Both	97%	No min	✗	✗	✓
SERVICE ONE Members Bank	Standard Variable	5.75%	750	8.00/m	✓	Both	97%	No min	✓	✓	✓
SGE Credit Union	Solutions Home Loan Package Mortgage	5.21%	Nil	350/a	✓	Both	95%	No min	✓	✓	✗
St.George Bank	Basic Variable	5.41%	600	Nil	✓	Both	95%	30000	✗	✓	✓
St.George Bank	Negotiated Basic Variable	5.32%	600	Nil	✓	Both	95%	30000	✗	✓	✓
St.George Bank	Discount Variable 1 yr	5.29%	700	10.00/m	✓	Both	95%	50000	✓	✓	✓
Summerland CU	Premium	5.29%	Nil	380.00/a	✓	P+I	95%	250000	✗	✓	✓
Suncorp Bank	Back To Basics	5.41%	600	Nil	✓	Both	95%	10000	✗	✓	✓
Sutherland Credit Union	Home Basic	5.47%	1055	Nil	✗	P+I	95%	250000	✗	✓	✓
Sutherland Credit Union	Home Plus	5.62%	1055	Nil	✓	P+I	95%	150000	✓	✓	✓
Teachers Mutual Bank	My First Home Loan	5.48%	Nil	Nil	✓	P+I	98%	25000	✗	✓	✗
Teachers Mutual Bank	Rewards Package Smart Home Loan 1	5.23%	765	200/a	✓	Both	95%	150000	✗	✓	✓
Teachers Mutual Bank	Smart Home Loan	5.23%	765	200.00/a	✓	Both	95%	150000	✗	✓	✓
Teachers Mutual Bank	Solutions Plus Home Loan	5.07%	765	200.00/a	✓	Both	95%	250000	✗	✓	✓
The Capricornian	My First Home Loan Variable 50k+	5.12%	Nil	385/a	✓	Both	95%	50000	✓	✓	✓
The Mac	Home Loan	5.99%	1323	Nil	✓	Both	95%	No min	✓	✓	✗
The Rock Building Soc	Rock Star Package Variable 250k+	5.44%	Nil	350.00/a	✓	Both	95%	100000	✓	✓	✓
The Rock Building Soc	Rock Star Pkg Variable Special 250k+	5.19%	Nil	350.00/a	✓	Both	95%	100000	✓	✓	✓
Victoria Teachers Mutual Bank	Basic Variable	5.14%	600	Nil	✓	P+I	95%	No min	✗	✓	✓

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			Upfront (\$)	Ongoing (\$)							
★★★★											
Victoria Teachers Mutual Bank	Rewards Package Basic Variable	5.04%	300	300/a	✓	P+I	95%	No min	✗	✓	✓
Victoria Teachers Mutual Bank	Offset Variable	5.64%	600	Nil	✓	Both	95%	No min	✓	✓	✓
Victoria Teachers Mutual Bank	Rewards Package Offset Variable	5.54%	300	300/a	✓	Both	95%	No min	✓	✓	✓
Westpac	Flexi First Option	5.33%	750	Nil	✓	Both	97%	25000	✗	✓	✓
Westpac	Rocket Repay Home Loan	5.98%	750	8.00/m	✓	Both	97%	10000	✓	✓	✓
Yellow Brick Road	Homebase	5.74%	725	Nil	✓	Both	95%	20000	✓	✓	✓
★★★											
AMP Bank	Classic Variable	6.00%	895	10.00/m	✓	Both	90%	40000	✓	✓	✓
AMP Bank	Intro 1yr Variable 1 yr	5.00%	295	10.00/m	✓	Both	90%	40000	✓	✓	✓
Aussie Home Loans	Optimizer Standard Variable	5.98%	100	Nil	✓	Both	95%	100000	✗	✓	✓
Bank of Melbourne	Variable	5.90%	700	10.00/m	✓	Both	95%	10000	✓	✓	✓
Bank of Sydney	Expect More Variable 100-499k	5.69%	Nil	395.00/a	✗	Both	95%	100000	✓	✓	✓
BankSA	Variable	5.97%	700	10.00/m	✓	Both	95%	10000	✓	✓	✓
Bankwest	Mortgage Shredder	5.89%	755	Nil	✓	Both	95%	20000	✓	✓	✓
Bankwest	Mortgage Shredder Intro Variable 1 yr	5.14%	755	Nil	✓	Both	95%	20000	✓	✓	✓
Bankwest	Super Start Home Loan	5.09%	755	Nil	✓	Both	95%	20000	✓	✓	✓
bcu	Standard Variable	5.78%	600	Nil	✗	Both	95%	10000	✓	✓	✗
Bendigo Bank	Home Loan Package Variable 5k+	5.51%	728.8	8/m	✓	P+I	90%	5000	✓	✓	✓
Beyond Bank	Parent Variable	5.79%	945	Nil	✓	Both	95%	10000	✓	✓	✓
BOQ	First Start 1 yr	5.01%	895	10.00/m	✓	Both	95%	5000	✓	✓	✓
BOQ	Standard Variable	6.01%	895	10.00/m	✓	Both	95%	No min	✓	✓	✓
CairnsPenny Savings&Loan	Standard Variable	5.50%	682	15.00/q	✓	Both	95%	20000	✗	✓	✓
Catalyst Money	Variable	5.95%	900	Nil	✗	P+I	95%	30000	✓	✓	✓
Circle Credit Co-op	Standard Variable	6.00%	875	Nil	✓	Both	90%	50000	✗	✓	✗

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			Upfront (\$)	Ongoing (\$)							
★★											
Coastline Credit Union	No Fee Home Loan Variable	5.84%	Nil	Nil	✓	P+I	90%	15000	✗	✓	✓
Coastline Credit Union	Options Home Loan	5.54%	805	8.00/m	✓	P+I	90%	100000	✗	✓	✓
Community First CU	True Value Var HI	6.12%	1095	Nil	✓	Both	95%	10000	✓	✓	✓
Defence Bank	Flexi Saver	5.19%	1146	Nil	✗	Both	95%	50000	✗	✓	✓
Defence Bank	Flexi Choice Variable	5.64%	400	Nil	✓	P+I	95%	50000	✓	✓	✓
Easy Street Fin Services	Easystreet Basic Var	5.51%	500	Nil	✗	P+I	95%	50000	✗	✓	✓
ECU Australia	Introductory Home Loan 1 yr	4.99%	1020	Nil	✓	Both	95%	150000	✓	✓	✓
ECU Australia	Premium Variable	6.05%	1020	Nil	✓	Both	95%	No min	✓	✓	✓
FCCS Credit Union	Rewards	5.74%	750	Nil	✓	Both	95%	10000	✗	✗	✓
FCCS Credit Union	Value Plus Variable	6.14%	750	Nil	✓	Both	95%	30000	✓	✓	✓
First Option Credit Union	Mortgage Secured	5.85%	875	Nil	✓	P+I	95%	5000	✓	✓	✗
First Option Credit Union	Packaged Home Loan Mortgage Secured	5.50%	600	375/a	✓	P+I	95%	150000	✓	✓	✓
Greater Building Society	Mortgage Express	5.70%	790	5.00/m	✓	P+I	95%	No min	✗	✓	✓
Horizon Credit Union	Classic Home Loan	5.79%	Nil	Nil	✓	Both	95%	No min	✗	✓	✓
HSBC	Home Smart	5.95%	852.5	Nil	✓	P+I	90%	50000	✓	✓	✓
HSBC	Variable	5.95%	852.5	Nil	✓	Both	90%	50000	✓	✓	✓
Hunter United Credit Union	Variable	5.95%	930	5.00/m	✓	P+I	95%	No min	✗	✓	✗
Illawarra CU NSW	Variable	5.95%	Nil	Nil	✗	P+I	95%	30000	✓	✓	✓
Intech Credit Union	Classic Home Loan	5.93%	400	Nil	✓	Both	95%	30000	✓	✓	✗
Liberty Financial	Liberty Sharp	5.29%	1325	Nil	✗	P+I	95%	100000	✗	✓	✗
Macquarie Bank	Standard Variable	5.95%	330	398.00/a	✓	Both	90%	150000	✓	✓	✓
ME Bank	Variable	5.83%	350	Nil	✓	Both	95%	40000	✗	✓	✓
ME Bank	Ultimate Super Member	5.68%	350	Nil	✓	P+I	95%	50000	✓	✓	✓
MyState	Variable	5.89%	702.5	Nil	✓	Both	95%	30000	✓	✓	✓
Northern Beaches CU	All in One	6.09%	915	Nil	✓	P+I	95%	30000	✓	✓	✗

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## Variable Rate Home Loans

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Split Facility	Principal+ Interest/ Interest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront (\$)	Ongoing (\$)							
★★											
People's Choice Credit Union	Standard Variable	5.87%	900	Nil	✓	Both	95%	20000	✓	✓	✓
Police Bank	Variable	5.84%	1045	Nil	✓	Both	95%	30000	✗	✓	✗
Qld Professional CU	Variable	6.40%	855	Nil	✓	Both	95%	No min	✓	✓	✓
QT Mutual Bank	Rate Tracker Home Loan Series 3 80%	5.40%	644	Nil	✗	P+I	95%	150000	✓	✓	✗
QT Mutual Bank	Intro Rate Mortgage Breaker 1 yr	4.90%	644	Nil	✓	P+I	95%	125000	✓	✓	✓
QT Mutual Bank	Mortgage Breaker	5.82%	644	Nil	✓	P+I	95%	20000	✓	✓	✓
Queensland Country Credit Union	Variable Rate	5.79%	950	5.00/m	✓	Both	95%	10000	✓	✓	✗
RESI Mortgage Corp	Low Start 1 yr	4.72%	1199	Nil	✗	Both	95%	30000	✗	✓	✓
RESIMAC Financial Services	Alt Doc Loan	5.64%	599	Nil	✓	Both	80%	50000	✓	✓	✓
SGE Credit Union	Mortgage Secured Loan	5.87%	500	Nil	✓	Both	95%	No min	✓	✓	✗
St.George Bank	Variable	5.99%	700	10.00/m	✓	Both	95%	10000	✓	✓	✓
Summerland CU	Eco Mortgage Loan	5.64%	600	8.00/m	✓	P+I	95%	20000	✗	✓	✓
Summerland CU	Family Advantage Intro Variable 1 yr	5.39%	800	8.00/m	✓	P+I	95%	75000	✗	✓	✓
Summerland CU	First Start Intro Variable 1 yr	4.89%	800	8.00/m	✓	P+I	95%	75000	✗	✓	✓
Summerland CU	Mortgage Plus Loan	5.96%	800	8.00/m	✓	P+I	95%	20000	✓	✓	✓
Suncorp Bank	Variable	5.99%	600	10.00/m	✓	Both	95%	10000	✓	✓	✓
Teachers Mutual Bank	Flexi Choice	5.73%	715	Nil	✓	P+I	95%	25000	✗	✓	✓
Teachers Mutual Bank	Variable Loan IO	5.73%	715	Nil	✓	IO	95%	25000	✗	✓	✓
The Capricornian	My Advantage Variable 50k+	5.52%	Nil	385/a	✓	Both	95%	50000	✓	✓	✓
The Capricornian	Variable	6.27%	275	Nil	✓	Both	95%	10000	✓	✓	✓
The Mutual	Budget	5.03%	150	Nil	✗	P+I	90%	50000	✗	✓	✓
The Mutual	Mutual	5.23%	300	Nil	✗	Both	90%	50000	✗	✓	✓
The Mutual	Intro Plus 3 yrs	5.03%	500	Nil	✓	P+I	90%	150000	✗	✓	✓
The Mutual	Premium Variable	5.58%	Nil	Nil	✓	Both	95%	20000	✓	✓	✓
The Rock Building Soc	Variable	6.19%	800	5.00/m	✓	Both	95%	50000	✓	✓	✓

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## Variable Rate Home Loans

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Split Facility	Principal+ Interest/ Interest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront (\$)	Ongoing (\$)							
★★											
TIO Banking	Essentials Home Ln Pkg Essentials Var	5.31%	Nil	399/a	✗	Both	90%	250000	✓	✓	✓
Transport Mutual Credit Union	Basic Variable	5.76%	1010	Nil	✗	P+I	95%	100000	✓	✓	✓
★											
Adelaide Bank	Smartdoc Variable	6.41%	475	10.00/m	✓	Both	80%	10000	✓	✓	✓
Arab Bank Australia	HeadStart Intro Variable 1 yr	4.79%	600	8.00/m	✓	P+I	95%	50000	✗	✓	✓
Arab Bank Australia	Standard Variable	6.50%	250	Nil	✓	Both	95%	50000	✗	✓	✓
Bank of Sydney	Variable	6.63%	990	10.00/m	✗	Both	95%	No min	✓	✓	✓
Bendigo Bank	Variable	6.01%	728.8	8.00/m	✓	P+I	90%	5000	✓	✓	✓
Beyond Bank	Bridging Home Loan	6.04%	795	Nil	✗	Both	85%	10000	✗	✗	✗
Citibank	Variable	6.19%	649	8.00/m	✓	Both	90%	50000	✗	✓	✓
Citibank	Offset Variable	6.19%	649	8.00/m	✓	Both	90%	50000	✓	✓	✓
Hunter United Credit Un	Interest Only 150-499k	5.85%	880	Nil	✗	IO	90%	150000	✗	✓	✗
Latvian Aus Credit Co-op	Housing Loan Variable	6.15%	1257	Nil	✗	P+I	95%	10000	✓	✓	✗
ME Bank	Ultimate Offset	6.13%	350	Nil	✓	P+I	95%	50000	✓	✓	✓
Summerland CU	Equity Extra	6.29%	800	10.00/m	✓	Both	80%	20000	✗	✓	✓
Summerland CU	Home Loan Plus	5.89%	800	8.00/m	✓	P+I	95%	20000	✗	✓	✓
Sutherland Credit Union	Home In One Loan	6.23%	1055	8.00/a	✓	P+I	95%	20000	✓	✓	✓
TIO Banking	Essentials Variable	5.91%	1180	10.00/m	✗	Both	90%	10000	✓	✓	✓
Transport Mutual Credit Union	Variable	6.01%	1010	Nil	✗	P+I	95%	10000	✓	✓	✓



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## Residential 1 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★★ outstanding value										
A M O Group	Residential Fixed 1 yr	4.67%	530	330.00/a	✓	Both	95%	2000000	✗	✓
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k	4.79%	Nil	375/a	✓	Both	90%	No Max	✓	✗
Austral Mortgage	Advantage Plus Fixed 1 yr	4.79%	1095	Nil	✓	Both	95%	5000000	✗	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 y	4.84%	Nil	Nil	✓	Both	95%	No Max	✗	✓
BOQ	Shareholder Benefits Residential 1yr Fixe	4.75%	375	Nil	✓	Both	95%	No Max	✓	✗
CUA	Residential Fixed 1 yr	4.89%	795	Nil	✓	Both	97%	5000000	✗	✗
CUA	Residential Premium Fixed 1 yr	5.14%	795	Nil	✓	Both	97%	5000000	✓	✓
Mortgage HOUSE	Advantage Fixed 1 yr 10-749k	4.69%	595	Nil	✓	Both	95%	2500000	✓	✓
nab	Choice Package Standard Fixed 1 yr 150	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✗
nab	Standard Fixed 1 yr	4.89%	Nil	8.00/m	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Premium Plus Package Residential Fixed	4.39%	Nil	350/a	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Residential Fixed 1 yr	4.39%	Nil	Nil	✓	Both	95%	No Max	✗	✗
Qld Police Credit Union	Residential Fixed 1 yr	4.69%	876	Nil	✓	Both	97%	No Max	✗	✓
SERVICE ONE Members BanPioneer Banking	Residential Fixed 1 yr 20	4.8%	Nil	350/a	✓	Both	97%	No Max	✓	✓
★★★★										
Adelaide Bank	Smartsuite Fixed ** 1 yr	4.79%	475	10.00/m	✓	Both	95%	No Max	✓	✓
ANZ	Residential 1yr Fixed 1 yr	4.94%	600	10.00/m	✓	Both	90%	No Max	✓	✗
Bank of Melbourne	Advantage Package Residential Fixed 1 y	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✓
BankSA	Advantage Package Residential Fixed 1 y	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✓
BOQ	Home Loan Privileges Residential 1yr Fix	4.75%	Nil	395/a	✓	Both	95%	No Max	✓	✗
Catalyst Money	Residential Fixed 1 yr	5.09%	900	Nil	✓	Both	95%	No Max	✗	✓
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 15	4.79%	200	375/a	✓	Both	95%	No Max	✗	✗
Greater Building Society	Great Rate Fixed 1 yr	4.19%	790	Nil	✓	Both	95%	No Max	✗	✓
Heritage Bank	Professional Package Residential Fixed 1	4.89%	100	300/a	✓	Both	95%	No Max	✗	✓

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## Residential 1 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★★										
Heritage Bank	Residential Fixed 1 yr	4.89%	700	5.00/m	✓	Both	95%	No Max	✗	✓
Homeloans	MoniPower Fixed 1 yr	4.99%	410	Nil	✓	Both	95%	3500000	✓	✓
HomeSide Lending	Homeplus Fixed Rate 1 yr	4.79%	200	10.00/m	✓	Both	95%	No Max	✗	✗
HomeSide Lending	Homeplus Package Homeplus Fixed Rate	4.79%	800	10/m	✓	Both	95%	No Max	✗	✗
nab	Choice Package Tailored Fixed IO 1 yr 15	4.89%	Nil	395/a	✓	IO	95%	No Max	✗	✗
nab	Private Tailored Pkg Standard Fixed 1 yr	4.79%	Nil	750/a	✓	Both	95%	No Max	✗	✗
nab	Tailored Fixed IO 1 yr	4.99%	Nil	8.00/m	✓	IO	95%	No Max	✗	✗
Queenslanders CU	Fixed Rate 1 yr	4.90%	595	Nil	✓	Both	95%	No Max	✗	✓
SERVICE ONE Members Ban	Residential Fixed 1 yr	5.00%	750	8.00/m	✓	Both	97%	No Max	✓	✓
St.George Bank	Advantage Package Residential Fixed 1 y	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Offset Fixed 1 yr	4.84%	600	Nil	✓	Both	95%	No Max	✓	✓
★★★										
AMP Bank	Affinity Package Residential Fixed 1 yr 10	4.54%	895	Nil	✗	Both	90%	No Max	✗	✗
AMP Bank	Professional Package Residential Fixed 1	4.69%	Nil	349/a	✗	Both	90%	2000000	✗	✗
AMP Bank	Residential Fixed 1 yr	4.69%	545	Nil	✗	Both	90%	2000000	✗	✗
AMP Bank	Select Package Residential Fixed 1 yr 10	4.59%	545	Nil	✗	Both	90%	No Max	✗	✗
Arab Bank Australia	Residential Fixed 1 yr	4.69%	250	8.00/m	✗	Both	95%	No Max	✗	✗
Bank of Melbourne	Residential Fixed 1 yr	4.94%	700	10.00/m	✓	Both	95%	1000000	✗	✓
bankmecu	Residential Fixed 1 yr	4.95%	595	Nil	✓	P+I	95%	No Max	✗	✗
BankSA	Residential Fixed 1 yr	4.94%	700	10.00/m	✓	Both	95%	No Max	✗	✓
BankVic	Fixed 1 yr	4.99%	666	Nil	✓	Both	95%	3000000	✗	✗
BankVic	Portfolio Fixed 1 yr 250k+	4.89%	Nil	375/a	✓	Both	95%	No Max	✓	✗
bcb	Residential Fixed 1 yr	4.84%	600	Nil	✗	Both	95%	7000000	✗	✗
Beyond Bank	Residential Fixed 1 yr	4.99%	795	Nil	✓	Both	95%	2000000	✗	✓

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## Residential 1 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
BOQ	Residential 1yr Fixed 1 yr	4.75%	895	10.00/m	✓	Both	95%	No Max	✓	✗
Citibank	Standard Fixed 1 yr	4.99%	649	8.00/m	✓	Both	90%	4000000	✗	✗
Coastline Credit Union	Residential Fixed 1 yr	4.94%	805	Nil	✓	P+I	90%	No Max	✗	✓
Commonwealth Bank	Residential Fixed 1 yr	4.94%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Community First CU	True Fixed 1 yr	5.19%	1095	Nil	✓	Both	95%	1000000	✓	✓
ECU Australia	Premium Fixed 1 yr	4.99%	1020	Nil	✓	Both	95%	No Max	✗	✓
Encompass Credit Union	Residential Fixed 1 yr	5.39%	946.5	Nil	✓	Both	95%	1000000	✗	✓
Gateway Credit Union	Low Rate Plus Residential Fixed 1 yr 250	4.99%	275	249/a	✓	Both	95%	No Max	✗	✗
Gateway Credit Union	Premium Fixed 1 yr	4.99%	275	249.00/a	✓	Both	80%	750000	✗	✗
Gateway Credit Union	Residential Fixed 1 yr	5.19%	750	Nil	✓	Both	95%	No Max	✗	✗
Greater Building Society	Standard Fixed 1 yr	4.55%	790	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Standard F	3.99%	790	325/a	✓	Both	95%	No Max	✗	✓
Holiday Coast CU	Fixed N Easy 1 yr	4.49%	380	Nil	✓	Both	95%	No Max	✗	✗
Homestar Finance	Advantage Fixed 1 yr	5.00%	Nil	Nil	✓	Both	95%	2000000	✗	✓
Horizon Credit Union	Residential Fixed 1 yr	4.99%	935	Nil	✓	Both	95%	No Max	✓	✓
Hume Building Society	Residential Fixed 1 yr	4.95%	750	Nil	✓	Both	95%	No Max	✗	✗
Illawarra CU NSW	Residential Fixed 1 yr	5.09%	900	Nil	✓	Both	95%	No Max	✗	✓
IMB	Residential Fixed 1 yr	4.94%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
iMortgage	Fusion ProPack Fixed 1 yr	4.64%	260	330.00/a	✓	Both	95%	2000000	✗	✓
iMortgage	Residential Fusion Fixed 1 yr	4.74%	260	Nil	✓	Both	95%	2000000	✗	✓
ING DIRECT	Residential Fixed 1 yr	4.69%	220	Nil	✓	Both	95%	2000000	✗	✗
Macquarie Bank	Basic IO Fixed 1 yr	4.95%	330	Nil	✓	IO	90%	2000000	✗	✗
Macquarie Bank	Basic P&I Fixed 1 yr	4.95%	330	Nil	✓	P+I	90%	2000000	✗	✗
Macquarie Bank	Offset Fixed 1 yr	4.95%	330	398.00/a	✓	Both	90%	2000000	✗	✗

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## Residential 1 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
ME Bank	Residential Fixed Special 1 yr	5.09%	350	Nil	✗	P+I	95%	No Max	✗	✗
ME Bank	Super Member Fixed 1 yr	5.09%	350	Nil	✓	P+I	95%	No Max	✗	✗
ME Bank	Ultimate Offset Special Fixed 1 yr	5.09%	350	Nil	✓	P+I	95%	No Max	✓	✓
nab	Private Tailored Pkg Tailored Fixed IO 1 y	4.89%	Nil	750/a	✓	IO	95%	No Max	✗	✗
People's Choice Credit Union	Lite Fixed 1 yr	4.79%	654.5	Nil	✗	Both	90%	1000000	✗	✗
People's Choice Credit Union	Home Loan Package Residential Fixed 1	4.89%	150	375/a	✓	Both	95%	No Max	✗	✗
People's Choice Credit Union	Residential Fixed 1 yr	5.04%	900	8.00/m	✓	Both	95%	No Max	✗	✗
Qantas Credit Union	Options Fixed 1 yr	4.99%	600	Nil	✓	Both	95%	No Max	✗	✗
Queensland Country Credit U	Fixed Rate 1 yr	4.89%	950	5.00/m	✓	Both	90%	No Max	✓	✓
Queensland Country Credit U	Ultimate Home Loan Fixed Rate 1 yr 150l	4.89%	Nil	330/a	✓	Both	90%	No Max	✓	✓
RAMS	Fixed Rate 1 yr	4.75%	870	20.00/m	✓	Both	95%	No Max	✗	✓
RESI Mortgage Corp	FlexiFix 1 yr	4.89%	649	Nil	✗	Both	95%	2000000	✗	✗
RESI Mortgage Corp	FlexiFix Plus 1 yr	4.79%	649	330.00/a	✗	Both	95%	2000000	✗	✗
RESI Mortgage Corp	Smart Pro Fixed 1 yr	4.99%	649	Nil	✗	Both	95%	2000000	✗	✗
RESIMAC Financial Services	Quickstart Fixed 1 yr	5.18%	599	Nil	✓	P+I	95%	1000000	✗	✓
RESIMAC Financial Services	Standard Fixed 1 yr	4.88%	599	Nil	✓	Both	95%	1000000	✗	✓
SCU	Residential Fixed 1 yr	4.89%	747	Nil	✓	Both	95%	No Max	✗	✓
SGE Credit Union	Residential Fixed 1 yr	4.89%	500	Nil	✓	Both	95%	2000000	✗	✗
St.George Bank	Residential Fixed 1 yr	4.94%	700	10.00/m	✓	Both	95%	No Max	✗	✓
State Custodians	Standard Fixed 1 yr	4.97%	550	299.00/a	✗	Both	95%	1000000	✗	✗
Suncorp Bank	Home Package Plus Residential Fixed 1	4.94%	Nil	375/a	✓	Both	95%	No Max	✗	✗
Suncorp Bank	Residential Fixed 1 yr	5.09%	600	10.00/m	✓	Both	95%	No Max	✗	✗
Teachers Mutual Bank	Option Fixed 1 yr	4.84%	715	Nil	✗	P+I	95%	5000000	✗	✗
Teachers Mutual Bank	Standard Fixed IO 1 yr	4.84%	715	Nil	✗	IO	95%	5000000	✗	✗

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## Residential 1 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
The Mac	Standard Fixed 1 yr	5.75%	1323	Nil	✓	Both	95%	No Max	✗	✓
The Rock Building Soc	Residential Fixed 1 yr 80%	4.77%	800	5.00/m	✓	Both	95%	3000000	✗	✓
UBank	UHomeLoan Fixed 1 yr	4.48%	Nil	Nil	✗	Both	80%	1000000	✗	✗
Victoria Teachers Mutual Bank	Basic Fixed 1 yr	4.84%	600	Nil	✓	P+I	95%	No Max	✗	✓
Westpac	Fixed Options 1 yr	4.99%	600	8.00/m	✓	Both	95%	No Max	✗	✓
Yellow Brick Road	Futureproof Fixed 1 yr	5.39%	725	Nil	✓	Both	95%	2000000	✗	✗
Yellow Brick Road	Gold Pathway Fixed 1 yr	5.29%	250	249.00/a	✓	Both	95%	2000000	✗	✗
★★										
Aussie Home Loans	Optimizer Fixed 1 yr	4.74%	100	Nil	✓	Both	95%	2000000	✗	✗
Bankwest	Residential Fixed 1 yr	5.09%	295	12.00/m	✓	Both	90%	No Max	✗	✓
Bendigo Bank	Residential Fixed 1 yr	5.04%	728.8	8.00/m	✓	P+I	90%	No Max	✗	✓
Beyond Bank	Parent Fixed 1 yr	4.99%	945	Nil	✓	Both	95%	1000000	✗	✓
CairnsPenny Savings&Loan	Standard Fixed 1 yr	5.25%	682	15.00/q	✓	P+I	95%	1000000	✗	✓
Delphi Bank	Standard Fixed 1 yr	5.30%	1020	6.00/m	✗	Both	90%	5000000	✗	✗
Homeloans	Ultra Fixed 1 yr	5.14%	560	Nil	✗	Both	95%	2000000	✗	✗
Homeloans	ProSmart Fixed 1 yr	5.24%	410	Nil	✓	Both	95%	2000000	✗	✓
HSBC	Residential Fixed 1 yr	5.49%	852.5	Nil	✓	Both	90%	7500000	✗	✗
Liberty Financial	Liberty Fixed 1 yr	4.94%	660	28.00/m	✓	Both	85%	1000000	✗	✗
LJ Hooker Home Loans	Kick-Start Plus Fix 1 yr	5.18%	350	330.00/a	✗	Both	95%	2000000	✗	✗
LJ Hooker Home Loans	Leveredge Fix 1 yr	4.96%	275	Nil	✗	P+I	90%	2000000	✗	✗
LJ Hooker Home Loans	Leveredge Plus Fix 1 yr	4.86%	275	330.00/a	✗	P+I	90%	2000000	✗	✗
LJ Hooker Home Loans	Kick-Start Fix 1 yr	5.38%	350	Nil	✓	Both	95%	2000000	✗	✗
Macquarie Bank	Basic Basic IO Fixed 1 yr	4.95%	330	Nil	✓	IO	90%	No Max	✗	✗
ME Bank	Residential Fixed 1 yr	5.59%	350	Nil	✗	P+I	95%	No Max	✗	✗

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## Residential 1 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★										
MyRate	Residential Fixed 1 yr	5.00%	Nil	Nil	✓	Both	95%	2000000	✗	✗
MyState	Residential Fixed 1 yr 80%	4.77%	702.5	Nil	✓	Both	95%	1000000	✗	✗
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	4.79%	Nil	395/a	✓	P+I	95%	No Max	✗	✗
QT Mutual Bank	Residential Fixed 1 yr	4.89%	644	Nil	✓	P+I	95%	No Max	✗	✗
RESI Mortgage Corp	Smart Option Fixed Home Loan 1 yr	5.29%	660	Nil	✓	Both	95%	2000000	✗	✗
RESIMAC Financial Services	Alt Doc Fixed 1 yr	5.28%	599	Nil	✗	Both	80%	1000000	✗	✓
Summerland CU	Standard Fixed 1 yr	4.79%	800	8.00/m	✓	Both	95%	No Max	✗	✗
The Mutual	Premium Fixed 1 yr	4.79%	300	Nil	✓	Both	95%	No Max	✗	✗
TIO Banking	Essentials Fixed 1 yr	4.99%	1180	10.00/m	✓	Both	90%	No Max	✗	✗
TIO Banking	Essentials Home Ln Pkg Essentials Fixec	4.99%	Nil	399/a	✓	Both	90%	No Max	✗	✗
Unicredit-WA	Residential Fixed 1 yr	4.79%	650	Nil	✗	Both	95%	No Max	✗	✗
★										
Adelaide Bank	Smartdoc Fixed 1 yr	5.79%	475	10.00/m	✓	Both	80%	2000000	✓	✓
Bank of Sydney	Residential Fixed 1 yr	5.30%	990	10.00/m	✓	Both	95%	No Max	✗	✗
First Option Credit Union	Packaged Home Loan Residential Fixed	5.35%	875	375/a	✓	P+I	95%	1000000	✓	✓
First Option Credit Union	Residential Fixed 1 yr	5.60%	875	Nil	✓	P+I	95%	1000000	✓	✓
Northern Beaches CU	Interest Only Fixed 1 yr	6.09%	915	Nil	✓	IO	95%	No Max	✗	✗
Quay Credit Union	Residential Fixed (Refinance only) 1 yr	5.24%	638	Nil	✓	P+I	80%	1500000	✗	✗
Transport Mutual Credit Union	Residential Fixed 1 yr	5.99%	1010	Nil	✓	P+I	95%	824109	✗	✓



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## Residential 2 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★★ outstanding value										
A M O Group	Residential Fixed 2 yrs	4.86%	530	330.00/a	✓	Both	95%	2000000	✗	✓
ANZ	Breakfree Residential Fixed 2 yrs 150k+	4.89%	Nil	375/a	✓	Both	90%	No Max	✗	✗
Austral Mortgage	Advantage Plus Fixed 2 yrs	4.79%	1095	Nil	✓	Both	95%	5000000	✗	✓
CUA	Residential Fixed 2 yrs	4.89%	795	Nil	✓	Both	97%	5000000	✗	✗
CUA	Residential Premium Fixed 2 yrs	5.19%	795	Nil	✓	Both	97%	5000000	✓	✓
Mortgage HOUSE	Advantage Fixed 2 yrs 10-749k	4.69%	595	Nil	✓	Both	95%	2500000	✓	✓
nab	Choice Package Standard Fixed 2 yrs 15	4.89%	Nil	395/a	✓	Both	95%	No Max	✗	✗
nab	Private Tailored Pkg Standard Fixed 2 yrs	4.89%	Nil	750/a	✓	Both	95%	No Max	✗	✗
nab	Standard Fixed 2 yrs	4.99%	Nil	8.00/m	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Premium Plus Package Residential Fixed	4.69%	Nil	350/a	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Residential Fixed 2 yrs	4.69%	Nil	Nil	✓	Both	95%	No Max	✗	✗
Qld Police Credit Union	Residential Fixed 2 yrs	4.79%	876	Nil	✓	Both	97%	No Max	✗	✓
SERVICE ONE Members BanPioneer Banking	Residential Fixed 2 yrs	4.8%	Nil	350/a	✓	Both	97%	No Max	✓	✓
SERVICE ONE Members Ban	Residential Fixed 2 yrs	5.00%	750	8.00/m	✓	Both	97%	No Max	✓	✓
★★★★										
Adelaide Bank	Smartsuite Fixed ** 2 yrs	4.79%	475	10.00/m	✓	Both	95%	No Max	✓	✓
Bank of Melbourne	Advantage Package Residential Fixed 2 y	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✓
BankSA	Advantage Package Residential Fixed 2 y	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 y	4.84%	Nil	Nil	✓	Both	95%	No Max	✗	✓
BOQ	Shareholder Benefits Residential Fixed 2	4.79%	375	Nil	✓	Both	95%	No Max	✗	✗
Commonwealth Bank	Residential Fixed 2 yrs	5.04%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 1	4.89%	200	375/a	✓	Both	95%	No Max	✗	✗
Heritage Bank	Professional Package Residential Fixed 2	4.89%	100	300/a	✓	Both	95%	No Max	✗	✓
Heritage Bank	Residential Fixed 2 yrs	4.89%	700	5.00/m	✓	Both	95%	No Max	✗	✓

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## Residential 2 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★										
Homeloans	MoniPower Fixed 2 yrs	4.99%	410	Nil	✓	Both	95%	3500000	✓	✓
HomeSide Lending	Homeplus Fixed Rate 2 yrs	4.89%	200	10.00/m	✓	Both	95%	No Max	✗	✗
HomeSide Lending	Homeplus Package Homeplus Fixed Rate	4.89%	800	10/m	✓	Both	95%	No Max	✗	✗
IMB	Residential Fixed 2 yrs	4.94%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
ING DIRECT	Residential Fixed 2 yrs	4.69%	220	Nil	✓	Both	95%	2000000	✗	✗
nab	Choice Package Tailored Fixed IO 2 yrs 1	4.99%	Nil	395/a	✓	IO	95%	No Max	✗	✗
nab	Tailored Fixed IO 2 yrs	5.09%	Nil	8.00/m	✓	IO	95%	No Max	✗	✗
Queenslanders CU	Fixed Rate 2 yrs	4.99%	595	Nil	✓	Both	95%	No Max	✗	✓
St.George Bank	Advantage Package Residential Fixed 2 y	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Offset Fixed 2 yrs	4.94%	600	Nil	✓	Both	95%	No Max	✓	✓
Westpac	Premier Advantage Fixed Options 2 yrs 1	4.89%	Nil	395/a	✓	Both	95%	No Max	✗	✓
★★★										
AMP Bank	Affinity Package Residential Fixed 2 yrs 1	4.54%	895	Nil	✗	Both	90%	No Max	✗	✗
AMP Bank	Professional Package Residential Fixed 2	4.69%	Nil	349/a	✗	Both	90%	2000000	✗	✗
AMP Bank	Residential Fixed 2 yrs	4.69%	545	Nil	✗	Both	90%	2000000	✗	✗
AMP Bank	Select Package Residential Fixed 2 yrs 1	4.59%	545	Nil	✗	Both	90%	No Max	✗	✗
ANZ	Residential Fixed 2 yrs	5.04%	600	10.00/m	✓	Both	90%	No Max	✗	✗
Arab Bank Australia	Residential Fixed 2 yrs	4.99%	250	8.00/m	✗	Both	95%	No Max	✗	✗
Bank of Melbourne	Residential Fixed 2 yrs	4.94%	700	10.00/m	✓	Both	95%	1000000	✗	✓
bankmecu	Residential Fixed 2 yrs	4.95%	595	Nil	✓	P+I	95%	No Max	✗	✗
BankSA	Residential Fixed 2 yrs	4.94%	700	10.00/m	✓	Both	95%	No Max	✗	✓
BankVic	Fixed 2 yrs	4.99%	666	Nil	✓	Both	95%	3000000	✗	✗
BankVic	Portfolio Fixed 2 yrs 250k+	4.89%	Nil	375/a	✓	Both	95%	No Max	✓	✗
Bankwest	Residential Fixed 2 yrs	4.79%	295	12.00/m	✓	Both	90%	No Max	✗	✓

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## Residential 2 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
bcu	Residential Fixed 2 yrs	4.94%	600	Nil	✗	Both	95%	7000000	✗	✗
Beyond Bank	Parent Fixed 2 yrs	4.99%	945	Nil	✓	Both	95%	1000000	✗	✓
Beyond Bank	Residential Fixed 2 yrs	4.99%	795	Nil	✓	Both	95%	2000000	✗	✓
BOQ	Home Loan Privileges Residential Fixed 2 yrs	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✗
BOQ	Residential Fixed 2 yrs	4.79%	895	10.00/m	✓	Both	95%	No Max	✗	✗
Catalyst Money	Residential Fixed 2 yrs	5.39%	900	Nil	✓	Both	95%	No Max	✗	✓
Citibank	Standard Fixed 2 yrs	4.89%	649	8.00/m	✓	Both	90%	4000000	✗	✗
Coastline Credit Union	Residential Fixed 2 yrs	4.99%	805	Nil	✓	P+I	90%	No Max	✗	✓
Community First CU	True Fixed 2 yrs	5.09%	1095	Nil	✓	Both	95%	1000000	✓	✓
ECU Australia	Premium Fixed 2 yrs	5.29%	1020	Nil	✓	Both	95%	No Max	✗	✓
eMoney	Fixed Home Loan 2 yrs	4.92%	380	Nil	✗	Both	90%	1000000	✗	✗
Encompass Credit Union	Residential Fixed 2 yrs	5.09%	946.5	Nil	✓	Both	95%	1000000	✗	✓
Gateway Credit Union	Low Rate Plus Residential Fixed 2 yrs 25	5.04%	275	249/a	✓	Both	95%	No Max	✗	✗
Gateway Credit Union	Premium Fixed 2 yrs	4.79%	275	249.00/a	✓	Both	80%	750000	✗	✗
Gateway Credit Union	Residential Fixed 2 yrs	5.24%	750	Nil	✓	Both	95%	No Max	✗	✗
Greater Building Society	Great Rate Fixed 2 yrs	4.99%	790	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Standard Fixed 2 yrs	5.35%	790	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Standard Fixed 2 yrs	4.79%	790	325/a	✓	Both	95%	No Max	✗	✓
Holiday Coast CU	Fixed N Easy 2 yrs	4.99%	380	Nil	✓	Both	95%	No Max	✗	✗
Homestar Finance	Advantage Fixed 2 yrs	5.05%	Nil	Nil	✓	Both	95%	2000000	✗	✓
Horizon Credit Union	Residential Fixed 2 yrs	4.99%	935	Nil	✓	Both	95%	No Max	✓	✓
Hume Building Society	Residential Fixed 2 yrs	4.95%	750	Nil	✓	Both	95%	No Max	✗	✗
Illawarra CU NSW	Residential Fixed 2 yrs	5.39%	900	Nil	✓	Both	95%	No Max	✗	✓
iMortgage	Fusion ProPack Fixed 2 yrs	4.76%	260	330.00/a	✓	Both	95%	2000000	✗	✓

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## Residential 2 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
iMortgage	Residential Fusion Fixed 2 yrs	4.84%	260	Nil	✓	Both	95%	2000000	✗	✓
LJ Hooker Home Loans	Leveredge Fix 2 yrs	5.01%	275	Nil	✗	P+I	90%	2000000	✗	✗
Macquarie Bank	Offset Fixed 2 yrs	4.99%	330	398.00/a	✓	Both	90%	2000000	✗	✗
nab	Private Tailored Pkg Tailored Fixed IO 2 y	4.99%	Nil	750/a	✓	IO	95%	No Max	✗	✗
Pacific Mortgage Group	Residential Fixed 2 yrs	4.59%	Nil	Nil	✗	P+I	95%	2000000	✗	✓
People's Choice Credit Union Lite	Fixed 2 yrs	4.94%	654.5	Nil	✗	Both	90%	1000000	✗	✗
People's Choice Credit Union Home Loan Package	Residential Fixed 2	4.89%	150	375/a	✓	Both	95%	No Max	✗	✗
People's Choice Credit Union	Residential Fixed 2 yrs	5.04%	900	8.00/m	✓	Both	95%	No Max	✗	✗
Qantas Credit Union	Options Fixed 2 yrs	5.09%	600	Nil	✓	Both	95%	No Max	✗	✗
Queensland Country Credit U	Fixed Rate 2 yrs	4.99%	950	5.00/m	✓	Both	90%	No Max	✓	✓
Queensland Country Credit U	Ultimate Home Loan Fixed Rate 2 yrs 150	4.99%	Nil	330/a	✓	Both	90%	No Max	✓	✓
RAMS	Fixed Rate 2 yrs	4.89%	870	20.00/m	✓	Both	95%	No Max	✗	✓
RESI Mortgage Corp	Smart Pro Fixed 2 yrs	5.09%	649	Nil	✗	Both	95%	2000000	✗	✗
RESIMAC Financial Services	Quickstart Fixed 2 yrs	5.31%	599	Nil	✓	P+I	95%	1000000	✗	✓
RESIMAC Financial Services	Standard Fixed 2 yrs	5.01%	599	Nil	✓	Both	95%	1000000	✗	✓
SCU	Residential Fixed 2 yrs	4.89%	747	Nil	✓	Both	95%	No Max	✗	✓
SGE Credit Union	Residential Fixed 2 yrs	4.94%	500	Nil	✓	Both	95%	2000000	✗	✗
St.George Bank	Residential Fixed 2 yrs	4.94%	700	10.00/m	✓	Both	95%	No Max	✗	✓
State Custodians	Standard Fixed 2 yrs	5.06%	550	299.00/a	✗	Both	95%	1000000	✗	✗
Suncorp Bank	Home Package Plus Residential Fixed 2 yrs	4.89%	Nil	375/a	✓	Both	95%	No Max	✗	✗
Suncorp Bank	Residential Fixed 2 yrs	5.04%	600	10.00/m	✓	Both	95%	No Max	✗	✗
Teachers Mutual Bank	Option Fixed 2 yrs	4.79%	715	Nil	✗	P+I	95%	5000000	✗	✗
Teachers Mutual Bank	Standard Fixed IO 2 yrs	4.79%	715	Nil	✗	IO	95%	5000000	✗	✗
The Mac	Standard Fixed 2 yrs	5.75%	1323	Nil	✓	Both	95%	No Max	✗	✓

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## Residential 2 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
The Rock Building Soc	Residential Fixed 2 yrs 80%	4.87%	800	5.00/m	✓	Both	95%	3000000	✗	✓
Unicredit-WA	Residential Fixed 2 yrs	4.89%	650	Nil	✗	Both	95%	No Max	✗	✗
Victoria Teachers Mutual Bank	Basic Fixed 2 yrs	4.94%	600	Nil	✓	P+I	95%	No Max	✗	✓
Westpac	Fixed Options 2 yrs	5.09%	600	8.00/m	✓	Both	95%	No Max	✗	✓
Yellow Brick Road	Futureproof Fixed 2 yrs	5.44%	725	Nil	✓	Both	95%	2000000	✗	✗
Yellow Brick Road	Gold Pathway Fixed 2 yrs	5.34%	250	249.00/a	✓	Both	95%	2000000	✗	✗
★★										
Aussie Home Loans	Optimizer Fixed 2 yrs	4.64%	100	Nil	✓	Both	95%	2000000	✗	✗
Bendigo Bank	Residential Fixed 2 yrs	4.99%	728.8	8.00/m	✓	P+I	90%	No Max	✗	✓
CairnsPenny Savings&Loan	Standard Fixed 2 yrs	5.25%	682	15.00/q	✓	P+I	95%	1000000	✗	✓
Delphi Bank	Standard Fixed 2 yrs	5.53%	1020	6.00/m	✗	Both	90%	5000000	✗	✗
Easy Street Fin Services	Easy Street Fixed 2 yrs	5.09%	500	Nil	✓	P+I	95%	1000000	✓	✓
Homeloans	Ultra Fixed 2 yrs	5.29%	560	Nil	✗	Both	95%	2000000	✗	✗
Homeloans	ProSmart Fixed 2 yrs	5.14%	410	Nil	✓	Both	95%	2000000	✗	✓
Hunter United Credit Un	Fixed 2 yrs	5.10%	930	5.00/m	✓	P+I	95%	No Max	✗	✗
Latvian Aus Credit Co-op	Housing Loan Fixed 2 yrs	5.10%	1257	Nil	✓	P+I	95%	500000	✓	✓
LJ Hooker Home Loans	Kick-Start Plus Fix 2 yrs	5.08%	350	330.00/a	✗	Both	95%	2000000	✗	✗
LJ Hooker Home Loans	Leveredge Plus Fix 2 yrs	4.91%	275	330.00/a	✗	P+I	90%	2000000	✗	✗
LJ Hooker Home Loans	Kick-Start Fix 2 yrs	5.28%	350	Nil	✓	Both	95%	2000000	✗	✗
Macquarie Bank	Basic Basic IO Fixed 2 yrs	4.99%	330	Nil	✓	IO	90%	No Max	✗	✗
Macquarie Bank	Basic IO Fixed 2 yrs	4.99%	330	Nil	✓	IO	90%	2000000	✗	✗
Macquarie Bank	Basic P&I Fixed 2 yrs	4.99%	330	Nil	✓	P+I	90%	2000000	✗	✗
MyRate	Residential Fixed 2 yrs	5.00%	Nil	Nil	✓	Both	95%	2000000	✗	✗
MyState	Residential Fixed 2 yrs 80%	4.87%	702.5	Nil	✓	Both	95%	1000000	✗	✗

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## Residential 2 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★										
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	4.89%	Nil	395/a	✓	P+I	95%	No Max	✗	✗
QT Mutual Bank	Residential Fixed 2 yrs	4.99%	644	Nil	✓	P+I	95%	No Max	✗	✗
RESI Mortgage Corp	Smart Option Fixed Home Loan 2 yrs	5.34%	660	Nil	✓	Both	95%	2000000	✗	✗
RESIMAC Financial Services	Alt Doc Fixed 2 yrs	5.41%	599	Nil	✗	Both	80%	1000000	✗	✓
Summerland CU	Standard Fixed 2 yrs	4.99%	800	8.00/m	✓	Both	95%	No Max	✗	✗
The Mutual	Premium Fixed 2 yrs	4.89%	300	Nil	✓	Both	95%	No Max	✗	✗
TIO Banking	Essentials Fixed 2 yrs	4.99%	1180	10.00/m	✓	Both	90%	No Max	✗	✗
TIO Banking	Essentials Home Ln Pkg Essentials Fixec	4.99%	Nil	399/a	✓	Both	90%	No Max	✗	✗
★										
Adelaide Bank	Smartdoc Fixed 2 yrs	5.79%	475	10.00/m	✓	Both	80%	2000000	✓	✓
Bank of Sydney	Residential Fixed 2 yrs	5.40%	990	10.00/m	✓	Both	95%	No Max	✗	✗
Defence Bank	Flexi Choice Fixed 2 yrs	5.09%	400	Nil	✗	P+I	95%	1500000	✗	✗
First Option Credit Union	Packaged Home Loan Residential Fixed :	5.45%	875	375/a	✓	P+I	95%	1000000	✓	✓
First Option Credit Union	Residential Fixed 2 yrs	5.70%	875	Nil	✓	P+I	95%	1000000	✓	✓
Liberty Financial	Liberty Fixed 2 yrs	5.09%	660	28.00/m	✓	Both	85%	1000000	✗	✗
Quay Credit Union	Residential Fixed (Refinance only) 2 yrs	5.44%	638	Nil	✓	P+I	80%	1500000	✗	✗



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## Residential 3 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★★ outstanding value										
A M O Group	Residential Fixed 3 yrs	4.78%	530	330.00/a	✓	Both	95%	2000000	✗	✓
ANZ	Breakfree Residential Fixed 3 yrs 150k+	4.99%	Nil	375/a	✓	Both	90%	No Max	✗	✗
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 y	4.94%	Nil	Nil	✓	Both	95%	No Max	✗	✓
CUA	Residential Fixed 3 yrs	4.79%	795	Nil	✓	Both	97%	5000000	✗	✗
CUA	Residential Premium Fixed 3 yrs	5.10%	795	Nil	✓	Both	97%	5000000	✓	✓
Mortgage HOUSE	Advantage Fixed 3 yrs 10-749k	4.99%	595	Nil	✓	Both	95%	2500000	✓	✓
nab	Choice Package Standard Fixed 3 yrs 15	4.99%	Nil	395/a	✓	Both	95%	No Max	✗	✗
nab	Standard Fixed 3 yrs	5.09%	Nil	8.00/m	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Premium Plus Package Residential Fixed	4.79%	Nil	350/a	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Residential Fixed 3 yrs	4.79%	Nil	Nil	✓	Both	95%	No Max	✗	✗
Qld Police Credit Union	Residential Fixed 3 yrs	4.79%	876	Nil	✓	Both	97%	No Max	✗	✓
Select Credit Union	Super Mortgage Fixed 3 yrs	4.99%	547	Nil	✓	Both	95%	No Max	✗	✓
SERVICE ONE Members BanPioneer Banking	Residential Fixed 3 yrs 2	4.8%	Nil	350/a	✓	Both	97%	No Max	✓	✓
Westpac	Premier Advantage Fixed Options 3 yrs 1	4.99%	Nil	395/a	✓	Both	95%	No Max	✗	✓
★★★★										
ANZ	Residential Fixed 3 yrs	5.14%	600	10.00/m	✓	Both	90%	No Max	✗	✗
Austral Mortgage	Advantage Plus Fixed 3 yrs	5.09%	1095	Nil	✓	Both	95%	5000000	✗	✓
Bank of Melbourne	Advantage Package Residential Fixed 3 y	4.95%	Nil	395/a	✓	Both	95%	No Max	✗	✓
BankSA	Advantage Package Residential Fixed 3 y	4.95%	Nil	395/a	✓	Both	95%	No Max	✗	✓
BOQ	Shareholder Benefits Residential Fixed 3	4.99%	375	Nil	✓	Both	95%	No Max	✗	✗
Catalyst Money	Residential Fixed 3 yrs	5.39%	900	Nil	✓	Both	95%	No Max	✗	✓
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 1	4.89%	200	375/a	✓	Both	95%	No Max	✗	✗
Heritage Bank	Professional Package Residential Fixed 3	4.99%	100	300/a	✓	Both	95%	No Max	✗	✓
Heritage Bank	Residential Fixed 3 yrs	4.99%	700	5.00/m	✓	Both	95%	No Max	✗	✓

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## Residential 3 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★										
Homeloans	MoniPower Fixed 3 yrs	5.29%	410	Nil	✓	Both	95%	3500000	✓	✓
HomeSide Lending	Homeplus Fixed Rate 3 yrs	4.99%	200	10.00/m	✓	Both	95%	No Max	✗	✗
HomeSide Lending	Homeplus Package Homeplus Fixed Rate	4.99%	800	10/m	✓	Both	95%	No Max	✗	✗
IMB	Residential Fixed 3 yrs	4.94%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
ING DIRECT	Residential Fixed 3 yrs	4.84%	220	Nil	✓	Both	95%	2000000	✗	✗
ME Bank	Residential Fixed Special 3 yrs	4.79%	350	Nil	✗	P+I	95%	No Max	✗	✗
ME Bank	Super Member Fixed 3 yrs	4.79%	350	Nil	✓	P+I	95%	No Max	✗	✗
nab	Choice Package Tailored Fixed IO 3 yrs 1	5.09%	Nil	395/a	✓	IO	95%	No Max	✗	✗
nab	Private Tailored Pkg Standard Fixed 3 yrs	4.99%	Nil	750/a	✓	Both	95%	No Max	✗	✗
nab	Tailored Fixed IO 3 yrs	5.19%	Nil	8.00/m	✓	IO	95%	No Max	✗	✗
SCU	Residential Fixed 3 yrs	4.95%	747	Nil	✓	Both	95%	No Max	✗	✓
SERVICE ONE Members Ban	Residential Fixed 3 yrs	5.00%	750	8.00/m	✓	Both	97%	No Max	✓	✓
St.George Bank	Advantage Package Residential Fixed 3 y	4.95%	Nil	395/a	✓	Both	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Offset Fixed 3 yrs	4.94%	600	Nil	✓	Both	95%	No Max	✓	✓
★★★										
Adelaide Bank	Smartsuite Fixed ** 3 yrs	5.09%	475	10.00/m	✓	Both	95%	No Max	✓	✓
AMP Bank	Affinity Package Residential Fixed 3 yrs 1	4.64%	895	Nil	✗	Both	90%	No Max	✗	✗
AMP Bank	Professional Package Residential Fixed 3	4.79%	Nil	349/a	✗	Both	90%	2000000	✗	✗
AMP Bank	Residential Fixed 3 yrs	4.79%	545	Nil	✗	Both	90%	2000000	✗	✗
AMP Bank	Select Package Residential Fixed 3 yrs 1	4.69%	545	Nil	✗	Both	90%	No Max	✗	✗
Bank of Melbourne	Residential Fixed 3 yrs	5.10%	700	10.00/m	✓	Both	95%	1000000	✗	✓
bankmecu	Residential Fixed 3 yrs	5.19%	595	Nil	✓	P+I	95%	No Max	✗	✗
BankSA	Residential Fixed 3 yrs	5.10%	700	10.00/m	✓	Both	95%	No Max	✗	✓
BankVic	Fixed 3 yrs	5.19%	666	Nil	✓	Both	95%	3000000	✗	✗

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## Residential 3 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
BankVic	Portfolio Fixed 3 yrs 250k+	5.09%	Nil	375/a	✓	Both	95%	No Max	✓	✗
Bankwest	Residential Fixed 3 yrs	4.99%	295	12.00/m	✓	Both	90%	No Max	✗	✓
bcu	Residential Fixed 3 yrs	4.99%	600	Nil	✗	Both	95%	7000000	✗	✗
Beyond Bank	Parent Fixed 3 yrs	5.09%	945	Nil	✓	Both	95%	1000000	✗	✓
Beyond Bank	Residential Fixed 3 yrs	5.09%	795	Nil	✓	Both	95%	2000000	✗	✓
BOQ	Home Loan Privileges Residential Fixed 3 yrs	4.99%	Nil	395/a	✓	Both	95%	No Max	✗	✗
BOQ	Residential Fixed 3 yrs	4.99%	895	10.00/m	✓	Both	95%	No Max	✗	✗
Citibank	Mortgage Plus Standard Fixed 3 yrs 150k	4.99%	649	350/a	✓	Both	90%	4000000	✗	✗
Citibank	Standard Fixed 3 yrs	4.99%	649	8.00/m	✓	Both	90%	4000000	✗	✗
Commonwealth Bank	Residential Fixed 3 yrs	5.04%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Community First CU	True Fixed 3 yrs	5.09%	1095	Nil	✓	Both	95%	1000000	✓	✓
ECU Australia	Premium Fixed 3 yrs	5.29%	1020	Nil	✓	Both	95%	No Max	✗	✓
eMoney	Fixed Home Loan 3 yrs	5.02%	380	Nil	✗	Both	90%	1000000	✗	✗
Encompass Credit Union	Residential Fixed 3 yrs	5.39%	946.5	Nil	✓	Both	95%	1000000	✗	✓
Gateway Credit Union	Low Rate Plus Residential Fixed 3 yrs 25	5.09%	275	249/a	✓	Both	95%	No Max	✗	✗
Gateway Credit Union	Premium Fixed 3 yrs	4.84%	275	249.00/a	✓	Both	80%	750000	✗	✗
Gateway Credit Union	Residential Fixed 3 yrs	5.29%	750	Nil	✓	Both	95%	No Max	✗	✗
Greater Building Society	Great Rate Fixed 3 yrs	5.19%	790	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Standard Fixed 3 yrs	5.55%	790	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Standard F	4.99%	790	325/a	✓	Both	95%	No Max	✗	✓
Holiday Coast CU	Fixed N Easy 3 yrs	5.14%	380	Nil	✓	Both	95%	No Max	✗	✗
Homestar Finance	Advantage Fixed 3 yrs	5.10%	Nil	Nil	✓	Both	95%	2000000	✗	✓
Horizon Credit Union	Residential Fixed 3 yrs	5.19%	935	Nil	✓	Both	95%	No Max	✓	✓
Hume Building Society	Residential Fixed 3 yrs	5.05%	750	Nil	✓	Both	95%	No Max	✗	✗

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## Residential 3 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
Illawarra CU NSW	Residential Fixed 3 yrs	5.39%	900	Nil	✓	Both	95%	No Max	✗	✓
iMortgage	Fusion ProPack Fixed 3 yrs	4.79%	260	330.00/a	✓	Both	95%	2000000	✗	✓
iMortgage	Residential Fusion Fixed 3 yrs	4.89%	260	Nil	✓	Both	95%	2000000	✗	✓
loans.com.au	Dream Loan Express - Fixed P&I 3 yrs	4.99%	295	Nil	✓	Both	80%	2000000	✗	✗
Macquarie Bank	Basic IO Fixed 3 yrs	4.99%	330	Nil	✓	IO	90%	2000000	✗	✗
Macquarie Bank	Basic P&I Fixed 3 yrs	4.99%	330	Nil	✓	P+I	90%	2000000	✗	✗
Macquarie Bank	Offset Fixed 3 yrs	4.99%	330	398.00/a	✓	Both	90%	2000000	✗	✗
ME Bank	Residential Fixed 3 yrs	5.29%	350	Nil	✗	P+I	95%	No Max	✗	✗
ME Bank	Ultimate Offset Special Fixed 3 yrs	4.79%	350	Nil	✓	P+I	95%	No Max	✓	✓
nab	Private Tailored Pkg Tailored Fixed IO 3 y	5.09%	Nil	750/a	✓	IO	95%	No Max	✗	✗
P&N Bank	Residential Fixed 3 yrs 80%	4.95%	Nil	8.00/m	✗	Both	90%	No Max	✗	✗
Pacific Mortgage Group	Residential Fixed 3 yrs	4.79%	Nil	Nil	✗	P+I	95%	2000000	✗	✓
People's Choice Credit Union Lite	Fixed 3 yrs	5.04%	654.5	Nil	✗	Both	90%	1000000	✗	✗
People's Choice Credit Union Home Loan Package	Residential Fixed 3	4.99%	150	375/a	✓	Both	95%	No Max	✗	✗
People's Choice Credit Union	Residential Fixed 3 yrs	5.14%	900	8.00/m	✓	Both	95%	No Max	✗	✗
Police Bank	Home Loan Fixed 3 yrs	5.19%	1045	Nil	✓	Both	95%	No Max	✗	✓
Qantas Credit Union	Options Fixed 3 yrs	5.19%	600	Nil	✓	Both	95%	No Max	✗	✗
Queensland Country Credit Union	Fixed Rate 3 yrs	5.15%	950	5.00/m	✓	Both	90%	No Max	✓	✓
Queenslanders CU	Fixed Rate 3 yrs	5.09%	595	Nil	✓	Both	95%	No Max	✗	✓
RAMS	Fixed Rate 3 yrs	4.99%	870	20.00/m	✓	Both	95%	No Max	✗	✓
RESI Mortgage Corp	FlexiFix 3 yrs	4.98%	649	Nil	✗	Both	95%	2000000	✗	✗
RESI Mortgage Corp	FlexiFix Plus 3 yrs	4.88%	649	330.00/a	✗	Both	95%	2000000	✗	✗
RESI Mortgage Corp	Smart Pro 3yr Fixed 3 yrs	4.98%	649	Nil	✗	Both	95%	2000000	✗	✗
RESIMAC Financial Services	Quickstart Fixed 3 yrs	5.53%	599	Nil	✓	P+I	95%	1000000	✗	✓

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Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
RESIMAC Financial Services	Standard Fixed 3 yrs	5.23%	599	Nil	✓	Both	95%	1000000	✗	✓
SGE Credit Union	Residential Fixed 3 yrs	4.99%	500	Nil	✓	Both	95%	2000000	✗	✗
St.George Bank	Residential Fixed 3 yrs	5.10%	700	10.00/m	✓	Both	95%	No Max	✗	✓
State Custodians	Standard Fixed 3 yrs	5.23%	550	299.00/a	✗	Both	95%	1000000	✗	✗
Suncorp Bank	Home Package Plus Residential Fixed 3 yrs	4.83%	Nil	375/a	✓	Both	95%	No Max	✗	✗
Suncorp Bank	Residential Fixed 3 yrs	4.98%	600	10.00/m	✓	Both	95%	No Max	✗	✗
Teachers Mutual Bank	Option Fixed 3 yrs	4.88%	715	Nil	✗	P+I	95%	5000000	✗	✗
Teachers Mutual Bank	Standard Fixed IO 3 yrs	4.88%	715	Nil	✗	IO	95%	5000000	✗	✗
The Rock Building Soc	Residential Fixed 3 yrs 80%	4.87%	800	5.00/m	✓	Both	95%	3000000	✗	✓
UBank	UHomeLoan Fixed 3 yrs	4.73%	Nil	Nil	✗	Both	80%	1000000	✗	✗
Unicredit-WA	Residential Fixed 3 yrs	4.89%	650	Nil	✗	Both	95%	No Max	✗	✗
Victoria Teachers Mutual Bank	Basic Fixed 3 yrs	4.94%	600	Nil	✓	P+I	95%	No Max	✗	✓
Westpac	Fixed Options 3 yrs	5.19%	600	8.00/m	✓	Both	95%	No Max	✗	✓
Yellow Brick Road	Futureproof Fixed 3 yrs	5.49%	725	Nil	✓	Both	95%	2000000	✗	✗
Yellow Brick Road	Gold Pathway Fixed 3 yrs	5.39%	250	249.00/a	✓	Both	95%	2000000	✗	✗
★★										
Arab Bank Australia	Residential Fixed 3 yrs	5.29%	250	8.00/m	✗	Both	95%	No Max	✗	✗
Aussie Home Loans	Optimizer Fixed 3 yrs	4.99%	100	Nil	✓	Both	95%	2000000	✗	✗
Bendigo Bank	Residential Fixed 3 yrs	5.09%	728.8	8.00/m	✓	P+I	90%	No Max	✗	✓
CairnsPenny Savings&Loan	Standard Fixed 3 yrs	5.40%	682	15.00/q	✓	P+I	95%	1000000	✗	✓
Defence Bank	Flexi Choice Fixed 3 yrs	5.09%	400	Nil	✗	P+I	95%	1500000	✗	✗
Delphi Bank	Standard Fixed 3 yrs	5.87%	1020	6.00/m	✗	Both	90%	5000000	✗	✗
Easy Street Fin Services	Easy Street Fixed 3 yrs	5.09%	500	Nil	✓	P+I	95%	1000000	✓	✓
Homeloans	Ultra Fixed 3 yrs	5.34%	560	Nil	✗	Both	95%	2000000	✗	✗

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			Upfront (\$)	Ongoing (\$)						
★★										
Homeloans	ProSmart Fixed 3 yrs	5.34%	410	Nil	✓	Both	95%	2000000	✗	✓
HSBC	Residential Fixed 3 yrs	4.89%	852.5	Nil	✓	Both	90%	7500000	✗	✗
Latvian Aus Credit Co-op	Housing Loan Fixed 3 yrs	5.40%	1257	Nil	✓	P+I	95%	500000	✓	✓
LJ Hooker Home Loans	Kick-Start Plus Fix 3 yrs	5.23%	350	330.00/a	✗	Both	95%	2000000	✗	✗
LJ Hooker Home Loans	Leveredge Fix 3 yrs	5.16%	275	Nil	✗	P+I	90%	2000000	✗	✗
LJ Hooker Home Loans	Leveredge Plus Fix 3 yrs	5.06%	275	330.00/a	✗	P+I	90%	2000000	✗	✗
LJ Hooker Home Loans	Kick-Start Fix 3 yrs	5.43%	350	Nil	✓	Both	95%	2000000	✗	✗
Macquarie Bank	Basic Basic IO Fixed 3 yrs	4.99%	330	Nil	✓	IO	90%	No Max	✗	✗
MyRate	Residential Fixed 3 yrs	5.20%	Nil	Nil	✓	Both	95%	2000000	✗	✗
MyState	Residential Fixed 3 yrs 80%	4.87%	702.5	Nil	✓	Both	95%	1000000	✗	✗
Northern Beaches CU	Fixed Rate 3 yrs	5.09%	1390	Nil	✓	P+I	95%	No Max	✗	✓
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	5.09%	Nil	395/a	✓	P+I	95%	No Max	✗	✗
QT Mutual Bank	Residential Fixed 3 yrs	5.19%	644	Nil	✓	P+I	95%	No Max	✗	✗
RESI Mortgage Corp	Smart Option Fixed Home Loan 3 yrs	5.34%	660	Nil	✓	Both	95%	2000000	✗	✗
RESIMAC Financial Services	Alt Doc Fixed 3 yrs	5.63%	599	Nil	✗	Both	80%	1000000	✗	✓
Summerland CU	Standard Fixed 3 yrs	4.99%	800	8.00/m	✓	Both	95%	No Max	✗	✗
The Mutual	Premium Fixed 3 yrs	4.99%	300	Nil	✓	Both	95%	No Max	✗	✗
TIO Banking	Essentials Fixed 3 yrs	5.10%	1180	10.00/m	✓	Both	90%	No Max	✗	✗
TIO Banking	Essentials Home Ln Pkg Essentials Fixec	5.1%	Nil	399/a	✓	Both	90%	No Max	✗	✗
★										
Adelaide Bank	Smartdoc Fixed 3 yrs	6.09%	475	10.00/m	✓	Both	80%	2000000	✓	✓
Bank of Sydney	Residential Fixed 3 yrs	5.55%	990	10.00/m	✓	Both	95%	No Max	✗	✗
First Option Credit Union	Packaged Home Loan Residential Fixed :	5.55%	875	375/a	✓	P+I	95%	1000000	✓	✓
First Option Credit Union	Residential Fixed 3 yrs	5.80%	875	Nil	✓	P+I	95%	1000000	✓	✓

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## Residential 3 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★										
Liberty Financial	Liberty Fixed 3 yrs	5.34%	660	28.00/m	✓	Both	85%	1000000	✗	✗
The Capricornian	Fixed 3 yrs	6.55%	275	Nil	✓	Both	95%	1000000	✓	✗
The Capricornian	My Advantage Fixed 3 yrs 50k+	6.4%	Nil	385/a	✓	Both	95%	2000000	✓	✗
The Capricornian	My First Home Loan Fixed 3 yrs 50k+	6.4%	Nil	385/a	✓	Both	95%	750000	✓	✗



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## Residential 5 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★★ outstanding value										
A M O Group	Residential Fixed 5 yrs	5.29%	530	330.00/a	✓	Both	95%	2000000	✗	✓
Austral Mortgage	Advantage Plus Fixed 5 yrs	5.64%	1095	Nil	✓	Both	95%	5000000	✗	✓
CUA	Residential Fixed 5 yrs	5.45%	795	Nil	✓	Both	97%	5000000	✗	✗
CUA	Residential Premium Fixed 5 yrs	5.79%	795	Nil	✓	Both	97%	5000000	✓	✓
Mortgage HOUSE	Advantage Fixed 5 yrs 10-749k	5.54%	595	Nil	✓	Both	95%	2500000	✓	✓
nab	Choice Package Standard Fixed 5 yrs 15	5.55%	Nil	395/a	✓	Both	95%	No Max	✗	✗
nab	Standard Fixed 5 yrs	5.65%	Nil	8.00/m	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Premium Plus Package Residential Fixed	5.39%	Nil	350/a	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Residential Fixed 5 yrs	5.39%	Nil	Nil	✓	Both	95%	No Max	✗	✗
Qld Police Credit Union	Residential Fixed 5 yrs	5.25%	876	Nil	✓	Both	97%	No Max	✗	✓
SERVICE ONE Members Bank	Pioneer Banking Residential Fixed 5 yrs 2	5.45%	Nil	350/a	✓	Both	97%	No Max	✓	✓
Westpac	Premier Advantage Fixed Options 5 yrs 1	5.49%	Nil	395/a	✓	Both	95%	No Max	✗	✓
★★★★★										
ANZ	Breakfree Residential Fixed 5 yrs 150k+	5.69%	Nil	375/a	✓	Both	90%	No Max	✗	✗
Bank of Melbourne	Advantage Package Residential Fixed 5 y	5.49%	Nil	395/a	✓	Both	95%	No Max	✗	✓
BankSA	Advantage Package Residential Fixed 5 y	5.49%	Nil	395/a	✓	Both	95%	No Max	✗	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 y	5.49%	Nil	Nil	✓	Both	95%	No Max	✗	✓
BOQ	Shareholder Benefits Residential Fixed 5	5.49%	375	Nil	✓	Both	95%	No Max	✗	✗
Commonwealth Bank	Wealth Package Residential Fixed 5 yrs 1	5.49%	200	375/a	✓	Both	95%	No Max	✗	✗
Heritage Bank	Professional Package Residential Fixed 5	5.59%	100	300/a	✓	Both	95%	No Max	✗	✓
Heritage Bank	Residential Fixed 5 yrs	5.59%	700	5.00/m	✓	Both	95%	No Max	✗	✓
Homeloans	MoniPower Fixed 5 yrs	5.84%	410	Nil	✓	Both	95%	3500000	✓	✓
HomeSide Lending	Homeplus Fixed Rate 5 yrs	5.55%	200	10.00/m	✓	Both	95%	No Max	✗	✗
IMB	Residential Fixed 5 yrs	5.59%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓

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## Residential 5 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★★										
ING DIRECT	Residential Fixed 5 yrs	5.39%	220	Nil	✓	Both	95%	2000000	✗	✗
nab	Private Tailored Pkg Standard Fixed 5 yrs	5.55%	Nil	750/a	✓	Both	95%	No Max	✗	✗
SCU	Residential Fixed 5 yrs	5.49%	747	Nil	✓	Both	95%	No Max	✗	✓
SERVICE ONE Members Ban	Residential Fixed 5 yrs	5.65%	750	8.00/m	✓	Both	97%	No Max	✓	✓
St.George Bank	Advantage Package Residential Fixed 5 y	5.49%	Nil	395/a	✓	Both	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Offset Fixed 5 yrs	5.59%	600	Nil	✓	Both	95%	No Max	✓	✓
★★★★										
Adelaide Bank	Smartsuite Fixed ** 5 yrs	5.64%	475	10.00/m	✓	Both	95%	No Max	✓	✓
AMP Bank	Affinity Package Residential Fixed 5 yrs 1	5.54%	895	Nil	✗	Both	90%	No Max	✗	✗
AMP Bank	Select Package Residential Fixed 5 yrs 1	5.59%	545	Nil	✗	Both	90%	No Max	✗	✗
ANZ	Residential Fixed 5 yrs	5.84%	600	10.00/m	✓	Both	90%	No Max	✗	✗
Bank of Melbourne	Residential Fixed 5 yrs	5.64%	700	10.00/m	✓	Both	95%	1000000	✗	✓
BankSA	Residential Fixed 5 yrs	5.64%	700	10.00/m	✓	Both	95%	No Max	✗	✓
BankVic	Fixed 5 yrs	5.79%	666	Nil	✓	Both	95%	3000000	✗	✗
BankVic	Portfolio Fixed 5 yrs 250k+	5.69%	Nil	375/a	✓	Both	95%	No Max	✓	✗
Bankwest	Residential Fixed 5 yrs	5.59%	295	12.00/m	✓	Both	90%	No Max	✗	✓
bcb	Residential Fixed 5 yrs	5.49%	600	Nil	✗	Both	95%	7000000	✗	✗
Beyond Bank	Parent Fixed 5 yrs	5.64%	945	Nil	✓	Both	95%	1000000	✗	✓
Beyond Bank	Residential Fixed 5 yrs	5.64%	795	Nil	✓	Both	95%	2000000	✗	✓
BOQ	Home Loan Privileges Residential Fixed 5	5.49%	Nil	395/a	✓	Both	95%	No Max	✗	✗
BOQ	Residential Fixed 5 yrs	5.49%	895	10.00/m	✓	Both	95%	No Max	✗	✗
Catalyst Money	Residential Fixed 5 yrs	5.89%	900	Nil	✓	Both	95%	No Max	✗	✓
Citibank	Standard Fixed 5 yrs	5.79%	649	8.00/m	✓	Both	90%	4000000	✗	✗
Commonwealth Bank	Residential Fixed 5 yrs	5.64%	800	8.00/m	✓	Both	95%	No Max	✗	✗

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## Residential 5 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
ECU Australia	Premium Fixed 5 yrs	5.64%	1020	Nil	✓	Both	95%	No Max	✗	✓
eMoney	Fixed Home Loan 5 yrs	5.45%	380	Nil	✗	Both	90%	1000000	✗	✗
Encompass Credit Union	Residential Fixed 5 yrs	5.70%	946.5	Nil	✓	Both	95%	1000000	✗	✓
Greater Building Society	Great Rate Fixed 5 yrs	5.69%	790	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Standard Fixed 5 yrs	6.05%	790	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Standard F	5.49%	790	325/a	✓	Both	95%	No Max	✗	✓
Holiday Coast CU	Fixed N Easy 5 yrs	5.79%	380	Nil	✓	Both	95%	No Max	✗	✗
HomeSide Lending	Homeplus Package Homeplus Fixed Rate	5.55%	800	10/m	✓	Both	95%	No Max	✗	✗
Homestar Finance	Advantage Fixed 5 yrs	5.55%	Nil	Nil	✓	Both	95%	2000000	✗	✓
HSBC	Residential Fixed 5 yrs	6.35%	852.5	Nil	✓	Both	90%	7500000	✗	✗
Hume Building Society	Residential Fixed 5 yrs	5.60%	750	Nil	✓	Both	95%	No Max	✗	✗
Illawarra CU NSW	Residential Fixed 5 yrs	5.89%	900	Nil	✓	Both	95%	No Max	✗	✓
iMortgage	Fusion ProPack Fixed 5 yrs	5.26%	260	330.00/a	✓	Both	95%	2000000	✗	✓
iMortgage	Residential Fusion Fixed 5 yrs	5.36%	260	Nil	✓	Both	95%	2000000	✗	✓
Macquarie Bank	Offset Fixed 5 yrs	5.69%	330	398.00/a	✓	Both	90%	2000000	✗	✗
ME Bank	Residential Fixed 5 yrs	5.99%	350	Nil	✗	P+I	95%	No Max	✗	✗
ME Bank	Super Member Fixed 5 yrs	5.49%	350	Nil	✓	P+I	95%	No Max	✗	✗
nab	Choice Package Tailored Fixed IO 5 yrs 1	5.65%	Nil	395/a	✓	IO	95%	No Max	✗	✗
nab	Private Tailored Pkg Tailored Fixed IO 5 y	5.65%	Nil	750/a	✓	IO	95%	No Max	✗	✗
nab	Tailored Fixed IO 5 yrs	5.75%	Nil	8.00/m	✓	IO	95%	No Max	✗	✗
P&N Bank	Residential Fixed 5yr 5 yrs 80%	5.65%	650	8.00/m	✗	Both	90%	No Max	✗	✗
Pacific Mortgage Group	Residential Fixed 5 yrs	5.15%	Nil	Nil	✗	P+I	95%	2000000	✗	✓
People's Choice Credit Union Lite	Fixed 5 yrs	5.47%	654.5	Nil	✗	Both	90%	1000000	✗	✗
People's Choice Credit Union Home Loan Package	Residential Fixed 5	5.54%	150	375/a	✓	Both	95%	No Max	✗	✗

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## Residential 5 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
People's Choice Credit Union	Residential Fixed 5 yrs	5.69%	900	8.00/m	✓	Both	95%	No Max	✗	✗
Queenslanders CU	Fixed Rate 5 yrs	5.99%	595	Nil	✓	Both	95%	No Max	✗	✓
RAMS	Fixed Rate 5 yrs	5.45%	870	20.00/m	✓	Both	95%	No Max	✗	✓
RESIMAC Financial Services	Quickstart Fixed 5 yrs	6.06%	599	Nil	✓	P+I	95%	1000000	✗	✓
RESIMAC Financial Services	Standard Fixed 5 yrs	5.76%	599	Nil	✓	Both	95%	1000000	✗	✓
SGE Credit Union	Residential Fixed 5 yrs	5.89%	500	Nil	✓	Both	95%	2000000	✗	✗
St.George Bank	Residential Fixed 5 yrs	5.64%	700	10.00/m	✓	Both	95%	No Max	✗	✓
State Custodians	Standard Fixed 5 yrs	5.53%	550	299.00/a	✗	Both	95%	1000000	✗	✗
Suncorp Bank	Home Package Plus Residential Fixed 5 yrs	5.5%	Nil	375/a	✓	Both	95%	No Max	✗	✗
Suncorp Bank	Residential Fixed 5 yrs	5.65%	600	10.00/m	✓	Both	95%	No Max	✗	✗
The Rock Building Soc	Residential Fixed 5 yrs 95%	5.60%	800	5.00/m	✓	Both	95%	3000000	✗	✓
UBank	UHomeLoan Fixed 5 yrs	5.16%	Nil	Nil	✗	Both	80%	1000000	✗	✗
Unicredit-WA	Residential Fixed 5 yrs	5.25%	650	Nil	✗	Both	95%	No Max	✗	✗
Victoria Teachers Mutual Bank	Basic Fixed 5 yrs	5.59%	600	Nil	✓	P+I	95%	No Max	✗	✓
Westpac	Fixed Options 5 yrs	5.69%	600	8.00/m	✓	Both	95%	No Max	✗	✓
★★										
AMP Bank	Professional Package Residential Fixed 5 yrs	5.69%	Nil	349/a	✗	Both	90%	2000000	✗	✗
AMP Bank	Residential Fixed 5 yrs	5.69%	545	Nil	✗	Both	90%	2000000	✗	✗
Arab Bank Australia	Residential Fixed 5 yrs	5.79%	250	8.00/m	✗	Both	95%	No Max	✗	✗
Aussie Home Loans	Optimizer Fixed 5 yrs	5.69%	100	Nil	✓	Both	95%	2000000	✗	✗
Bendigo Bank	Residential Fixed 5 yrs	5.74%	728.8	8.00/m	✓	P+I	90%	No Max	✗	✓
Delphi Bank	Standard Fixed 5 yrs	6.41%	1020	6.00/m	✗	Both	90%	5000000	✗	✗
Homeloans	ProSmart Fixed 5 yrs	5.99%	410	Nil	✓	Both	95%	2000000	✗	✓
Horizon Credit Union	Residential Fixed 5 yrs	5.99%	935	Nil	✓	Both	95%	No Max	✓	✓

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## Residential 5 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★										
LJ Hooker Home Loans	Kick-Start Plus Fix 5 yrs	5.63%	350	330.00/a	✗	Both	95%	2000000	✗	✗
LJ Hooker Home Loans	Kick-Start Fix 5 yrs	5.83%	350	Nil	✓	Both	95%	2000000	✗	✗
Macquarie Bank	Basic Basic IO Fixed 5 yrs	5.69%	330	Nil	✓	IO	90%	No Max	✗	✗
Macquarie Bank	Basic IO Fixed 5 yrs	5.69%	330	Nil	✓	IO	90%	2000000	✗	✗
Macquarie Bank	Basic P&I Fixed 5 yrs	5.69%	330	Nil	✓	P+I	90%	2000000	✗	✗
MyRate	Residential Fixed 5 yrs	5.75%	Nil	Nil	✓	Both	95%	2000000	✗	✗
MyState	Residential Fixed 5 yrs 95%	5.85%	702.5	Nil	✓	Both	95%	1000000	✗	✗
RESI Mortgage Corp	Smart Pro Fixed 5 yrs	5.74%	649	Nil	✗	Both	95%	2000000	✗	✗
RESI Mortgage Corp	Smart Option Fixed Home Loan 5 yrs	5.84%	660	Nil	✓	Both	95%	2000000	✗	✗
RESIMAC Financial Services	Alt Doc Fixed 5 yrs	6.16%	599	Nil	✗	Both	80%	1000000	✗	✓
Summerland CU	Standard Fixed 5 yrs	5.49%	800	8.00/m	✓	Both	95%	No Max	✗	✗
TIO Banking	Essentials Fixed 5 yrs	5.54%	1180	10.00/m	✓	Both	90%	No Max	✗	✗
TIO Banking	Essentials Home Ln Pkg Essentials Fixec	5.54%	Nil	399/a	✓	Both	90%	No Max	✗	✗
★										
Adelaide Bank	Smartdoc Fixed 5 yrs	6.64%	475	10.00/m	✓	Both	80%	2000000	✓	✓
Homeloans	Ultra Fixed 5 yrs	5.89%	560	Nil	✗	Both	95%	2000000	✗	✗
Police Bank	Home Loan Fixed 5 yrs	6.00%	1045	Nil	✓	Both	95%	No Max	✗	✓
The Capricornian	Fixed 5 yrs	7.25%	275	Nil	✓	Both	95%	1000000	✓	✗
The Capricornian	My Advantage Fixed 5 yrs 50k+	7.1%	Nil	385/a	✓	Both	95%	2000000	✓	✗
The Capricornian	My First Home Loan Fixed 5 yrs 50k+	7.1%	Nil	385/a	✓	Both	95%	750000	✓	✗

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## Variable Rate Investment Home Loans

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Split Facility	Principal+ Interest/ Interest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront (\$)	Ongoing (\$)							
★★★★★ outstanding value											
ANZ	Breakfree Investment Variable 250-499k	5.08%	Nil	375/a	✓	Both	90%	250000	✓	✓	✓
Bank of Melbourne	Advantage Package Investment Variable 250-499k	5.05%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
bankmecu	Inv Premium 250-499k	5.14%	595	Nil	✓	P+I	95%	10000	✓	✓	✓
BOQ	Shareholder Benefits Investment Standard Variable 250-499k	5.16%	375	Nil	✓	Both	95%	250000	✓	✓	✓
Citibank	Mortgage Plus Investment Offset Variable 250-499k	5.04%	Nil	350/a	✓	Both	80%	150000	✓	✓	✓
Commonwealth Bank	Wealth Package Inv Standard Variable 250-499k	5.10%	200	375/a	✓	Both	95%	250000	✓	✓	✓
CUA	Investment Rate Breaker	4.91%	195	350.00/a	✓	Both	95%	10000	✓	✓	✓
Greater Building Society	Ultimate Home Loan Package Inv Variable 250-499k	4.94%	290	325/a	✓	Both	95%	No min	✓	✓	✓
HomeSide Lending	Homeplus Package Homeplus Investment Standard Variable 250-499k	5%	200	10/m	✓	Both	95%	250000	✓	✓	✓
IMB	Investment Budget Loan	5.03%	323.74	10.00/m	✓	Both	95%	75000	✗	✓	✓
IMB	Investment Essentials	5.08%	Nil	Nil	✓	Both	95%	75000	✓	✓	✓
ING DIRECT	Inv Orange Advantage Variable 250-499k	5.16%	220	199.00/a	✓	Both	95%	50000	✓	✓	✓
loans.com.au	Inv Blackboard Special (Purch Only)	4.49%	295	Nil	✓	Both	80%	50000	✓	✓	✓
loans.com.au	Inv Dream Loan Express Variable 80%	4.55%	295	Nil	✓	Both	90%	50000	✓	✓	✓
Macquarie Bank	Offset Inv Standard Variable 150-499k	4.94%	Nil	398/a	✓	Both	90%	150000	✓	✓	✓
nab	Choice Package Inv Tailored Variable 250-499k	5.08%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
nab	Private Tailored Pkg Inv Tailored Variable 250-499k	5.08%	Nil	750/a	✓	Both	95%	250000	✓	✓	✓
Newcastle Permanent	Investment Discounted Real Deal 3 yrs	4.90%	Nil	Nil	✓	Both	95%	50000	✗	✓	✓
Newcastle Permanent	Premium Plus Package Investment Pre	4.87%	Nil	350/a	✓	Both	95%	250000	✓	✓	✓
Pacific Mortgage Group	Investment Variable	4.77%	Nil	Nil	✓	Both	95%	50000	✓	✓	✓
Qantas Credit Union	Inv Step Ahead Variable 250-499k	5.03%	Nil	Nil	✓	Both	95%	150000	✓	✓	✗
Qld Police Credit Union	Classic Plus Inv Classic Plus 250k+	5.04%	Nil	25/m	✓	Both	97%	250000	✓	✓	✓
Qld Police Credit Union	Inv Classic Plus 250k+	5.04%	Nil	25.00/m	✓	Both	97%	100000	✓	✓	✓
Queenslanders CU	Interest Only 250k+	5.00%	595	100.00/a	✓	Both	95%	No min	✓	✓	✓
RAMS	Inv Low Rate Home Loan Introductory 3	5.04%	870	Nil	✓	Both	95%	15000	✓	✓	✓
Rate Busters	Investment Ultimate	4.84%	727.5	Nil	✓	Both	90%	80000	✓	✓	✓

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			Upfront (\$)	Ongoing (\$)							
★★★★★ outstanding value											
SERVICE ONE Members BanPioneer Banking Investment Standard \		5.15%	Nil	350/a	✓	Both	97%	200000	✓	✓	✓
State Custodians	Inv Breathe Easy Offset	4.74%	550	Nil	✓	Both	95%	100000	✓	✓	✓
State Custodians	Inv Peak Performance Offset	4.49%	550	299.00/a	✓	Both	80%	100000	✓	✓	✓
State Custodians	Inv Standard Variable Offset	4.59%	550	299.00/a	✓	Both	95%	100000	✓	✓	✓
UBank	Inv UHomeLoan	4.62%	Nil	Nil	✓	Both	80%	100000	✗	✓	✓
Westpac	Premier Advantage Rocket Investment I	5.08%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
☆ rising star											
iMortgage	Investment Essential	4.69%	410	Nil	✓	Both	90%	50000	✗	✓	✓
Mortgage Australia Group	Inv 100% Offset Home Loan 90%	4.77%	Nil	Nil	✓	Both	90%	150000	✓	✓	✓
★★★★											
AMP Bank	Affinity Package Investment Classic Var	5.15%	895	Nil	✓	Both	90%	100000	✓	✓	✓
AMP Bank	Professional Package Investment Intro	5%	Nil	349/a	✓	Both	90%	100000	✓	✓	✓
AMP Bank	Select Package Investment Classic Vari	5.15%	895	Nil	✓	Both	90%	100000	✓	✓	✓
ANZ	Investment Simplicity Plus	5.18%	600	Nil	✓	Both	90%	50000	✗	✓	✓
ANZ	anz@work Investment Variable 250-695	5.28%	400	Nil	✓	Both	90%	250000	✓	✓	✓
Aussie Home Loans	Inv Optimizer Plus Variable 100-499k	5.04%	100	198.00/a	✓	Both	95%	100000	✓	✓	✓
Bank of Melbourne	Advantage Package Investment Discou	5.20%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
bankmecu	Inv Basic Variable	5.09%	595	Nil	✓	P+I	95%	10000	✗	✓	✓
BankSA	Advantage Package Investment Variabl	5.05%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
BankVic	Diversified Investor Inv standard variabl	5.09%	Nil	375/a	✓	Both	95%	250000	✓	✓	✓
BankVic	Portfolio Inv standard variable 250k+	5.09%	Nil	375/a	✓	Both	95%	250000	✓	✓	✓
BankVic	Premium Home Inv standard variable 250k+	5.09%	Nil	375/a	✓	Both	95%	250000	✓	✓	✓
BankVic	Property Investor Inv standard variable	5.09%	Nil	375/a	✓	Both	95%	250000	✓	✓	✓
Bankwest	Inv Online Home Loan	4.88%	Nil	Nil	✓	Both	80%	100000	✗	✓	✓

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## Variable Rate Investment Home Loans

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Split Facility	Principal+ Interest/ Interest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront (\$)	Ongoing (\$)							
★★★★★											
Big Sky Building Society	Inv Premium Choice 250k+	5.40%	Nil	399.00/a	✓	Both	95%	10000	✓	✓	✓
BMC Mortgage	Inv Platinum Pack	5.03%	575	Nil	✓	Both	80%	50000	✓	✓	✓
BOQ	Home Loan Privileges Investment Stand	5.16%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
CUA	Investment Discount Home Loan	5.40%	795	Nil	✓	Both	97%	250000	✓	✓	✓
eMoney	Inv Full Doc Variable	4.87%	380	Nil	✓	Both	90%	50000	✗	✓	✓
eMoney	Inv Full Doc Variable Pro Pack	4.77%	380	330.00/a	✓	Both	90%	50000	✗	✓	✓
eMoney	Inv Plus Full Doc	5.01%	805	Nil	✓	Both	95%	50000	✗	✓	✓
Gateway Credit Union	Inv Premium Variable	4.94%	275	249.00/a	✓	Both	80%	150000	✓	✓	✓
Gateway Credit Union	Low Rate Plus Investment Variable 250	5.05%	275	249/a	✓	Both	95%	250000	✓	✓	✓
Heritage Bank	Investment Discount Variable	4.99%	700	Nil	✓	IO	95%	150000	✗	✓	✓
Homestar Finance	Inv No Fee Offset	5.25%	Nil	Nil	✓	Both	90%	250000	✓	✓	✓
IMB	Inv Introductory Variable 1 yr	4.66%	768.75	10.00/m	✓	Both	95%	1000	✗	✓	✓
IMB	Platinum Package Investment Standard	4.96%	323.74	395/a	✓	Both	95%	250000	✓	✓	✓
iMortgage	Investment Fusion ProPack Variable	4.79%	260	330.00/a	✓	Both	95%	30000	✗	✓	✓
iMortgage	Investment Fusion Variable	4.89%	260	Nil	✓	Both	95%	30000	✗	✓	✓
ING DIRECT	Inv Mortgage Simplifier 250-499k 80%	5.16%	220	Nil	✓	Both	95%	50000	✗	✓	✓
Macquarie Bank	Basic Inv Basic IO Variable 150-499k	4.94%	930	Nil	✓	IO	80%	150000	✗	✓	✓
Macquarie Bank	Inv Basic IO Variable 150-499k	4.94%	330	Nil	✓	IO	80%	150000	✗	✓	✓
Mortgage HOUSE	Inv Advantage Variable 10-749k	5.16%	595	Nil	✓	Both	95%	10000	✓	✓	✓
nab	Inv Base Variable Rate Discount	5.23%	Nil	Nil	✓	Both	95%	20000	✗	✓	✓
Newcastle Permanent	Investment Real Deal	5.15%	Nil	Nil	✓	Both	95%	50000	✗	✓	✓
Qld Police Credit Union	Inv Classic	5.14%	876	Nil	✓	Both	97%	50000	✗	✓	✓
Queenslanders CU	Inv Original Home Loan	5.23%	595	Nil	✓	Both	95%	50000	✓	✓	✓
Rate Busters	Investment RateBusters 80	4.92%	855	Nil	✓	Both	80%	80000	✓	✓	✓
RESI Mortgage Corp	Investment Flexi Options	5.29%	854	Nil	✓	Both	95%	10000	✓	✓	✓
RESIMAC Financial Services	Investment Home Loan	5.04%	599	Nil	✓	Both	95%	50000	✓	✓	✓

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			Upfront (\$)	Ongoing (\$)							
★★★★											
RESIMAC Financial Services	Investment Horizon Loan	4.94%	599	345.00/a	✓	Both	95%	150000	✓	✓	✓
Select Credit Union	Super Investment Loan	5.54%	Nil	Nil	✓	Both	95%	25000	✓	✓	✓
St.George Bank	Advantage Package Investment Discou	5.29%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
St.George Bank	Advantage Package Investment Variabl	5.04%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
Suncorp Bank	Home Package Plus Investment Variabl	4.94%	Nil	375/a	✓	Both	95%	250000	✓	✓	✓
Yellow Brick Road	Investment Better Basics	5.43%	725	Nil	✓	Both	90%	50000	✗	✓	✓
Yellow Brick Road	Inv Gold Pathway Variable	5.39%	250	249.00/a	✓	Both	90%	250000	✓	✓	✓
★★★											
A M O Group	Investment Variable	5.35%	430	Nil	✓	Both	90%	50000	✗	✓	✓
ADCU	Investment Home Loan	5.84%	892	Nil	✓	Both	95%	30000	✓	✓	✓
Adelaide Bank	Investment SmartSaver	5.21%	475	Nil	✓	Both	90%	10000	✗	✓	✓
Adelaide Bank	Investment Smartfit Variable	5.31%	475	10.00/m	✓	Both	90%	10000	✓	✓	✓
AMP Bank	Investment Essential Home Loan	4.90%	295	Nil	✓	P+I	90%	40000	✗	✓	✓
AMP Bank	Investment Basic Variable Loan	5.20%	545	Nil	✓	Both	90%	40000	✓	✓	✓
AMP Bank	Professional Package Investment Class	5%	Nil	349/a	✓	Both	90%	250000	✓	✓	✓
ANZ	Investment Variable	5.88%	600	5.00/m	✓	Both	90%	20000	✓	✓	✓
Arab Bank Australia	Inv The Basics	5.39%	600	8.00/m	✓	P+I	95%	50000	✗	✓	✓
Austral Mortgage	Investment Advantage Plus 50-499k	5.29%	1095	Nil	✓	Both	95%	50000	✗	✓	✓
Bank of Melbourne	Inv Negotiated Basic Variable	5.23%	600	Nil	✓	Both	95%	30000	✗	✓	✓
Bank of Melbourne	Investment Basic Variable	5.32%	600	Nil	✓	Both	95%	30000	✗	✓	✓
BankSA	Inv Basic Variable	5.39%	600	Nil	✓	Both	95%	30000	✗	✓	✓
BankSA	Inv Negotiated Basic	5.30%	600	Nil	✓	Both	95%	30000	✗	✓	✓
BankSA	Advantage Package Inv Discount Variat	5.27%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
Bankstown City CU	Inv Basic Home Loan	5.52%	1290	Nil	✗	Both	95%	150000	✓	✗	✓
Bankstown City CU	Property Manager	5.67%	1025	Nil	✗	Both	97%	25000	✓	✓	✓

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			Upfront (\$)	Ongoing (\$)							
★★★★											
BankVic	Inv 12m discount variable 1 yr	4.89%	Nil	Nil	✓	P+I	95%	120000	✗	✓	✓
BankVic	Inv 24m discount variable 2 yrs	4.89%	Nil	Nil	✓	P+I	95%	120000	✗	✓	✓
BankVic	Inv standard variable	5.49%	600	Nil	✓	Both	95%	10000	✓	✓	✓
BankVic	Investment offset	5.54%	600	Nil	✓	P+I	95%	20000	✓	✓	✓
Bankwest	Inv Premium Home Loan	5.29%	355	Nil	✓	Both	95%	20000	✓	✓	✓
Bankwest	Inv Rate Cutter Home Loan	5.49%	755	Nil	✓	Both	95%	20000	✓	✓	✓
Bankwest	Investment Premium Select 200-749k	5.09%	Nil	Nil	✓	Both	90%	200000	✓	✓	✓
bcu	Inv Discount Variable Rate	5.08%	600	Nil	✗	Both	95%	10000	✓	✓	✗
bcu	Inv Discount Variable Rate	5.38%	600	Nil	✗	Both	95%	10000	✓	✓	✗
Bendigo Bank	Home Loan Package Investment Variab	5.51%	728.8	8/m	✓	Both	90%	5000	✓	✓	✓
Bendigo Bank	Home Loan Package Plus Investment v	5.31%	728.8	8/m	✓	Both	90%	250000	✓	✓	✓
Beyond Bank	Investment Basic Variable	5.09%	795	11.00/m	✓	P+I	95%	100000	✗	✓	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable	5.49%	Nil	Nil	✓	Both	95%	200000	✓	✓	✓
Big Sky Building Society	Inv Basic Choice	5.60%	Nil	10.00/m	✓	Both	95%	10000	✗	✓	✓
Big Sky Building Society	Inv Standard Choice	6.10%	Nil	Nil	✓	Both	95%	10000	✓	✓	✓
BMC Mortgage	Inv Advantagedge	5.17%	Nil	Nil	✓	Both	90%	50000	✗	✓	✓
BOQ	Investment Economy	5.43%	995	10.00/m	✓	Both	95%	No min	✗	✓	✓
Catalyst Money	Basic Home Loan Investment	5.28%	900	8.00/m	✗	P+I	95%	30000	✗	✓	✓
Catalyst Money	Investment Premium 250-399k	5.30%	900	8.00/m	✗	P+I	95%	250000	✓	✓	✓
Citibank	Investment Basic Variable	5.25%	649	Nil	✓	Both	90%	50000	✗	✓	✓
Citibank	Mortgage Plus Investment Variable 150	5.04%	Nil	350/a	✓	Both	80%	150000	✗	✓	✓
Commonwealth Bank	Inv Economiser	5.44%	800	8.00/m	✗	Both	95%	10000	✗	✓	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	5.09%	800	Nil	✗	Both	95%	10000	✗	✓	✓
Commonwealth Bank	Inv No Fee Variable Rate	5.20%	Nil	Nil	✗	Both	95%	150000	✗	✓	✓
Commonwealth Bank	Inv Rate Saver	5.44%	800	8.00/m	✗	Both	95%	10000	✗	✓	✓
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	5.09%	800	Nil	✗	Both	95%	10000	✗	✓	✓

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			Upfront (\$)	Ongoing (\$)							
☆☆☆											
Commonwealth Bank	Inv Discount Intro Variable 1 yr	5.20%	800	8.00/m	✓	Both	95%	10000	✓	✓	✓
Commonwealth Bank	Inv Standard Variable	5.90%	800	8.00/m	✓	Both	95%	10000	✓	✓	✓
Commonwealth Bank	Wealth Package Inv Discount Intro Vari	5.20%	200	375/a	✓	Both	95%	150000	✓	✓	✓
Community First CU	True Basic Home Loan Investment	5.51%	1095	Nil	✓	Both	95%	50000	✗	✓	✓
Community First CU	Accelerator Home Loan Package Invest	5.37%	Nil	395/a	✓	Both	95%	250000	✓	✓	✓
CUA	Investment Basic Variable 250k+	5.22%	795	Nil	✓	Both	97%	10000	✗	✓	✓
CUA	Investment Intro Variable 1 yr	5.02%	795	Nil	✓	Both	97%	10000	✓	✓	✓
Easy Street Fin Services	Investment Easystreet Basic Var	5.51%	500	Nil	✓	P+I	95%	50000	✗	✓	✓
ECU Australia	Premium Plus Investment Premium Var	5.30%	800	30/m	✓	Both	95%	250000	✓	✓	✓
Encompass Credit Union	Investment Mortgage Loan	5.80%	946.5	Nil	✓	Both	95%	1000	✓	✓	✓
First Option Credit Union	Investment Mortgage Secured	5.85%	875	Nil	✓	Both	95%	5000	✓	✓	✗
First Option Credit Union	Packaged Home Loan Investment Mort	5.50%	600	375/a	✓	Both	95%	150000	✓	✓	✓
Firstmac	Inv Home Loan 80	4.96%	820	Nil	✓	Both	80%	50000	✓	✓	✓
Gateway Credit Union	Inv Low Rate Essentials	5.18%	750	Nil	✓	Both	95%	50000	✗	✓	✓
Gateway Credit Union	Investment Variable	5.49%	750	Nil	✓	Both	95%	20000	✓	✓	✓
Greater Building Society	Inv Great Rate Variable	5.14%	790	Nil	✓	Both	95%	No min	✗	✓	✓
Greater Building Society	Inv Variable	5.50%	790	Nil	✓	Both	95%	No min	✗	✓	✓
Heritage Bank	Investment Basic Variable	5.28%	700	Nil	✓	IO	95%	50000	✗	✓	✓
Heritage Bank	Investment Variable	5.64%	700	5.00/m	✓	Both	95%	20000	✓	✓	✓
Heritage Bank	Professional Package Investment Varial	5.23%	100	300/a	✓	Both	95%	150000	✓	✓	✓
Holiday Coast CU	Inv Keep It Simple Platinum	5.25%	780	Nil	✓	Both	95%	5000	✗	✗	✓
Holiday Coast CU	Inv Keep It Simple Standard	5.25%	780	Nil	✓	Both	95%	5000	✗	✗	✓
Holiday Coast CU	Inv Live Life Platinum	5.85%	780	8.00/m	✓	Both	95%	5000	✓	✓	✓
Holiday Coast CU	Inv Live Life Standard	5.95%	780	8.00/m	✓	Both	95%	5000	✓	✓	✓
Homeloans	Inv Ultra Plus Variable	5.07%	560	330.00/a	✓	Both	95%	30000	✗	✓	✓
Homeloans	Investment ProSmart	5.43%	410	Nil	✓	Both	95%	50000	✗	✓	✓

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			Upfront (\$)	Ongoing (\$)							
☆☆☆											
Homeloans	Investment Ultra	5.22%	560	Nil	✓	Both	95%	30000	✗	✓	✓
Homeloans	Investment Monipower	5.39%	410	Nil	✓	Both	95%	20000	✓	✓	✓
HomeSide Lending	Homeplus Investment Variable	5.91%	200	10.00/m	✓	Both	95%	No min	✓	✓	✓
Homestar Finance	Inv Advantage Variable	5.48%	Nil	Nil	✓	Both	95%	250000	✗	✓	✓
Horizon Credit Union	Investment Basic Home Loan	5.39%	935	5.00/m	✓	Both	95%	20000	✗	✓	✓
Horizon Credit Union	Platinum Loan Package Investment Cla	5.29%	Nil	375/a	✓	Both	95%	150000	✗	✓	✓
HSBC	Investment Home Value	4.74%	Nil	Nil	✓	Both	90%	100000	✗	✓	✓
Hume Building Society	Investment Interest Saver	5.20%	750	Nil	✓	Both	95%	50000	✗	✓	✓
Hume Building Society	Investment Variable	5.85%	750	Nil	✓	Both	95%	No min	✓	✓	✓
Hunter United Credit Un	Inv Basic Variable 250k+	5.44%	930	5.00/m	✓	P+I	80%	No min	✗	✓	✗
Illawarra CU NSW	Basic Home Loan Investment	5.28%	900	8.00/m	✗	P+I	95%	30000	✗	✓	✓
Illawarra CU NSW	Investment Premium 250-399k	5.30%	Nil	Nil	✗	P+I	95%	250000	✓	✓	✓
IMB	Investment Standard Variable	5.66%	768.74	Nil	✓	Both	95%	10000	✓	✓	✓
Liberty Financial	Inv Liberty Sharp	5.29%	1325	Nil	✓	Both	95%	100000	✗	✓	✗
Liberty Financial	Inv Liberty Free	5.29%	Nil	Nil	✓	Both	85%	50000	✗	✓	✓
Liberty Financial	Inv Liberty Star	5.34%	330	28.00/m	✓	Both	95%	50000	✗	✓	✓
LJ Hooker Home Loans	Kick-Start Plus Var Inv	5.44%	350	330.00/a	✓	Both	95%	30000	✗	✓	✓
LJ Hooker Home Loans	Kick-Start Var Inv	5.50%	350	Nil	✓	Both	95%	30000	✗	✓	✓
LJ Hooker Home Loans	Leveredge Inv	5.40%	275	Nil	✓	Both	90%	30000	✗	✓	✓
LJ Hooker Home Loans	Leveredge Plus Var Inv	5.30%	275	330.00/a	✓	Both	90%	30000	✗	✓	✓
Macquarie Credit Union	Inv Introductory Rate Home Loan 1 yr	5.03%	700	Nil	✗	Both	95%	150000	✗	✓	✓
Macquarie Credit Union	Inv Low Rate Home Loan	5.28%	720	Nil	✗	P+I	95%	150000	✗	✓	✓
Macquarie Credit Union	Inv Property Variable	5.53%	700	Nil	✓	Both	95%	10000	✓	✓	✓
ME Bank	Investment Var Supermember	5.38%	350	Nil	✓	P+I	95%	40000	✗	✓	✓
ME Bank	Investment Variable Special	5.18%	350	Nil	✓	IO	95%	40000	✗	✓	✓
ME Bank	Member Package Investment Interest C	5.18%	Nil	395/a	✓	Both	95%	40000	✗	✓	✓

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			Upfront (\$)	Ongoing (\$)							
★★★											
ME Bank	Member Package Investment Ultimate (	5.18%	Nil	395/a	✓	P+I	95%	50000	✓	✓	✓
Mortgage HOUSE	Inv Vantage Offset Variable	5.30%	670	Nil	✓	Both	95%	10000	✓	✓	✓
MyRate	Inv Advantage Variable 100-599k	5.17%	Nil	Nil	✓	Both	95%	100000	✗	✓	✓
nab	Inv Base Variable Rate	5.67%	Nil	Nil	✓	Both	95%	20000	✗	✓	✓
nab	Inv Tailored Variable	5.88%	Nil	8.00/m	✓	Both	95%	20000	✓	✓	✓
Newcastle Permanent	Investment Intro Variable 1 yr	4.85%	Nil	Nil	✓	Both	95%	No min	✗	✓	✓
Newcastle Permanent	Investment Real Options	5.55%	Nil	Nil	✓	Both	95%	No min	✗	✓	✓
Newcastle Permanent	Premium Plus Package Investment Intr	4.85%	Nil	350/a	✓	Both	95%	No min	✗	✓	✓
Newcastle Permanent	Premium Plus Package Investment Rea	5.15%	Nil	350/a	✓	Both	95%	50000	✗	✓	✓
Newcastle Permanent	Premium Plus Package Investment Rea	5.55%	Nil	350/a	✓	Both	95%	No min	✗	✓	✓
Newcastle Permanent	Investment Premium Variable	5.77%	Nil	Nil	✓	Both	95%	No min	✓	✓	✓
Northern Beaches CU	Investment Introductory Home Loan 1 y	5.19%	640	Nil	✓	P+I	95%	30000	✗	✓	✗
Northern Beaches CU	Investment Minimiser Home Loan	5.59%	915	Nil	✓	P+I	95%	100000	✗	✓	✗
P&N Bank	Inv Smooth Home Loan 80%	5.19%	650	Nil	✓	Both	90%	50000	✗	✓	✓
People's Choice Credit Union	Investment Basic Variable	5.29%	900	8.00/m	✓	Both	95%	50000	✗	✓	✓
People's Choice Credit Union	Investment Lite Basic Variable	5.02%	654.5	Nil	✓	Both	90%	30000	✗	✓	✓
People's Choice Credit Union	Home Loan Package Investment Stand	5.27%	Nil	375/a	✓	Both	95%	250000	✓	✓	✓
Qantas Credit Union	Inv Options Variable IO	5.33%	600	Nil	✓	Both	95%	No min	✗	✗	✗
Qantas Credit Union	Inv Home Plus Variable	5.33%	600	Nil	✓	P+I	95%	No min	✓	✓	✗
Qld Police Credit Union	Inv Standard Variable	5.64%	876	Nil	✓	Both	97%	50000	✗	✓	✓
Qld Professional CU	Inv Friendly	5.55%	855	10.00/m	✓	Both	90%	No min	✓	✓	✓
QT Mutual Bank	Choices Inv Intro Rate Mortgage Break	4.90%	Nil	395/a	✓	P+I	95%	150000	✓	✗	✓
QT Mutual Bank	Choices Investment Mortgage Breaker :	5.22%	Nil	395/a	✓	P+I	95%	250000	✓	✗	✓
QT Mutual Bank	Smart Starter Extra Inv Intro Rate Mort	4.10%	600	Nil	✓	P+I	95%	250000	✓	✗	✓
QT Mutual Bank	Smart Starter Extra Investment Mortgage	5.22%	600	Nil	✓	P+I	95%	250000	✓	✗	✓
QT Mutual Bank	Teachers' Life Inv Intro Rate Mortgage E	4.90%	Nil	25/m	✓	P+I	95%	150000	✓	✗	✓

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★★★★											
QT Mutual Bank	Teachers' Life Investment Mortgage Bre	5.22%	Nil	25/m	✓	P+I	95%	250000	✓	✗	✓
Quay Credit Union	Invest Basic Var (Refinance only)	5.24%	638	Nil	✓	Both	80%	100000	✗	✓	✗
Quay Credit Union	Investment Premium (Refinance only)	5.44%	638	Nil	✓	Both	80%	100000	✓	✓	✗
Queensland Country Credit Union	Ultimate Home Loan Investment Variabl	5.29%	Nil	330/a	✓	Both	95%	150000	✗	✗	✗
RAMS	Inv Full Feature	5.85%	870	Nil	✓	Both	95%	15000	✓	✓	✓
RAMS	Investor Home Loan	5.10%	870	20.00/m	✓	IO	95%	15000	✓	✓	✓
RESI Mortgage Corp	Inv Smart Pro	5.21%	649	Nil	✓	Both	95%	30000	✗	✓	✓
RESI Mortgage Corp	Inv Smart Pro Plus	5.11%	649	330.00/a	✓	Both	95%	30000	✗	✓	✓
RESI Mortgage Corp	Inv Switch n Save Intro Var 2 yrs	5.31%	649	Nil	✓	Both	95%	30000	✗	✓	✓
RESI Mortgage Corp	Invest Smart Option Home Loan	5.34%	660	Nil	✓	Both	95%	50000	✗	✓	✓
RESI Mortgage Corp	Inv Break Thru Variable	5.16%	689	Nil	✓	Both	80%	50000	✓	✓	✓
RESIMAC Financial Services	Investment Alt Doc Loan	5.64%	599	Nil	✓	Both	80%	50000	✓	✓	✓
SCU	Investment Basic Home Loan	5.26%	747	Nil	✓	P+I	95%	25000	✗	✓	✓
SCU	Inv Standard Variable	5.77%	747	Nil	✓	Both	95%	25000	✓	✓	✓
SERVICE ONE Members Bank	Investment Standard Variable	5.75%	750	8.00/m	✓	Both	97%	No min	✓	✓	✓
SGE Credit Union	Solutions Home Loan Package Investm	5.21%	Nil	350/a	✓	Both	95%	No min	✓	✓	✗
St.George Bank	Inv Negotiated Basic Variable	5.32%	600	Nil	✓	Both	95%	30000	✗	✓	✓
St.George Bank	Investment Basic Variable	5.41%	600	Nil	✓	Both	95%	30000	✗	✓	✓
Suncorp Bank	Investment Back To Basics	5.41%	600	Nil	✓	Both	95%	10000	✗	✓	✓
Sutherland Credit Union	Investment Home Basic	5.47%	1055	Nil	✗	P+I	95%	250000	✗	✓	✓
Sutherland Credit Union	Investment Home Plus	5.62%	1055	Nil	✓	P+I	95%	150000	✓	✓	✓
Teachers Mutual Bank	Inv Smart Home Loan	5.23%	765	200.00/a	✓	Both	95%	150000	✗	✓	✓
Teachers Mutual Bank	Inv Solutions Plus Home Loan	5.07%	765	200.00/a	✓	Both	95%	250000	✗	✓	✓
Teachers Mutual Bank	Rewards Package Inv Smart Home Loa	5.23%	765	200/a	✓	Both	95%	150000	✗	✓	✓
Teachers Mutual Bank	Rewards Package Inv Solutions Plus H	5.07%	765	200/a	✓	Both	95%	250000	✗	✓	✓
The Capricornian	My Advantage Inv Variable 50k+	5.52%	Nil	385/a	✓	Both	95%	50000	✓	✓	✓

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## Variable Rate Investment Home Loans

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Split Facility	Principal+ Interest/ Interest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront (\$)	Ongoing (\$)							
★★★											
The Capricornian	My First Home Loan Inv Variable 50k+	5.12%	Nil	385/a	✓	Both	95%	50000	✓	✓	✓
The Mac	Property Investment Loan	5.99%	1323	Nil	✓	Both	95%	No min	✓	✓	✗
The Mutual	Inv Mutual	5.23%	300	Nil	✗	Both	90%	50000	✗	✓	✓
The Mutual	Inv Intro Plus 3 yrs	5.03%	500	Nil	✓	P+I	90%	150000	✓	✓	✓
The Rock Building Soc	Inv Rock Star Package Variable 250k+	5.44%	Nil	350.00/a	✓	Both	95%	100000	✓	✓	✓
The Rock Building Soc	Inv Rock Star Pkg Variable Special 250k	5.19%	Nil	350.00/a	✓	Both	95%	100000	✓	✓	✓
Unicredit-WA	Investment Variable	5.25%	650	Nil	✓	Both	95%	5000	✗	✓	✓
Victoria Teachers Mutual Bank	Interest Only Investment Variable	5.44%	600	Nil	✓	IO	95%	No min	✗	✓	✓
Victoria Teachers Mutual Bank	Inv Basic Variable	5.14%	600	Nil	✓	P+I	95%	No min	✗	✓	✓
Victoria Teachers Mutual Bank	Rewards Package Inv Basic Variable	5.04%	300	300/a	✓	P+I	95%	No min	✗	✓	✓
Victoria Teachers Mutual Bank	Inv Offset Variable	5.64%	600	Nil	✓	Both	95%	No min	✓	✓	✓
Victoria Teachers Mutual Bank	Rewards Package Inv Offset Variable	5.54%	300	300/a	✓	Both	95%	No min	✓	✓	✓
Westpac	Investment Flexi First Option	5.33%	750	Nil	✓	Both	97%	25000	✗	✓	✓
Yellow Brick Road	Inv Homebase	5.74%	725	Nil	✓	Both	90%	20000	✓	✓	✓
★★											
ADCU	Interest Only Loan	5.84%	892	Nil	✓	IO	95%	30000	✗	✗	✓
AMP Bank	Investment Classic Variable	6.00%	895	10.00/m	✓	Both	90%	40000	✓	✓	✓
AMP Bank	Investment Intro 1yr Variable 1 yr	5.00%	295	10.00/m	✓	Both	90%	40000	✓	✓	✓
Bank of Melbourne	Investment Discount Variable 1 yr	5.20%	700	10.00/m	✓	Both	95%	50000	✓	✓	✓
Bank of Melbourne	Investment Variable	5.90%	700	10.00/m	✓	Both	95%	10000	✓	✓	✓
Bank of Sydney	Expect More Investment Variable 100-4	5.69%	Nil	395.00/a	✗	Both	95%	100000	✓	✓	✓
BankSA	Inv Discount Variable 1 yr	5.27%	700	10.00/m	✓	Both	95%	50000	✓	✓	✓
BankSA	Investment Variable	5.97%	700	10.00/m	✓	Both	95%	10000	✓	✓	✓
Bankwest	Inv Mortgage Shredder	5.89%	755	Nil	✓	Both	95%	20000	✓	✓	✓
Bankwest	Inv Mortgage Shredder Intro Var 1 yr	5.14%	755	Nil	✓	Both	95%	20000	✓	✓	✓

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			Upfront (\$)	Ongoing (\$)							
★★											
Bankwest	Inv Super Start Home Loan	5.09%	755	Nil	✓	Both	95%	20000	✓	✓	✓
bcu	Inv Standard Variable	5.78%	600	Nil	✗	Both	95%	10000	✓	✓	✗
Bendigo Bank	Investment Variable	6.01%	728.8	8.00/m	✓	Both	90%	5000	✓	✓	✓
Beyond Bank	Investment Parent Variable	5.79%	795	Nil	✓	Both	95%	10000	✓	✓	✓
Beyond Bank	Investment Variable	5.79%	795	Nil	✓	Both	95%	10000	✓	✓	✓
BOQ	Investment Standard Variable	6.01%	895	10.00/m	✓	Both	95%	No min	✓	✓	✓
CairnsPenny Savings&Loan	Inv Standard Variable	5.50%	682	15.00/q	✓	Both	95%	20000	✗	✓	✓
Catalyst Money	Investment Variable	5.95%	900	8.00/m	✗	P+I	95%	30000	✓	✓	✓
Circle Credit Co-op	Inv Standard Variable	6.00%	875	Nil	✓	Both	95%	50000	✗	✓	✗
Coastline Credit Union	Investment Options Home Loan	5.54%	805	8.00/m	✓	P+I	90%	100000	✗	✓	✓
Coastline Credit Union	Investment Variable	5.84%	805	Nil	✓	P+I	90%	15000	✗	✓	✓
Community First CU	Investment True Value Var HI	6.12%	1095	Nil	✓	Both	95%	10000	✓	✓	✓
Defence Bank	Flexi Saver Interest Only	5.19%	1146	Nil	✗	IO	90%	50000	✗	✗	✓
Delphi Bank	Investment Complete	5.90%	770	6.00/m	✓	Both	90%	No min	✗	✓	✓
Delphi Bank	Investment Essential	5.90%	1020	8.00/m	✓	Both	90%	30000	✗	✓	✓
ECU Australia	Investment Introductory Home Loan 1 y	4.99%	1020	Nil	✓	Both	95%	150000	✓	✓	✓
ECU Australia	Investment Premium Variable	6.05%	1020	Nil	✓	Both	95%	No min	✓	✓	✓
FCCS Credit Union	Investment Rewards	5.74%	750	Nil	✓	Both	95%	10000	✗	✗	✓
FCCS Credit Union	Investment Value Plus Variable	6.14%	750	Nil	✓	Both	95%	30000	✓	✓	✓
Horizon Credit Union	Investment Classic Home Loan	5.79%	835	Nil	✓	Both	95%	No min	✗	✓	✓
HSBC	Investment Home Smart	5.95%	852.5	Nil	✓	P+I	90%	50000	✓	✓	✓
HSBC	Investment Variable	5.95%	852.5	Nil	✓	Both	90%	50000	✓	✓	✓
Hunter United Credit Un	Investment Variable	5.95%	930	5.00/m	✓	P+I	95%	No min	✗	✓	✗
Hunter United Credit Un	Package Home Loan Investment Variab	5.40%	Nil	295/a	✓	P+I	95%	100000	✗	✓	✗
Illawarra CU NSW	Investment Variable	5.95%	900	8.00/m	✗	P+I	95%	30000	✓	✓	✓
Intech Credit Union	Investment Loan	5.93%	400	Nil	✓	IO	95%	30000	✓	✗	✗

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Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Split Facility	Principal+ Interest/ Interest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront (\$)	Ongoing (\$)							
★★											
Macquarie Bank	Inv Standard Variable	5.95%	330	398.00/a	✓	Both	90%	150000	✓	✓	✓
ME Bank	Investment Interest Only Loan	5.83%	350	Nil	✓	Both	95%	40000	✗	✓	✓
ME Bank	Investment Variable	5.83%	350	Nil	✓	Both	95%	40000	✗	✓	✓
ME Bank	Investment Ultimate Supermember	5.68%	350	Nil	✓	P+I	95%	50000	✓	✓	✓
MyState	Investment Essentials	5.52%	702.5	Nil	✓	Both	95%	150000	✗	✓	✓
MyState	Residential Investment	5.89%	702.5	Nil	✓	Both	95%	30000	✓	✓	✓
Northern Beaches CU	Investment All in One	6.09%	915	Nil	✓	P+I	95%	30000	✓	✓	✗
People's Choice Credit Union	Investment Standard Variable	5.87%	900	Nil	✓	Both	95%	20000	✓	✓	✓
Police Bank	Investment Variable	5.84%	1045	Nil	✓	Both	90%	30000	✗	✓	✗
QT Mutual Bank	Investment Rate Tracker HL Series 3 8C	5.40%	644	Nil	✗	P+I	95%	150000	✓	✗	✗
QT Mutual Bank	Inv Intro Rate Mortgage Breaker 1 yr	4.90%	644	Nil	✓	P+I	95%	125000	✓	✗	✓
QT Mutual Bank	Investment Mortgage Breaker	5.82%	644	Nil	✓	P+I	95%	20000	✓	✗	✓
Queensland Country Credit Union	Investment Variable Rate	5.79%	950	5.00/m	✓	Both	95%	10000	✗	✗	✗
RESI Mortgage Corp	Inv Low Start 1 yr	4.72%	1199	Nil	✗	Both	95%	30000	✗	✓	✓
RESI Mortgage Corp	Inv Complete Home Loan	5.72%	649	Nil	✓	Both	95%	30000	✗	✓	✓
SGE Credit Union	Investment Mortgage Secured Ln	5.87%	500	Nil	✓	Both	95%	No min	✓	✓	✗
St.George Bank	Investment Discount Variable 1 yr	5.29%	700	10.00/m	✓	Both	95%	50000	✓	✓	✓
St.George Bank	Investment Variable	5.99%	700	10.00/m	✓	Both	95%	10000	✓	✓	✓
Summerland CU	Inv Premium	5.29%	Nil	380.00/a	✓	P+I	95%	250000	✗	✓	✓
Summerland CU	Investment Eco Mortgage Loan	5.64%	600	8.00/m	✓	P+I	95%	20000	✗	✓	✓
Suncorp Bank	Investment Variable	5.99%	600	10.00/m	✓	Both	95%	10000	✓	✓	✓
Teachers Mutual Bank	Inv Flexi Choice	5.73%	715	Nil	✓	P+I	95%	25000	✗	✓	✓
Teachers Mutual Bank	Inv Variable IO	5.73%	715	Nil	✓	IO	95%	25000	✗	✓	✓
The Capricornian	Inv Variable	6.27%	275	Nil	✓	Both	95%	10000	✓	✓	✓
The Mutual	Inv Premium Variable	5.58%	300	Nil	✗	Both	95%	20000	✓	✓	✓
The Rock Building Soc	Investment Variable	6.19%	800	5.00/m	✓	Both	95%	50000	✓	✓	✓

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## Variable Rate Investment Home Loans

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Split Facility	Principal+ Interest/ Interest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront (\$)	Ongoing (\$)							
★★											
TIO Banking	Essentials Home Ln Pkg Investment Es	5.31%	Nil	399/a	✗	P+I	90%	250000	✓	✓	✓
Transport Mutual Credit Union	Investment Basic Variable	5.76%	1010	Nil	✗	P+I	95%	100000	✓	✓	✓
Transport Mutual Credit Union	Investment Variable	6.01%	1010	Nil	✗	P+I	95%	10000	✓	✓	✓
Westpac	Rocket Investment Loan	5.98%	750	8.00/m	✓	Both	97%	10000	✓	✓	✓
★											
Adelaide Bank	Investment Smartdoc Variable	6.41%	475	10.00/m	✓	Both	80%	10000	✓	✓	✓
Arab Bank Australia	Inv HeadStart Intro Variable 1 yr	4.79%	600	8.00/m	✓	P+I	95%	50000	✗	✓	✓
Arab Bank Australia	Inv Standard Variable	6.50%	250	Nil	✓	Both	95%	50000	✗	✓	✓
Aussie Home Loans	Inv Optimizer Standard Variable	5.98%	100	Nil	✓	Both	95%	100000	✗	✓	✓
Bank of Sydney	Investment Variable	6.63%	990	10.00/m	✗	Both	95%	No min	✓	✓	✓
Citibank	Investment Variable	6.19%	649	8.00/m	✓	Both	90%	50000	✗	✓	✓
Citibank	Investment Offset Variable	6.19%	649	8.00/m	✓	Both	90%	50000	✓	✓	✓
Horizon Credit Union	Investment Real Estate	6.49%	835	Nil	✓	P+I	95%	10000	✓	✓	✓
Hunter United Credit Un	Inv Interest Only 150-499k	5.85%	880	Nil	✗	IO	90%	150000	✗	✓	✗
Latvian Aus Credit Co-op	Mortgage Loan Variable	6.15%	1257	Nil	✗	Both	90%	10000	✗	✓	✗
ME Bank	Investment Ultimate Offset	6.13%	350	Nil	✓	P+I	95%	50000	✓	✓	✓
Qld Professional CU	Inv Variable	6.40%	855	Nil	✓	Both	90%	No min	✓	✓	✓
Summerland CU	Investment Equity Extra	6.29%	800	10.00/m	✓	Both	80%	20000	✗	✓	✓
Summerland CU	Investment Mortgage Investment	5.89%	800	8.00/m	✓	Both	95%	20000	✗	✓	✓
Sutherland Credit Union	Investment Home In One	6.23%	1055	8.00/a	✓	P+I	95%	20000	✓	✓	✓
TIO Banking	Investment Essentials Variable	5.91%	1180	10.00/m	✗	P+I	90%	10000	✓	✓	✓



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## Investment 1 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★★ outstanding value										
A M O Group	Investment Fixed 1 yr	4.67%	530	330.00/a	✓	Both	90%	2000000	✗	✓
ANZ	Breakfree Investment 1yr Fixed 1 yr 150k	4.79%	Nil	375/a	✓	Both	90%	No Max	✓	✗
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 1 y	4.84%	Nil	Nil	✓	Both	95%	No Max	✗	✓
BOQ	Home Loan Privileges Investment 1yr Fix	4.75%	Nil	395/a	✓	Both	95%	No Max	✓	✗
BOQ	Shareholder Benefits Investment 1yr Fixe	4.75%	375	Nil	✓	Both	95%	No Max	✓	✗
Mortgage HOUSE	Inv Advantage Fixed 1 yr 10-749k	4.69%	595	Nil	✓	Both	95%	2500000	✓	✓
nab	Choice Package Inv Standard Fixed 1 yr	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✗
nab	Inv Standard Fixed 1 yr	4.89%	Nil	8.00/m	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Investment Fixed 1 yr	4.39%	Nil	Nil	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Premium Plus Package Investment Fixed	4.39%	Nil	350/a	✓	Both	95%	No Max	✗	✗
Qld Police Credit Union	Investment Fixed 1 yr	4.69%	876	Nil	✓	Both	97%	No Max	✗	✓
SERVICE ONE Members Ban	Pioneer Banking Investment Fixed 1 yr 20	4.8%	Nil	350/a	✓	Both	97%	No Max	✓	✓
UBank	Inv UHomeLoan Fixed 1 yr	4.48%	Nil	Nil	✗	Both	80%	1000000	✗	✗
★★★★★										
Adelaide Bank	Investment Smartsuite Fixed 1 yr	4.79%	475	10.00/m	✓	Both	90%	No Max	✓	✓
ANZ	Investment 1yr Fixed 1 yr	4.94%	600	10.00/m	✓	Both	90%	No Max	✓	✗
Austral Mortgage	Investment Advantage Plus Fixed 1 yr	4.79%	1095	Nil	✓	Both	95%	5000000	✗	✓
Bank of Melbourne	Advantage Package Investment Fixed 1 y	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✓
BankSA	Advantage Package Investment Fixed 1 y	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✓
Commonwealth Bank	Wealth Package Investment Fixed 1 yr 15	4.79%	200	375/a	✓	Both	95%	No Max	✗	✗
CUA	Investment Fixed 1 yr	4.89%	795	Nil	✓	Both	97%	5000000	✗	✗
CUA	Investment Premium Fixed 1 yr	5.14%	795	Nil	✓	Both	97%	5000000	✓	✓
Heritage Bank	Investment Fixed 1 yr	4.89%	700	5.00/m	✓	Both	95%	No Max	✗	✓
Homeloans	Investment MoniPower Fixed 1 yr	4.99%	410	Nil	✓	Both	95%	3500000	✓	✓

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Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★										
HomeSide Lending	Homeplus Package Inv Fixed Rate Intere	4.79%	800	10/m	✓	IO	90%	No Max	✗	✗
HomeSide Lending	Inv Fixed Rate Interest Only 1 yr	4.79%	200	10.00/m	✓	IO	90%	No Max	✗	✗
ING DIRECT	Investment Fixed 1 yr	4.69%	220	Nil	✓	Both	95%	2000000	✗	✗
Macquarie Bank	Inv Offset Fixed 1 yr	4.95%	330	398.00/a	✓	Both	90%	2000000	✓	✗
ME Bank	Investment Fixed Special 1 yr	5.09%	350	Nil	✓	Both	95%	No Max	✗	✗
nab	Choice Package Inv Tailored Fixed IO 1 y	4.89%	Nil	395/a	✓	IO	95%	No Max	✗	✗
nab	Inv Tailored Fixed IO 1 yr	4.99%	Nil	8.00/m	✓	IO	95%	No Max	✗	✗
nab	Private Tailored Pkg Inv Standard Fixed 1	4.79%	Nil	750/a	✓	Both	95%	No Max	✗	✗
Queenslanders CU	Inv Fixed Rate 1 yr	4.90%	595	Nil	✓	Both	95%	No Max	✓	✓
RESIMAC Financial Services	Investment Standard Fixed 1 yr	4.88%	599	Nil	✓	Both	95%	1000000	✗	✓
SERVICE ONE Members Ban	Investment Fixed 1 yr	5.00%	750	8.00/m	✓	Both	97%	No Max	✓	✓
St.George Bank	Advantage Package Investment Fixed 1 y	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✓
★★★										
AMP Bank	Affinity Package Investment Fixed 1 yr 1C	4.54%	895	Nil	✗	Both	90%	No Max	✗	✗
AMP Bank	Investment Fixed 1 yr	4.69%	895	10.00/m	✗	Both	90%	2000000	✗	✗
AMP Bank	Professional Package Investment Fixed 1	4.69%	Nil	349/a	✗	Both	90%	2500000	✗	✗
AMP Bank	Select Package Investment Fixed 1 yr 10	4.59%	895	Nil	✗	Both	90%	No Max	✗	✗
Arab Bank Australia	Investment Fixed 1 yr	4.69%	250	8.00/m	✗	Both	95%	No Max	✗	✗
Aussie Home Loans	Inv Optimizer Fixed 1 yr	4.74%	700	Nil	✓	Both	95%	2000000	✗	✗
Bank of Melbourne	Investment Fixed 1 yr	4.94%	700	10.00/m	✓	Both	95%	No Max	✗	✓
bankmecu	Inv Fixed 1 yr	4.95%	595	Nil	✓	P+I	95%	No Max	✗	✗
BankSA	Investment Fixed 1 yr	4.94%	700	10.00/m	✓	Both	95%	No Max	✗	✓
BankVic	Portfolio Inv fixed 1 yr 250k+	4.89%	Nil	375/a	✓	Both	95%	No Max	✓	✗
BankVic	Property Investor Inv fixed 1 yr 100k+	4.89%	Nil	375/a	✓	Both	95%	No Max	✓	✗

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## Investment 1 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
bcu	Investment Fixed 1 yr	4.84%	600	Nil	✗	Both	95%	7000000	✗	✗
Beyond Bank	Investment Fixed 1 yr	4.99%	795	Nil	✓	Both	95%	2000000	✗	✓
BOQ	Investment 1yr Fixed 1 yr	4.75%	895	10.00/m	✓	Both	95%	No Max	✓	✗
Catalyst Money	Investment Fixed 1 yr	5.09%	900	8.00/m	✓	Both	95%	No Max	✗	✓
Coastline Credit Union	Investment Fixed 1 yr	4.94%	805	Nil	✓	P+I	90%	No Max	✗	✓
Commonwealth Bank	Investment Fixed 1 yr	4.94%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Community First CU	Investment True Fixed 1 yr	5.19%	1095	Nil	✓	Both	95%	1000000	✓	✓
ECU Australia	Investment Premium Fixed 1 yr	4.99%	1020	Nil	✓	Both	95%	No Max	✗	✓
Gateway Credit Union	Inv Premium Fixed 1 yr	4.99%	275	249.00/a	✓	Both	80%	750000	✗	✗
Gateway Credit Union	Investment Fixed 1 yr	5.19%	750	Nil	✓	Both	95%	No Max	✗	✗
Gateway Credit Union	Low Rate Plus Investment Fixed 1 yr 250	4.99%	275	249/a	✓	Both	95%	No Max	✗	✗
Greater Building Society	Inv Great Rate Fixed 1 yr	4.19%	790	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Inv Standard Fixed 1 yr	4.55%	790	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Inv Stande	3.99%	790	325/a	✓	Both	95%	No Max	✗	✓
Heritage Bank	Professional Package Investment Fixed 1	4.89%	100	300/a	✓	Both	95%	No Max	✗	✓
Holiday Coast CU	Inv Fixed N Easy 1 yr	4.49%	380	Nil	✓	Both	95%	No Max	✗	✗
Homestar Finance	Inv Advantage Fixed 1 yr	5.00%	Nil	Nil	✓	Both	95%	2000000	✗	✓
Horizon Credit Union	Investment Fixed 1 yr	4.99%	935	Nil	✓	Both	95%	No Max	✓	✓
Hume Building Society	Investment Fixed 1 yr	4.95%	750	Nil	✓	Both	95%	No Max	✗	✗
Illawarra CU NSW	Investment Fixed 1 yr	5.09%	900	8.00/m	✓	Both	95%	No Max	✗	✓
IMB	Investment Fixed 1 yr	4.94%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
iMortgage	Investment Fusion Fixed 1 yr	4.74%	260	Nil	✓	Both	95%	2000000	✗	✓
iMortgage	Investment Fusion ProPack Fixed 1 yr	4.64%	260	330.00/a	✓	Both	95%	2000000	✗	✓
LJ Hooker Home Loans	Leveredge Fix Inv 1 yr	4.96%	275	Nil	✗	P+I	90%	2000000	✗	✗

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			Upfront (\$)	Ongoing (\$)						
★★★										
LJ Hooker Home Loans	Leveredge Plus Fix Inv 1 yr	4.86%	275	330.00/a	✗	P+I	90%	2000000	✗	✗
Macquarie Bank	Basic Inv Basic IO Fixed 1 yr	4.95%	330	Nil	✓	IO	90%	No Max	✗	✗
Macquarie Bank	Inv Basic IO Fixed 1 yr	4.95%	330	Nil	✓	IO	90%	2000000	✗	✗
Macquarie Bank	Inv Basic P&I Fixed 1 yr	4.95%	330	Nil	✓	P+I	90%	2000000	✗	✗
ME Bank	Investment SuperMember Fixed 1 yr	5.09%	350	Nil	✓	Both	95%	No Max	✗	✗
ME Bank	Inv Interest Only Loan Special Fxd 1 yr	5.09%	350	Nil	✓	Both	95%	No Max	✗	✓
ME Bank	Inv Ultimate Offset Special Fixed 1 yr	5.09%	350	Nil	✓	P+I	95%	No Max	✓	✓
nab	Private Tailored Pkg Inv Tailored Fixed IO	4.89%	Nil	750/a	✓	IO	95%	No Max	✗	✗
People's Choice Credit Union	Investment Lite Fixed 1 yr	4.79%	654.5	Nil	✗	Both	90%	1000000	✗	✗
People's Choice Credit Union	Home Loan Package Investment Fixed 1	4.89%	150	375/a	✓	Both	95%	No Max	✗	✗
People's Choice Credit Union	Investment Fixed 1 yr	5.04%	900	8.00/m	✓	Both	95%	No Max	✗	✗
Qantas Credit Union	Inv Options Fixed IO 1 yr	4.99%	600	Nil	✓	Both	95%	No Max	✗	✗
Queensland Country Credit Union	UInvestment Fixed Rate 1 yr	4.89%	950	5.00/m	✓	Both	90%	No Max	✗	✗
RAMS	Inv Fixed Rate 1 yr	4.75%	870	20.00/m	✓	Both	95%	No Max	✗	✓
RESI Mortgage Corp	Inv FlexiFix 1 yr	4.89%	649	Nil	✗	Both	95%	2000000	✗	✗
RESI Mortgage Corp	Inv FlexiFix Plus 1 yr	4.79%	649	330.00/a	✗	Both	95%	2000000	✗	✗
RESI Mortgage Corp	Inv Smart Pro Fixed 1 yr	4.99%	649	Nil	✗	Both	95%	2000000	✗	✗
SCU	Investment Standard Fixed 1 yr	4.89%	747	Nil	✓	Both	95%	No Max	✗	✓
SGE Credit Union	Investment Standard Fixed 1 yr	4.89%	500	Nil	✓	Both	95%	2000000	✗	✗
St.George Bank	Investment Fixed 1 yr	4.94%	700	10.00/m	✓	Both	95%	No Max	✗	✓
State Custodians	Inv Standard Fixed 1 yr	4.97%	550	299.00/a	✗	Both	95%	1000000	✗	✗
Suncorp Bank	Home Package Plus Investment Fixed 1	4.94%	Nil	375/a	✓	Both	95%	No Max	✗	✗
Suncorp Bank	Investment Fixed 1 yr	5.09%	600	10.00/m	✓	Both	95%	No Max	✗	✗
Teachers Mutual Bank	Inv Option Fixed 1 yr	4.84%	715	Nil	✗	P+I	95%	5000000	✗	✗

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Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
Teachers Mutual Bank	Inv Standard Fixed IO 1 yr	4.84%	715	Nil	✗	IO	95%	5000000	✗	✗
The Rock Building Soc	Investment Standard Fixed 1 yr 80%	4.77%	800	5.00/m	✓	Both	95%	3000000	✗	✓
Unicredit-WA	Investment Fixed 1 yr	4.79%	650	Nil	✗	Both	95%	No Max	✗	✗
Victoria Teachers Mutual Bank	Interest Only Investment Fixed 1 yr	4.84%	600	Nil	✓	Both	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Inv Basic Fixed 1 yr	4.84%	600	Nil	✓	P+I	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Inv Offset Fixed 1 yr	4.84%	600	Nil	✓	Both	95%	No Max	✓	✓
Westpac	Investment Fixed 1 yr	4.99%	600	8.00/m	✓	Both	95%	No Max	✗	✓
Yellow Brick Road	Inv Gold Pathway Fixed 1 yr	5.29%	250	249.00/a	✓	Both	90%	2000000	✗	✗
★★										
Bank of Sydney	Investment Fixed 1 yr	5.30%	990	10.00/m	✓	Both	95%	No Max	✗	✗
BankVic	Inv fixed 1 yr	4.99%	666	Nil	✓	Both	95%	3000000	✗	✗
Bankwest	Investment Fixed 1 yr	5.09%	295	12.00/m	✓	Both	90%	No Max	✗	✓
Bendigo Bank	Investment Fixed 1 yr	5.04%	728.8	8.00/m	✓	Both	90%	No Max	✗	✓
Beyond Bank	Investment Parent Fixed 1 yr	4.99%	945	Nil	✓	Both	95%	1000000	✗	✓
CairnsPenny Savings&Loan	Inv Standard Fixed 1 yr	5.25%	682	15.00/q	✓	Both	95%	1000000	✗	✓
Citibank	Investment Standard Fixed 1 yr	4.99%	649	8.00/m	✓	Both	90%	4000000	✗	✗
Delphi Bank	Investment Standard Fixed 1 yr	5.30%	1020	6.00/m	✗	Both	90%	5000000	✗	✗
Encompass Credit Union	Investment Fixed 1 yr	5.39%	946.5	Nil	✓	Both	95%	1000000	✗	✓
First Option Credit Union	Packaged Home Loan Investment Stand:	5.35%	875	375/a	✓	Both	95%	1000000	✓	✓
Homeloans	Investment Ultra Fixed 1 yr	5.14%	560	Nil	✗	Both	95%	2000000	✗	✗
Homeloans	Investment ProSmart Fixed 1 yr	5.24%	410	Nil	✓	Both	95%	2000000	✗	✓
HSBC	Investment Fixed 1 yr	5.49%	852.5	Nil	✓	Both	90%	7500000	✗	✗
LJ Hooker Home Loans	Kick-Start Fix Inv 1 yr	5.38%	350	Nil	✗	Both	95%	2000000	✗	✗
LJ Hooker Home Loans	Kick-Start Plus Fix Inv 1 yr	5.18%	350	330.00/a	✗	Both	95%	2000000	✗	✗

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## Investment 1 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★										
ME Bank	Investment Fixed 1 yr	5.59%	350	Nil	✓	Both	95%	No Max	✗	✗
MyRate	Investment Fixed 1 yr	5.00%	Nil	Nil	✓	Both	95%	2000000	✗	✗
MyState	Investment Fixed 1 yr 80%	4.77%	702.5	Nil	✓	Both	95%	1000000	✗	✗
QT Mutual Bank	Choices Investment Fixed 1 yr 20k+	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✗
QT Mutual Bank	Investment Fixed 1 yr	4.89%	644	Nil	✓	Both	95%	No Max	✗	✗
Queensland Country Credit Union	Ultimate Home Loan Investment Fixed Rate	4.89%	Nil	330/a	✓	Both	90%	No Max	✗	✗
RESIMAC Financial Services	Investment Alt Doc Fixed 1 yr	5.28%	599	Nil	✓	Both	80%	1000000	✗	✓
Summerland CU	Investment Standard Fixed 1 yr	4.79%	800	8.00/m	✓	Both	95%	No Max	✗	✗
The Mac	Investment Standard Fixed 1 yr	5.75%	1323	Nil	✓	Both	95%	No Max	✗	✓
The Mutual	Inv Premium Fixed 1 yr	4.79%	300	Nil	✓	Both	95%	No Max	✗	✗
TIO Banking	Essentials Home Ln Pkg Investment Essential	4.99%	Nil	399/a	✗	Both	90%	No Max	✗	✗
TIO Banking	Investment Essentials Fixed 1 yr	4.99%	1180	10.00/m	✗	Both	90%	No Max	✗	✗
Yellow Brick Road	Inv Futureproof Fixed 1 yr	5.39%	725	Nil	✓	Both	90%	2000000	✗	✗
★										
Adelaide Bank	Investment Smartdoc Fixed 1 yr	5.79%	475	10.00/m	✓	Both	80%	2000000	✓	✓
First Option Credit Union	Investment Standard Fixed 1 yr	5.60%	875	Nil	✓	Both	95%	1000000	✓	✓
Liberty Financial	Inv Liberty Fixed 1 yr	4.94%	660	28.00/m	✓	Both	85%	1000000	✗	✗
Northern Beaches CU	Investment Interest Only Fixed 1 yr	6.09%	915	Nil	✓	IO	95%	No Max	✗	✗
Quay Credit Union	Investment Fixed (Refinance only) 1 yr	5.24%	638	Nil	✓	P+I	80%	1500000	✗	✗
RESI Mortgage Corp	Invest Smart Option Fixed Home Loan 1 yr	5.29%	660	Nil	✓	Both	95%	2000000	✗	✗
Transport Mutual Credit Union	Investment Fixed 1 yr	5.99%	1010	Nil	✓	P+I	95%	824109	✗	✓

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## Investment 2 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★★ outstanding value										
ANZ	Breakfree Investment Fixed 2 yrs 150k+	4.89%	Nil	375/a	✓	Both	90%	No Max	✗	✗
Commonwealth Bank	Wealth Package Investment Fixed 2 yrs 1	4.89%	200	375/a	✓	Both	95%	No Max	✗	✗
CUA	Investment Fixed 2 yrs	4.89%	795	Nil	✓	Both	97%	5000000	✗	✗
HomeSide Lending	Inv Fixed Rate Interest Only 2 yrs	4.89%	200	10.00/m	✓	IO	90%	No Max	✗	✗
ING DIRECT	Investment Fixed 2 yrs	4.69%	220	Nil	✓	Both	95%	2000000	✗	✗
Mortgage HOUSE	Inv Advantage Fixed 2 yrs 10-749k	4.69%	595	Nil	✓	Both	95%	2500000	✓	✓
nab	Choice Package Inv Standard Fixed 2 yrs	4.89%	Nil	395/a	✓	Both	95%	No Max	✗	✗
nab	Inv Standard Fixed 2 yrs	4.99%	Nil	8.00/m	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Investment Fixed 2 yrs	4.69%	Nil	Nil	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Premium Plus Package Investment Fixed	4.69%	Nil	350/a	✓	Both	95%	No Max	✗	✗
Qld Police Credit Union	Investment Fixed 2 yrs	4.79%	876	Nil	✓	Both	97%	No Max	✗	✓
SERVICE ONE Members Ban	Investment Fixed 2 yrs	5.00%	750	8.00/m	✓	Both	97%	No Max	✓	✓
SERVICE ONE Members Ban	Pioneer Banking Investment Fixed 2 yrs 2	4.8%	Nil	350/a	✓	Both	97%	No Max	✓	✓
St.George Bank	Advantage Package Investment Fixed 2 y	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✓
★★★★★										
A M O Group	Investment Fixed 2 yrs	4.86%	530	330.00/a	✓	Both	90%	2000000	✗	✓
AMP Bank	Affinity Package Investment Fixed 2 yrs 1	4.54%	895	Nil	✗	Both	90%	No Max	✗	✗
ANZ	Investment Fixed 2 yrs	5.04%	600	10.00/m	✓	Both	90%	No Max	✗	✗
Bank of Melbourne	Advantage Package Investment Fixed 2 y	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✓
BankSA	Advantage Package Investment Fixed 2 y	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 2 y	4.84%	Nil	Nil	✓	Both	95%	No Max	✗	✓
BOQ	Shareholder Benefits Investment Fixed 2	4.79%	375	Nil	✓	Both	95%	No Max	✗	✗
Commonwealth Bank	Investment Fixed 2 yrs	5.04%	800	8.00/m	✓	Both	95%	No Max	✗	✗
CUA	Investment Premium Fixed 2 yrs	5.19%	795	Nil	✓	Both	97%	5000000	✓	✓

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			Upfront (\$)	Ongoing (\$)						
★★★★										
Heritage Bank	Investment Fixed 2 yrs	4.89%	700	5.00/m	✓	Both	95%	No Max	✗	✓
HomeSide Lending	Homeplus Package Inv Fixed Rate Intere	4.89%	800	10/m	✓	IO	90%	No Max	✗	✗
IMB	Investment Fixed 2 yrs	4.94%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
nab	Choice Package Inv Tailored Fixed IO 2 y	4.99%	Nil	395/a	✓	IO	95%	No Max	✗	✗
nab	Inv Tailored Fixed IO 2 yrs	5.09%	Nil	8.00/m	✓	IO	95%	No Max	✗	✗
nab	Private Tailored Pkg Inv Standard Fixed 2	4.89%	Nil	750/a	✓	Both	95%	No Max	✗	✗
Pacific Mortgage Group	Investment Fixed 2 yrs	4.59%	Nil	Nil	✗	P+I	95%	2000000	✗	✓
Queenslanders CU	Inv Fixed Rate 2 yrs	4.99%	595	Nil	✓	Both	95%	No Max	✓	✓
RESIMAC Financial Services	Investment Standard Fixed 2 yrs	5.01%	599	Nil	✓	Both	95%	1000000	✗	✓
The Rock Building Soc	Investment Standard Fixed 2 yrs 80%	4.87%	800	5.00/m	✓	Both	95%	3000000	✗	✓
Westpac	Premier Advantage Investment Fixed 2 y	4.89%	Nil	395/a	✓	Both	95%	No Max	✗	✓
★★★										
Adelaide Bank	Investment Smartsuite Fixed 2 yrs	4.79%	475	10.00/m	✓	Both	90%	No Max	✓	✓
AMP Bank	Investment Fixed 2 yrs	4.69%	895	10.00/m	✗	Both	90%	2000000	✗	✗
AMP Bank	Professional Package Investment Fixed 2	4.69%	Nil	349/a	✗	Both	90%	2500000	✗	✗
AMP Bank	Select Package Investment Fixed 2 yrs 1	4.59%	895	Nil	✗	Both	90%	No Max	✗	✗
Arab Bank Australia	Investment Fixed 2 yrs	4.99%	250	8.00/m	✗	Both	95%	No Max	✗	✗
Austral Mortgage	Investment Advantage Plus Fixed 2 yrs	4.79%	1095	Nil	✓	Both	95%	5000000	✗	✓
Bank of Melbourne	Investment Fixed 2 yrs	4.94%	700	10.00/m	✓	Both	95%	No Max	✗	✓
bankmecu	Inv Fixed 2 yrs	4.95%	595	Nil	✓	P+I	95%	No Max	✗	✗
BankSA	Investment Fixed 2 yrs	4.94%	700	10.00/m	✓	Both	95%	No Max	✗	✓
BankVic	Inv fixed 2 yrs	4.99%	666	Nil	✓	Both	95%	3000000	✗	✗
BankVic	Portfolio Inv fixed 2 yrs 250k+	4.89%	Nil	375/a	✓	Both	95%	No Max	✓	✗
BankVic	Property Investor Inv fixed 2 yrs 100k+	4.89%	Nil	375/a	✓	Both	95%	No Max	✓	✗

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			Upfront (\$)	Ongoing (\$)						
★★★										
Bankwest	Investment Fixed 2 yrs	4.79%	295	12.00/m	✓	Both	90%	No Max	✗	✓
bcb	Investment Fixed 2 yrs	4.94%	600	Nil	✗	Both	95%	7000000	✗	✗
Bendigo Bank	Investment Fixed 2 yrs	4.99%	728.8	8.00/m	✓	Both	90%	No Max	✗	✓
Beyond Bank	Investment Fixed 2 yrs	4.99%	795	Nil	✓	Both	95%	2000000	✗	✓
BOQ	Home Loan Privileges Investment Fixed 2 yrs	4.79%	Nil	395/a	✓	Both	95%	No Max	✗	✗
BOQ	Investment Fixed 2 yrs	4.79%	895	10.00/m	✓	Both	95%	No Max	✗	✗
CairnsPenny Savings&Loan	Inv Standard Fixed 2 yrs	5.25%	682	15.00/q	✓	Both	95%	1000000	✗	✓
Catalyst Money	Investment Fixed 2 yrs	5.39%	900	8.00/m	✓	Both	95%	No Max	✗	✓
Citibank	Investment Standard Fixed 2 yrs	4.89%	649	8.00/m	✓	Both	90%	4000000	✗	✗
Coastline Credit Union	Investment Fixed 2 yrs	4.99%	805	Nil	✓	P+I	90%	No Max	✗	✓
Community First CU	Investment True Fixed 2 yrs	5.09%	1095	Nil	✓	Both	95%	1000000	✓	✓
Easy Street Fin Services	Investment Easy Street Fixed 2 yrs	5.09%	500	Nil	✓	P+I	95%	1000000	✓	✓
ECU Australia	Investment Premium Fixed 2 yrs	5.29%	1020	Nil	✓	Both	95%	No Max	✗	✓
eMoney	Inv Fixed Home Loan 2 yrs	4.92%	380	Nil	✗	Both	90%	1000000	✗	✗
Encompass Credit Union	Investment Fixed 2 yrs	5.09%	946.5	Nil	✓	Both	95%	1000000	✗	✓
Gateway Credit Union	Inv Premium Fixed 2 yrs	4.79%	275	249.00/a	✓	Both	80%	750000	✗	✗
Gateway Credit Union	Investment Fixed 2 yrs	5.24%	750	Nil	✓	Both	95%	No Max	✗	✗
Gateway Credit Union	Low Rate Plus Investment Fixed 2 yrs 25	5.04%	275	249/a	✓	Both	95%	No Max	✗	✗
Greater Building Society	Inv Great Rate Fixed 2 yrs	4.99%	790	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Inv Standard	4.79%	790	325/a	✓	Both	95%	No Max	✗	✓
Heritage Bank	Professional Package Investment Fixed 2 yrs	4.89%	100	300/a	✓	Both	95%	No Max	✗	✓
Holiday Coast CU	Inv Fixed N Easy 2 yrs	4.99%	380	Nil	✓	Both	95%	No Max	✗	✗
Homeloans	Investment MoniPower Fixed 2 yrs	4.99%	410	Nil	✓	Both	95%	3500000	✓	✓
Homestar Finance	Inv Advantage Fixed 2 yrs	5.05%	Nil	Nil	✓	Both	95%	2000000	✗	✓

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## Investment 2 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
Horizon Credit Union	Investment Fixed 2 yrs	4.99%	935	Nil	✓	Both	95%	No Max	✓	✓
Hume Building Society	Investment Fixed 2 yrs	4.95%	750	Nil	✓	Both	95%	No Max	✗	✗
Illawarra CU NSW	Investment Fixed 2 yrs	5.39%	900	8.00/m	✓	Both	95%	No Max	✗	✓
iMortgage	Investment Fusion Fixed 2 yrs	4.84%	260	Nil	✓	Both	95%	2000000	✗	✓
iMortgage	Investment Fusion ProPack Fixed 2 yrs	4.74%	260	330.00/a	✓	Both	95%	2000000	✗	✓
LJ Hooker Home Loans	Leveredge Fix Inv 2 yrs	5.01%	275	Nil	✗	P+I	90%	2000000	✗	✗
LJ Hooker Home Loans	Leveredge Plus Fix Inv 2 yrs	4.91%	275	330.00/a	✗	P+I	90%	2000000	✗	✗
Macquarie Bank	Basic Inv Basic IO Fixed 2 yrs	4.99%	330	Nil	✓	IO	90%	No Max	✗	✗
Macquarie Bank	Inv Basic IO Fixed 2 yrs	4.99%	330	Nil	✓	IO	90%	2000000	✗	✗
Macquarie Bank	Inv Basic P&I Fixed 2 yrs	4.99%	330	Nil	✓	P+I	90%	2000000	✗	✗
Macquarie Bank	Inv Offset Fixed 2 yrs	4.99%	330	398.00/a	✓	Both	90%	2000000	✓	✗
nab	Private Tailored Pkg Inv Tailored Fixed IO	4.99%	Nil	750/a	✓	IO	95%	No Max	✗	✗
People's Choice Credit Union	Investment Lite Fixed 2 yrs	4.94%	654.5	Nil	✗	Both	90%	1000000	✗	✗
People's Choice Credit Union	Home Loan Package Investment Fixed 2	4.89%	150	375/a	✓	Both	95%	No Max	✗	✗
People's Choice Credit Union	Investment Fixed 2 yrs	5.04%	900	8.00/m	✓	Both	95%	No Max	✗	✗
Queensland Country Credit Union	Investment Fixed Rate 2 yrs	4.99%	950	5.00/m	✓	Both	90%	No Max	✗	✗
RAMS	Inv Fixed Rate 2 yrs	4.89%	870	20.00/m	✓	Both	95%	No Max	✗	✓
RESI Mortgage Corp	Inv Smart Pro Fixed 2 yrs	5.09%	649	Nil	✗	Both	95%	2000000	✗	✗
SCU	Investment Standard Fixed 2 yrs	4.89%	747	Nil	✓	Both	95%	No Max	✗	✓
SGE Credit Union	Investment Standard Fixed 2 yrs	4.94%	500	Nil	✓	Both	95%	2000000	✗	✗
St.George Bank	Investment Fixed 2 yrs	4.94%	700	10.00/m	✓	Both	95%	No Max	✗	✓
Suncorp Bank	Home Package Plus Investment Fixed 2	4.89%	Nil	375/a	✓	Both	95%	No Max	✗	✗
Suncorp Bank	Investment Fixed 2 yrs	5.04%	600	10.00/m	✓	Both	95%	No Max	✗	✗
Teachers Mutual Bank	Inv Option Fixed 2 yrs	4.79%	715	Nil	✗	P+I	95%	5000000	✗	✗

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## Investment 2 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
Teachers Mutual Bank	Inv Standard Fixed IO 2 yrs	4.79%	715	Nil	✗	IO	95%	5000000	✗	✗
Unicredit-WA	Investment Fixed 2 yrs	4.89%	650	Nil	✗	Both	95%	No Max	✗	✗
Victoria Teachers Mutual Bank	Interest Only Investment Fixed 2 yrs	4.94%	600	Nil	✓	Both	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Inv Basic Fixed 2 yrs	4.94%	600	Nil	✓	P+I	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Inv Offset Fixed 2 yrs	4.94%	600	Nil	✓	Both	95%	No Max	✓	✓
Westpac	Investment Fixed 2 yrs	5.09%	600	8.00/m	✓	Both	95%	No Max	✗	✓
★★										
Aussie Home Loans	Inv Optimizer Fixed 2 yrs	4.64%	700	Nil	✓	Both	95%	2000000	✗	✗
Bank of Sydney	Investment Fixed 2 yrs	5.40%	990	10.00/m	✓	Both	95%	No Max	✗	✗
Beyond Bank	Investment Parent Fixed 2 yrs	4.99%	945	Nil	✓	Both	95%	1000000	✗	✓
Delphi Bank	Investment Standard Fixed 2 yrs	5.53%	1020	6.00/m	✗	Both	90%	5000000	✗	✗
Greater Building Society	Inv Standard Fixed 2 yrs	5.35%	790	Nil	✓	Both	95%	No Max	✗	✓
Homeloans	Investment Ultra Fixed 2 yrs	5.29%	560	Nil	✗	Both	95%	2000000	✗	✗
Homeloans	Investment ProSmart Fixed 2 yrs	5.14%	410	Nil	✓	Both	95%	2000000	✗	✓
Hunter United Credit Un	Inv Fixed 2 yrs	5.10%	930	5.00/m	✓	P+I	95%	No Max	✗	✗
Latvian Aus Credit Co-op	Mortgage Loan Fixed 2 yrs	5.10%	1257	Nil	✓	Both	90%	500000	✗	✓
LJ Hooker Home Loans	Kick-Start Fix Inv 2 yrs	5.28%	350	Nil	✗	Both	95%	2000000	✗	✗
LJ Hooker Home Loans	Kick-Start Plus Fix Inv 2 yrs	5.08%	350	330.00/a	✗	Both	95%	2000000	✗	✗
MyRate	Investment Fixed 2 yrs	5.00%	Nil	Nil	✓	Both	95%	2000000	✗	✗
MyState	Investment Fixed 2 yrs 80%	4.87%	702.5	Nil	✓	Both	95%	1000000	✗	✗
Qantas Credit Union	Inv Options Fixed IO 2 yrs	5.09%	600	Nil	✓	Both	95%	No Max	✗	✗
QT Mutual Bank	Choices Investment Fixed 2 yrs 20k+	4.89%	Nil	395/a	✓	Both	95%	No Max	✗	✗
QT Mutual Bank	Investment Fixed 2 yrs	4.99%	644	Nil	✓	Both	95%	No Max	✗	✗
Queensland Country Credit Union	Ultimate Home Loan Investment Fixed R:	4.99%	Nil	330/a	✓	Both	90%	No Max	✗	✗

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## Investment 2 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★										
RESIMAC Financial Services	Investment Alt Doc Fixed 2 yrs	5.41%	599	Nil	✓	Both	80%	1000000	✗	✓
State Custodians	Inv Standard Fixed 2 yrs	5.06%	550	299.00/a	✗	Both	95%	1000000	✗	✗
Summerland CU	Investment Standard Fixed 2 yrs	4.99%	800	8.00/m	✓	Both	95%	No Max	✗	✗
The Mac	Investment Standard Fixed 2 yrs	5.75%	1323	Nil	✓	Both	95%	No Max	✗	✓
The Mutual	Inv Premium Fixed 2 yrs	4.89%	300	Nil	✓	Both	95%	No Max	✗	✗
TIO Banking	Essentials Home Ln Pkg Investment Essi	4.99%	Nil	399/a	✗	Both	90%	No Max	✗	✗
TIO Banking	Investment Essentials Fixed 2 yrs	4.99%	1180	10.00/m	✗	Both	90%	No Max	✗	✗
Yellow Brick Road	Inv Futureproof Fixed 2 yrs	5.44%	725	Nil	✓	Both	90%	2000000	✗	✗
Yellow Brick Road	Inv Gold Pathway Fixed 2 yrs	5.34%	250	249.00/a	✓	Both	90%	2000000	✗	✗
★										
Adelaide Bank	Investment Smartdoc Fixed 2 yrs	5.79%	475	10.00/m	✓	Both	80%	2000000	✓	✓
First Option Credit Union	Investment Standard Fixed 2 yrs	5.70%	875	Nil	✓	Both	95%	1000000	✓	✓
First Option Credit Union	Packaged Home Loan Investment Stand:	5.45%	875	375/a	✓	Both	95%	1000000	✓	✓
Liberty Financial	Inv Liberty Fixed 2 yrs	5.09%	660	28.00/m	✓	Both	85%	1000000	✗	✗
Quay Credit Union	Investment Fixed (Refinance only) 2 yrs	5.44%	638	Nil	✓	P+I	80%	1500000	✗	✗
RESI Mortgage Corp	Invest Smart Option Fixed Home Loan 2	5.34%	660	Nil	✓	Both	95%	2000000	✗	✗



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## Investment 3 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★★ outstanding value										
ANZ	Breakfree Investment Fixed 3 yrs 150k+	4.99%	Nil	375/a	✓	Both	90%	No Max	✗	✗
CUA	Investment Fixed 3 yrs	4.79%	795	Nil	✓	Both	97%	5000000	✗	✗
CUA	Investment Premium Fixed 3 yrs	5.10%	795	Nil	✓	Both	97%	5000000	✓	✓
ING DIRECT	Investment Fixed 3 yrs	4.84%	220	Nil	✓	Both	95%	2000000	✗	✗
ME Bank	Investment Fixed Special 3 yrs	4.79%	350	Nil	✓	Both	95%	No Max	✗	✗
ME Bank	Inv Interest Only Loan Special Fxd 3 yrs	4.79%	350	Nil	✓	Both	95%	No Max	✗	✓
Mortgage HOUSE	Inv Advantage Fixed 3 yrs 10-749k	4.99%	595	Nil	✓	Both	95%	2500000	✓	✓
nab	Choice Package Inv Standard Fixed 3 yrs	4.99%	Nil	395/a	✓	Both	95%	No Max	✗	✗
nab	Inv Standard Fixed 3 yrs	5.09%	Nil	8.00/m	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Investment Fixed 3 yrs	4.79%	Nil	Nil	✓	Both	95%	No Max	✗	✗
Qld Police Credit Union	Investment Fixed 3 yrs	4.79%	876	Nil	✓	Both	97%	No Max	✗	✓
SERVICE ONE Members Ban	Investment Fixed 3 yrs	5.00%	750	8.00/m	✓	Both	97%	No Max	✓	✓
SERVICE ONE Members Ban	Pioneer Banking Investment Fixed 3 yrs	4.8%	Nil	350/a	✓	Both	97%	No Max	✓	✓
Westpac	Premier Advantage Investment Fixed 3 yr	4.99%	Nil	395/a	✓	Both	95%	No Max	✗	✓

★★★★★										
A M O Group	Investment Fixed 3 yrs	4.78%	530	330.00/a	✓	Both	90%	2000000	✗	✓
ANZ	Investment Fixed 3 yrs	5.14%	600	10.00/m	✓	Both	90%	No Max	✗	✗
Bank of Melbourne	Advantage Package Investment Fixed 3 y	4.95%	Nil	395/a	✓	Both	95%	No Max	✗	✓
BankSA	Advantage Package Investment Fixed 3 y	4.95%	Nil	395/a	✓	Both	95%	No Max	✗	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 3 y	4.94%	Nil	Nil	✓	Both	95%	No Max	✗	✓
BOQ	Shareholder Benefits Investment Fixed 3	4.99%	375	Nil	✓	Both	95%	No Max	✗	✗
Commonwealth Bank	Wealth Package Investment Fixed 3 yrs 1	4.89%	200	375/a	✓	Both	95%	No Max	✗	✗
HomeSide Lending	Homeplus Package Inv Fixed Rate Intere	4.99%	800	10/m	✓	IO	90%	No Max	✗	✗
HomeSide Lending	Inv Fixed Rate Interest Only 3 yrs	4.99%	200	10.00/m	✓	IO	90%	No Max	✗	✗

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## Investment 3 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★★										
IMB	Investment Fixed 3 yrs	4.94%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
Macquarie Bank	Inv Offset Fixed 3 yrs	4.99%	330	398.00/a	✓	Both	90%	2000000	✓	✗
ME Bank	Investment SuperMember Fixed 3 yrs	4.79%	350	Nil	✓	Both	95%	No Max	✗	✗
ME Bank	Inv Ultimate Offset Special Fixed 3 yrs	4.79%	350	Nil	✓	P+I	95%	No Max	✓	✓
nab	Choice Package Inv Tailored Fixed IO 3 y	5.09%	Nil	395/a	✓	IO	95%	No Max	✗	✗
nab	Inv Tailored Fixed IO 3 yrs	5.19%	Nil	8.00/m	✓	IO	95%	No Max	✗	✗
nab	Private Tailored Pkg Inv Standard Fixed 3	4.99%	Nil	750/a	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Premium Plus Package Investment Fixed	4.79%	Nil	350/a	✓	Both	95%	No Max	✗	✗
RAMS	Inv Fixed Rate 3 yrs	4.99%	870	20.00/m	✓	Both	95%	No Max	✗	✓
Select Credit Union	Investment Super Loan Fixed 3 yrs	4.99%	547	Nil	✓	Both	95%	No Max	✗	✓
St.George Bank	Advantage Package Investment Fixed 3 y	4.95%	Nil	395/a	✓	Both	95%	No Max	✗	✓
The Rock Building Soc	Investment Standard Fixed 3 yrs 80%	4.87%	800	5.00/m	✓	Both	95%	3000000	✗	✓
UBank	Inv UHomeLoan Fixed 3 yrs	4.73%	Nil	Nil	✗	Both	80%	1000000	✗	✗
★★★										
Adelaide Bank	Investment Smartsuite Fixed 3 yrs	5.09%	475	10.00/m	✓	Both	90%	No Max	✓	✓
AMP Bank	Affinity Package Investment Fixed 3 yrs 1	4.64%	895	Nil	✗	Both	90%	No Max	✗	✗
AMP Bank	Investment Fixed 3 yrs	4.79%	895	10.00/m	✗	Both	90%	2000000	✗	✗
AMP Bank	Professional Package Investment Fixed 3	4.79%	Nil	349/a	✗	Both	90%	2500000	✗	✗
AMP Bank	Select Package Investment Fixed 3 yrs 1	4.69%	895	Nil	✗	Both	90%	No Max	✗	✗
Arab Bank Australia	Investment Fixed 3 yrs	5.29%	250	8.00/m	✗	Both	95%	No Max	✗	✗
Aussie Home Loans	Inv Optimizer Fixed 3 yrs	4.99%	700	Nil	✓	Both	95%	2000000	✗	✗
Austral Mortgage	Investment Advantage Plus Fixed 3 yrs	5.09%	1095	Nil	✓	Both	95%	5000000	✗	✓
Bank of Melbourne	Investment Fixed 3 yrs	5.10%	700	10.00/m	✓	Both	95%	No Max	✗	✓
bankmecu	Inv Fixed 3 yrs	5.19%	595	Nil	✓	P+I	95%	No Max	✗	✗

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			Upfront (\$)	Ongoing (\$)						
★★★										
BankSA	Investment Fixed 3 yrs	5.10%	700	10.00/m	✓	Both	95%	No Max	✗	✓
BankVic	Inv fixed 3 yrs	5.19%	666	Nil	✓	Both	95%	3000000	✗	✗
BankVic	Portfolio Inv fixed 3 yrs 250k+	5.09%	Nil	375/a	✓	Both	95%	No Max	✓	✗
BankVic	Property Investor Inv fixed 3 yrs 100k+	5.09%	Nil	375/a	✓	Both	95%	No Max	✓	✗
Bankwest	Investment Fixed 3 yrs	4.99%	295	12.00/m	✓	Both	90%	No Max	✗	✓
bcu	Investment Fixed 3 yrs	4.99%	600	Nil	✗	Both	95%	7000000	✗	✗
Bendigo Bank	Investment Fixed 3 yrs	5.09%	728.8	8.00/m	✓	Both	90%	No Max	✗	✓
Beyond Bank	Investment Fixed 3 yrs	5.09%	795	Nil	✓	Both	95%	2000000	✗	✓
BOQ	Home Loan Privileges Investment Fixed 3 yrs	4.99%	Nil	395/a	✓	Both	95%	No Max	✗	✗
BOQ	Investment Fixed 3 yrs	4.99%	895	10.00/m	✓	Both	95%	No Max	✗	✗
Catalyst Money	Investment Fixed 3 yrs	5.39%	900	8.00/m	✓	Both	95%	No Max	✗	✓
Commonwealth Bank	Investment Fixed 3 yrs	5.04%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Community First CU	Investment True Fixed 3 yrs	5.09%	1095	Nil	✓	Both	95%	1000000	✓	✓
Easy Street Fin Services	Investment Easy Street Fixed 3 yrs	5.09%	500	Nil	✓	P+I	95%	1000000	✓	✓
ECU Australia	Investment Premium Fixed 3 yrs	5.29%	1020	Nil	✓	Both	95%	No Max	✗	✓
eMoney	Inv Fixed Home Loan 3 yrs	5.02%	380	Nil	✗	Both	90%	1000000	✗	✗
Encompass Credit Union	Investment Fixed 3 yrs	5.39%	946.5	Nil	✓	Both	95%	1000000	✗	✓
Gateway Credit Union	Inv Premium Fixed 3 yrs	4.84%	275	249.00/a	✓	Both	80%	750000	✗	✗
Gateway Credit Union	Investment Fixed 3 yrs	5.29%	750	Nil	✓	Both	95%	No Max	✗	✗
Gateway Credit Union	Low Rate Plus Investment Fixed 3 yrs 25	5.09%	275	249/a	✓	Both	95%	No Max	✗	✗
Greater Building Society	Inv Great Rate Fixed 3 yrs	5.19%	790	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Inv Standard	4.99%	790	325/a	✓	Both	95%	No Max	✗	✓
Heritage Bank	Investment Fixed 3 yrs	4.99%	700	5.00/m	✓	Both	95%	No Max	✗	✓
Heritage Bank	Professional Package Investment Fixed 3 yrs	4.99%	100	300/a	✓	Both	95%	No Max	✗	✓

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			Upfront (\$)	Ongoing (\$)						
★★★										
Holiday Coast CU	Inv Fixed N Easy 3 yrs	5.14%	380	Nil	✓	Both	95%	No Max	✗	✗
Homeloans	Investment MoniPower Fixed 3 yrs	5.29%	410	Nil	✓	Both	95%	3500000	✓	✓
Homestar Finance	Inv Advantage Fixed 3 yrs	5.10%	Nil	Nil	✓	Both	95%	2000000	✗	✓
Hume Building Society	Investment Fixed 3 yrs	5.05%	750	Nil	✓	Both	95%	No Max	✗	✗
Illawarra CU NSW	Investment Fixed 3 yrs	5.39%	900	8.00/m	✓	Both	95%	No Max	✗	✓
iMortgage	Investment Fusion Fixed 3 yrs	4.89%	260	Nil	✓	Both	95%	2000000	✗	✓
iMortgage	Investment Fusion ProPack Fixed 3 yrs	4.79%	260	330.00/a	✓	Both	95%	2000000	✗	✓
LJ Hooker Home Loans	Leveredge Fix Inv 3 yrs	5.16%	275	Nil	✗	P+I	90%	2000000	✗	✗
LJ Hooker Home Loans	Leveredge Plus Fix Inv 3 yrs	5.06%	275	330.00/a	✗	P+I	90%	2000000	✗	✗
loans.com.au	Inv Dream Loan Express - Fixed P&I 3 yr	4.99%	295	Nil	✓	Both	80%	2000000	✗	✗
Macquarie Bank	Basic Inv Basic IO Fixed 3 yrs	4.99%	330	Nil	✓	IO	90%	No Max	✗	✗
Macquarie Bank	Inv Basic IO Fixed 3 yrs	4.99%	330	Nil	✓	IO	90%	2000000	✗	✗
Macquarie Bank	Inv Basic P&I Fixed 3 yrs	4.99%	330	Nil	✓	P+I	90%	2000000	✗	✗
ME Bank	Investment Fixed 3 yrs	5.29%	350	Nil	✓	Both	95%	No Max	✗	✗
nab	Private Tailored Pkg Inv Tailored Fixed IO	5.09%	Nil	750/a	✓	IO	95%	No Max	✗	✗
Pacific Mortgage Group	Investment Fixed 3 yrs	4.79%	Nil	Nil	✗	P+I	95%	2000000	✗	✓
People's Choice Credit Union	Investment Lite Fixed 3 yrs	5.04%	654.5	Nil	✗	Both	90%	1000000	✗	✗
People's Choice Credit Union	Home Loan Package Investment Fixed 3	4.99%	150	375/a	✓	Both	95%	No Max	✗	✗
People's Choice Credit Union	Investment Fixed 3 yrs	5.14%	900	8.00/m	✓	Both	95%	No Max	✗	✗
Police Bank	Investment Home Loan Fixed 3 yrs	5.19%	1045	Nil	✓	Both	95%	No Max	✗	✓
Queensland Country Credit Union	Investment Fixed Rate 3 yrs	5.15%	950	5.00/m	✓	Both	90%	No Max	✗	✗
Queenslanders CU	Inv Fixed Rate 3 yrs	5.09%	595	Nil	✓	Both	95%	No Max	✓	✓
RESI Mortgage Corp	Inv FlexiFix 3 yrs	4.98%	649	Nil	✗	Both	95%	2000000	✗	✗
RESI Mortgage Corp	Inv FlexiFix Plus 3 yrs	4.88%	649	330.00/a	✗	Both	95%	2000000	✗	✗

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## Investment 3 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
RESI Mortgage Corp	Inv Smart Pro 3yr Fixed 3 yrs	4.98%	649	Nil	✗	Both	95%	2000000	✗	✗
RESIMAC Financial Services	Investment Standard Fixed 3 yrs	5.23%	599	Nil	✓	Both	95%	1000000	✗	✓
SCU	Investment Standard Fixed 3 yrs	4.95%	747	Nil	✓	Both	95%	No Max	✗	✓
SGE Credit Union	Investment Standard Fixed 3 yrs	4.99%	500	Nil	✓	Both	95%	2000000	✗	✗
St.George Bank	Investment Fixed 3 yrs	5.10%	700	10.00/m	✓	Both	95%	No Max	✗	✓
Suncorp Bank	Home Package Plus Investment Fixed 3 yrs	4.83%	Nil	375/a	✓	Both	95%	No Max	✗	✗
Suncorp Bank	Investment Fixed 3 yrs	4.98%	600	10.00/m	✓	Both	95%	No Max	✗	✗
Teachers Mutual Bank	Inv Option Fixed 3 yrs	4.88%	715	Nil	✗	P+I	95%	5000000	✗	✗
Teachers Mutual Bank	Inv Standard Fixed IO 3 yrs	4.88%	715	Nil	✗	IO	95%	5000000	✗	✗
Unicredit-WA	Investment Fixed 3 yrs	4.89%	650	Nil	✗	Both	95%	No Max	✗	✗
Victoria Teachers Mutual Bank	Interest Only Investment Fixed 3 yrs	4.94%	600	Nil	✓	Both	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Inv Basic Fixed 3 yrs	4.94%	600	Nil	✓	P+I	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Inv Offset Fixed 3 yrs	4.94%	600	Nil	✓	Both	95%	No Max	✓	✓
Westpac	Investment Fixed 3 yrs	5.19%	600	8.00/m	✓	Both	95%	No Max	✗	✓
★★										
Bank of Sydney	Investment Fixed 3 yrs	5.55%	990	10.00/m	✓	Both	95%	No Max	✗	✗
Beyond Bank	Investment Parent Fixed 3 yrs	5.09%	945	Nil	✓	Both	95%	1000000	✗	✓
CairnsPenny Savings&Loan	Inv Standard Fixed 3 yrs	5.40%	682	15.00/q	✓	Both	95%	1000000	✗	✓
Citibank	Investment Standard Fixed 3 yrs	4.99%	649	8.00/m	✓	Both	90%	4000000	✗	✗
Citibank	Mortgage Plus Investment Standard Fixed 3 yrs	4.99%	649	350/a	✓	Both	90%	4000000	✗	✗
Delphi Bank	Investment Standard Fixed 3 yrs	5.87%	1020	6.00/m	✗	Both	90%	5000000	✗	✗
Greater Building Society	Inv Standard Fixed 3 yrs	5.55%	790	Nil	✓	Both	95%	No Max	✗	✓
Homeloans	Investment Ultra Fixed 3 yrs	5.34%	560	Nil	✗	Both	95%	2000000	✗	✗
Homeloans	Investment ProSmart Fixed 3 yrs	5.34%	410	Nil	✓	Both	95%	2000000	✗	✓

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## Investment 3 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★										
Horizon Credit Union	Investment Fixed 3 yrs	5.19%	935	Nil	✓	Both	95%	No Max	✓	✓
HSBC	Investment Fixed 3 yrs	4.89%	852.5	Nil	✓	Both	90%	7500000	✗	✗
Latvian Aus Credit Co-op	Mortgage Loan Fixed 3 yrs	5.40%	1257	Nil	✓	Both	90%	500000	✗	✓
LJ Hooker Home Loans	Kick-Start Fix Inv 3 yrs	5.43%	350	Nil	✗	Both	95%	2000000	✗	✗
LJ Hooker Home Loans	Kick-Start Plus Fix Inv 3 yrs	5.23%	350	330.00/a	✗	Both	95%	2000000	✗	✗
MyRate	Investment Fixed 3 yrs	5.20%	Nil	Nil	✓	Both	95%	2000000	✗	✗
MyState	Investment Fixed 3 yrs 80%	4.87%	702.5	Nil	✓	Both	95%	1000000	✗	✗
Northern Beaches CU	Investment Fixed Rate 3 yrs	5.09%	1390	Nil	✓	P+I	95%	No Max	✗	✓
Qantas Credit Union	Inv Options Fixed IO 3 yrs	5.19%	600	Nil	✓	Both	95%	No Max	✗	✗
QT Mutual Bank	Choices Investment Fixed 3 yrs 20k+	5.09%	Nil	395/a	✓	Both	95%	No Max	✗	✗
QT Mutual Bank	Investment Fixed 3 yrs	5.19%	644	Nil	✓	Both	95%	No Max	✗	✗
RESIMAC Financial Services	Investment Alt Doc Fixed 3 yrs	5.63%	599	Nil	✓	Both	80%	1000000	✗	✓
State Custodians	Inv Standard Fixed 3 yrs	5.23%	550	299.00/a	✗	Both	95%	1000000	✗	✗
Summerland CU	Investment Standard Fixed 3 yrs	4.99%	800	8.00/m	✓	Both	95%	No Max	✗	✗
The Mutual	Inv Premium Fixed 3 yrs	4.99%	300	Nil	✓	Both	95%	No Max	✗	✗
TIO Banking	Essentials Home Ln Pkg Investment Essi	5.1%	Nil	399/a	✗	Both	90%	No Max	✗	✗
TIO Banking	Investment Essentials Fixed 3 yrs	5.10%	1180	10.00/m	✗	Both	90%	No Max	✗	✗
Yellow Brick Road	Inv Futureproof Fixed 3 yrs	5.49%	725	Nil	✓	Both	90%	2000000	✗	✗
Yellow Brick Road	Inv Gold Pathway Fixed 3 yrs	5.39%	250	249.00/a	✓	Both	90%	2000000	✗	✗
★										
Adelaide Bank	Investment Smartdoc Fixed 3 yrs	6.09%	475	10.00/m	✓	Both	80%	2000000	✓	✓
First Option Credit Union	Investment Standard Fixed 3 yrs	5.80%	875	Nil	✓	Both	95%	1000000	✓	✓
First Option Credit Union	Packaged Home Loan Investment Stand:	5.55%	875	375/a	✓	Both	95%	1000000	✓	✓
Liberty Financial	Inv Liberty Fixed 3 yrs	5.34%	660	28.00/m	✓	Both	85%	1000000	✗	✗

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## Investment 3 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★										
RESI Mortgage Corp	Invest Smart Option Fixed Home Loan 3	5.34%	660	Nil	✓	Both	95%	2000000	✗	✗
The Capricornian	Inv Fixed 3 yrs	6.55%	275	Nil	✓	Both	95%	1000000	✓	✗
The Capricornian	My Advantage Inv Fixed 3 yrs 50k+	6.4%	Nil	385/a	✓	Both	95%	2000000	✓	✗
The Capricornian	My First Home Loan Inv Fixed 3 yrs 50k+	6.4%	Nil	385/a	✓	Both	95%	750000	✓	✗



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## Investment 5 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★★ outstanding value										
Commonwealth Bank	Wealth Package Investment Fixed 5 yrs 1	5.49%	200	375/a	✓	Both	95%	No Max	✗	✗
CUA	Investment Fixed 5 yrs	5.45%	795	Nil	✓	Both	97%	5000000	✗	✗
CUA	Investment Premium Fixed 5 yrs	5.79%	795	Nil	✓	Both	97%	5000000	✓	✓
ING DIRECT	Investment Fixed 5 yrs	5.39%	220	Nil	✓	Both	95%	2000000	✗	✗
Mortgage HOUSE	Inv Advantage Fixed 5 yrs 10-749k	5.54%	595	Nil	✓	Both	95%	2500000	✓	✓
nab	Inv Standard Fixed 5 yrs	5.65%	Nil	8.00/m	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Investment Fixed 5 yrs	5.39%	Nil	Nil	✓	Both	95%	No Max	✗	✗
Qld Police Credit Union	Investment Fixed 5 yrs	5.25%	876	Nil	✓	Both	97%	No Max	✗	✓
SERVICE ONE Members Ban	Investment Fixed 5 yrs	5.65%	750	8.00/m	✓	Both	97%	No Max	✓	✓
SERVICE ONE Members Ban	Pioneer Banking Investment Fixed 5 yrs 2	5.45%	Nil	350/a	✓	Both	97%	No Max	✓	✓
Westpac	Premier Advantage Investment Fixed 5 yr	5.49%	Nil	395/a	✓	Both	95%	No Max	✗	✓
★★★★★										
ANZ	Breakfree Investment Fixed 5 yrs 150k+	5.69%	Nil	375/a	✓	Both	90%	No Max	✗	✗
Bank of Melbourne	Advantage Package Investment Fixed 5 y	5.49%	Nil	395/a	✓	Both	95%	No Max	✗	✓
BankSA	Advantage Package Investment Fixed 5 y	5.49%	Nil	395/a	✓	Both	95%	No Max	✗	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 5 y	5.49%	Nil	Nil	✓	Both	95%	No Max	✗	✓
BOQ	Shareholder Benefits Investment Fixed 5	5.49%	375	Nil	✓	Both	95%	No Max	✗	✗
Commonwealth Bank	Investment Fixed 5 yrs	5.64%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Heritage Bank	Investment Fixed 5 yrs	5.59%	700	5.00/m	✓	Both	95%	No Max	✗	✓
HomeSide Lending	Inv Fixed Rate Interest Only 5 yrs	5.55%	200	10.00/m	✓	IO	90%	No Max	✗	✗
nab	Choice Package Inv Standard Fixed 5 yrs	5.55%	Nil	395/a	✓	Both	95%	No Max	✗	✗
nab	Private Tailored Pkg Inv Standard Fixed 5	5.55%	Nil	750/a	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Premium Plus Package Investment Fixed	5.39%	Nil	350/a	✓	Both	95%	No Max	✗	✗
RAMS	Inv Fixed Rate 5 yrs	5.45%	870	20.00/m	✓	Both	95%	No Max	✗	✓

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## Investment 5 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★★★										
RESIMAC Financial Services	Investment Standard Fixed 5 yrs	5.76%	599	Nil	✓	Both	95%	1000000	✗	✓
St.George Bank	Advantage Package Investment Fixed 5 yrs	5.49%	Nil	395/a	✓	Both	95%	No Max	✗	✓
UBank	Inv UHomeLoan Fixed 5 yrs	5.16%	Nil	Nil	✗	Both	80%	1000000	✗	✗
Unicredit-WA	Investment Fixed 5 yrs	5.25%	650	Nil	✗	Both	95%	No Max	✗	✗
Victoria Teachers Mutual Bank	Inv Offset Fixed 5 yrs	5.59%	600	Nil	✓	Both	95%	No Max	✓	✓
★★★										
A M O Group	Investment Fixed 5 yrs	5.29%	530	330.00/a	✓	Both	90%	2000000	✗	✓
Adelaide Bank	Investment Smartsuite Fixed 5 yrs	5.64%	475	10.00/m	✓	Both	90%	No Max	✓	✓
AMP Bank	Affinity Package Investment Fixed 5 yrs 1	5.54%	895	Nil	✗	Both	90%	No Max	✗	✗
AMP Bank	Select Package Investment Fixed 5 yrs 1	5.59%	895	Nil	✗	Both	90%	No Max	✗	✗
ANZ	Investment Fixed 5 yrs	5.84%	600	10.00/m	✓	Both	90%	No Max	✗	✗
Arab Bank Australia	Investment Fixed 5 yrs	5.79%	250	8.00/m	✗	Both	95%	No Max	✗	✗
Austral Mortgage	Investment Advantage Plus Fixed 5 yrs	5.64%	1095	Nil	✓	Both	95%	5000000	✗	✓
Bank of Melbourne	Investment Fixed 5 yrs	5.64%	700	10.00/m	✓	Both	95%	No Max	✗	✓
BankSA	Investment Fixed 5 yrs	5.64%	700	10.00/m	✓	Both	95%	No Max	✗	✓
BankVic	Portfolio Inv fixed 5 yrs 250k+	5.69%	Nil	375/a	✓	Both	95%	No Max	✓	✗
BankVic	Property Investor Inv fixed 5 yrs 100k+	5.69%	Nil	375/a	✓	Both	95%	No Max	✓	✗
Bankwest	Investment Fixed 5 yrs	5.59%	295	12.00/m	✓	Both	90%	No Max	✗	✓
bcu	Investment Fixed 5 yrs	5.49%	600	Nil	✗	Both	95%	7000000	✗	✗
Bendigo Bank	Investment Fixed 5 yrs	5.74%	728.8	8.00/m	✓	Both	90%	No Max	✗	✓
Beyond Bank	Investment Fixed 5 yrs	5.64%	795	Nil	✓	Both	95%	2000000	✗	✓
Beyond Bank	Investment Parent Fixed 5 yrs	5.64%	945	Nil	✓	Both	95%	1000000	✗	✓
BOQ	Home Loan Privileges Investment Fixed 5 yrs	5.49%	Nil	395/a	✓	Both	95%	No Max	✗	✗
BOQ	Investment Fixed 5 yrs	5.49%	895	10.00/m	✓	Both	95%	No Max	✗	✗

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## Investment 5 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
Catalyst Money	Investment Fixed 5 yrs	5.89%	900	8.00/m	✓	Both	95%	No Max	✗	✓
Citibank	Investment Standard Fixed 5 yrs	5.79%	649	8.00/m	✓	Both	90%	4000000	✗	✗
ECU Australia	Investment Premium Fixed 5 yrs	5.64%	1020	Nil	✓	Both	95%	No Max	✗	✓
eMoney	Inv Fixed Home Loan 5 yrs	5.45%	380	Nil	✗	Both	90%	1000000	✗	✗
Greater Building Society	Inv Great Rate Fixed 5 yrs	5.69%	790	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Inv Stande	5.49%	790	325/a	✓	Both	95%	No Max	✗	✓
Heritage Bank	Professional Package Investment Fixed 5	5.59%	100	300/a	✓	Both	95%	No Max	✗	✓
Homeloans	Investment MoniPower Fixed 5 yrs	5.84%	410	Nil	✓	Both	95%	3500000	✓	✓
HomeSide Lending	Homeplus Package Inv Fixed Rate Intere	5.55%	800	10/m	✓	IO	90%	No Max	✗	✗
Homestar Finance	Inv Advantage Fixed 5 yrs	5.55%	Nil	Nil	✓	Both	95%	2000000	✗	✓
HSBC	Investment Fixed 5 yrs	6.35%	852.5	Nil	✓	Both	90%	7500000	✗	✗
Hume Building Society	Investment Fixed 5 yrs	5.60%	750	Nil	✓	Both	95%	No Max	✗	✗
Illawarra CU NSW	Investment Fixed 5 yrs	5.89%	900	8.00/m	✓	Both	95%	No Max	✗	✓
IMB	Investment Fixed 5 yrs	5.59%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
iMortgage	Investment Fusion Fixed 5 yrs	5.36%	260	Nil	✓	Both	95%	2000000	✗	✓
iMortgage	Investment Fusion ProPack Fixed 5 yrs	5.26%	260	330.00/a	✓	Both	95%	2000000	✗	✓
Macquarie Bank	Basic Inv Basic IO Fixed 5 yrs	5.69%	330	Nil	✓	IO	90%	No Max	✗	✗
Macquarie Bank	Inv Basic IO Fixed 5 yrs	5.69%	330	Nil	✓	IO	90%	2000000	✗	✗
Macquarie Bank	Inv Basic P&I Fixed 5 yrs	5.69%	330	Nil	✓	P+I	90%	2000000	✗	✗
Macquarie Bank	Inv Offset Fixed 5 yrs	5.69%	330	398.00/a	✓	Both	90%	2000000	✓	✗
ME Bank	Investment SuperMember Fixed 5 yrs	5.49%	350	Nil	✓	Both	95%	No Max	✗	✗
nab	Choice Package Inv Tailored Fixed IO 5 y	5.65%	Nil	395/a	✓	IO	95%	No Max	✗	✗
nab	Inv Tailored Fixed IO 5 yrs	5.75%	Nil	8.00/m	✓	IO	95%	No Max	✗	✗
nab	Private Tailored Pkg Inv Tailored Fixed IO	5.65%	Nil	750/a	✓	IO	95%	No Max	✗	✗

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Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★★										
Pacific Mortgage Group	Investment Fixed 5 yrs	5.15%	Nil	Nil	✗	P+I	95%	2000000	✗	✓
People's Choice Credit Union	Investment Lite Fixed 5 yrs	5.47%	654.5	Nil	✗	Both	90%	1000000	✗	✗
People's Choice Credit Union	Home Loan Package Investment Fixed 5	5.54%	150	375/a	✓	Both	95%	No Max	✗	✗
People's Choice Credit Union	Investment Fixed 5 yrs	5.69%	900	8.00/m	✓	Both	95%	No Max	✗	✗
Queenslanders CU	Inv Fixed Rate 5 yrs	5.99%	595	Nil	✓	Both	95%	No Max	✓	✓
RESI Mortgage Corp	Inv Smart Pro Fixed 5 yrs	5.74%	649	Nil	✗	Both	95%	2000000	✗	✗
SCU	Investment Standard Fixed 5 yrs	5.49%	747	Nil	✓	Both	95%	No Max	✗	✓
St.George Bank	Investment Fixed 5 yrs	5.64%	700	10.00/m	✓	Both	95%	No Max	✗	✓
Suncorp Bank	Home Package Plus Investment Fixed 5	5.5%	Nil	375/a	✓	Both	95%	No Max	✗	✗
Suncorp Bank	Investment Fixed 5 yrs	5.65%	600	10.00/m	✓	Both	95%	No Max	✗	✗
The Rock Building Soc	Investment Standard Fixed 5 yrs 95%	5.60%	800	5.00/m	✓	Both	95%	3000000	✗	✓
Victoria Teachers Mutual Bank	Interest Only Investment Fixed 5 yrs	5.59%	600	Nil	✓	Both	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Inv Basic Fixed 5 yrs	5.59%	600	Nil	✓	P+I	95%	No Max	✗	✓
Westpac	Investment Fixed 5 yrs	5.69%	600	8.00/m	✓	Both	95%	No Max	✗	✓
★★										
AMP Bank	Investment Fixed 5 yrs	5.69%	895	10.00/m	✗	Both	90%	2000000	✗	✗
AMP Bank	Professional Package Investment Fixed 5	5.69%	Nil	349/a	✗	Both	90%	2500000	✗	✗
Aussie Home Loans	Inv Optimizer Fixed 5 yrs	5.69%	700	Nil	✓	Both	95%	2000000	✗	✗
BankVic	Inv fixed 5 yrs	5.79%	666	Nil	✓	Both	95%	3000000	✗	✗
Delphi Bank	Investment Standard Fixed 5 yrs	6.41%	1020	6.00/m	✗	Both	90%	5000000	✗	✗
Encompass Credit Union	Investment Fixed 5 yrs	5.70%	946.5	Nil	✓	Both	95%	1000000	✗	✓
Greater Building Society	Inv Standard Fixed 5 yrs	6.05%	790	Nil	✓	Both	95%	No Max	✗	✓
Holiday Coast CU	Inv Fixed N Easy 5 yrs	5.79%	380	Nil	✓	Both	95%	No Max	✗	✗
Homeloans	Investment ProSmart Fixed 5 yrs	5.99%	410	Nil	✓	Both	95%	2000000	✗	✓

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## Investment 5 Year Fixed

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Extra Payments Allowed	Principal+ Interest/ Interest Only	Maximum LVR	Maximum Loan	100% Offset Available	Redraw Facility
			Upfront (\$)	Ongoing (\$)						
★★										
Horizon Credit Union	Investment Fixed 5 yrs	5.99%	935	Nil	✓	Both	95%	No Max	✓	✓
LJ Hooker Home Loans	Kick-Start Fix Inv 5 yrs	5.83%	350	Nil	✗	Both	95%	2000000	✗	✗
LJ Hooker Home Loans	Kick-Start Plus Fix Inv 5 yrs	5.63%	350	330.00/a	✗	Both	95%	2000000	✗	✗
ME Bank	Investment Fixed 5 yrs	5.99%	350	Nil	✓	Both	95%	No Max	✗	✗
MyRate	Investment Fixed 5 yrs	5.75%	Nil	Nil	✓	Both	95%	2000000	✗	✗
MyState	Investment Fixed 5 yrs 95%	5.85%	702.5	Nil	✓	Both	95%	1000000	✗	✗
RESI Mortgage Corp	Invest Smart Option Fixed Home Loan 5	5.84%	660	Nil	✓	Both	95%	2000000	✗	✗
RESIMAC Financial Services	Investment Alt Doc Fixed 5 yrs	6.16%	599	Nil	✓	Both	80%	1000000	✗	✓
SGE Credit Union	Investment Standard Fixed 5 yrs	5.89%	500	Nil	✓	Both	95%	2000000	✗	✗
State Custodians	Inv Standard Fixed 5 yrs	5.53%	550	299.00/a	✗	Both	95%	1000000	✗	✗
Summerland CU	Investment Standard Fixed 5 yrs	5.49%	800	8.00/m	✓	Both	95%	No Max	✗	✗
TIO Banking	Essentials Home Ln Pkg Investment Ess	5.54%	Nil	399/a	✗	Both	90%	No Max	✗	✗
TIO Banking	Investment Essentials Fixed 5 yrs	5.54%	1180	10.00/m	✗	Both	90%	No Max	✗	✗
★										
Adelaide Bank	Investment Smartdoc Fixed 5 yrs	6.64%	475	10.00/m	✓	Both	80%	2000000	✓	✓
Homeloans	Investment Ultra Fixed 5 yrs	5.89%	560	Nil	✗	Both	95%	2000000	✗	✗
Police Bank	Investment Home Loan Fixed 5 yrs	6.00%	1045	Nil	✓	Both	95%	No Max	✗	✓
The Capricornian	Inv Fixed 5 yrs	7.25%	275	Nil	✓	Both	95%	1000000	✓	✗
The Capricornian	My Advantage Inv Fixed 5 yrs 50k+	7.1%	Nil	385/a	✓	Both	95%	2000000	✓	✗
The Capricornian	My First Home Loan Inv Fixed 5 yrs 50k+	7.1%	Nil	385/a	✓	Both	95%	750000	✓	✗

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# Home Loan Star Ratings

Report Date: SEPTEMBER 2013

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## Revolving Line of Credit

Company Name	Product	Rate (as at 31 August 2013)	Loan Fees (at \$250k)		Mandatory Payments Necessary	Interest Capitalisation	Maximum LVR	Maximum Loan	Loan Review Period	Split Facility
			Upfront (\$)	Ongoing (\$)						
★★★★★ outstanding value										
ANZ	Breakfree Equity Manager 250-499k	5.33%	Nil	375/a	✗	✓	90%	500000	N/A	✓
Bank of Melbourne	Advantage Package Portfolio Loan 250k+	5.35%	Nil	395/a	✓	✓	90%	1000000	N/A	✓
BankSA	Advantage Package Portfolio Loan 250k+	5.42%	Nil	395/a	✓	✓	90%	No Max	N/A	✓
HomeSide Lending	Homeplus Package Peak Performance E	5.36%	200	10/m	✗	✗	90%	No Max	a	✓
Macquarie Bank	Offset Line of Credit Variable 150-499k	4.94%	Nil	398/a	✗	✓	90%	500000	N/A	✓
nab	Home Equity LOC	5.36%	Nil	8.00/m	✗	✓	90%	No Max	a	✓
nab	Portfolio Facility 250-499k	5.45%	Nil	550.00/a	✗	✓	90%	No Max	a	✓
nab	Portfolio Package Portfolio Facility 250-499k	5.45%	Nil	550/a	✗	✓	90%	500000	a	✓
nab	Private Portfolio Portfolio Facility 250-499k	5.45%	Nil	750/a	✗	✓	90%	500000	a	✓
Newcastle Permanent	Premium Plus Package Real Equity 250-499k	4.95%	Nil	350/a	✗	✓	90%	500000	a	✓
St.George Bank	Advantage Package Portfolio Loan 250k+	5.44%	Nil	395/a	✓	✓	90%	1000000	N/A	✓
★★★★★										
ANZ	Equity Manager	6.03%	600	150.00/a	✗	✓	90%	No Max	N/A	✓
Aussie Home Loans	Optimizer Line of Credit	5.04%	100	198.00/a	✗	✗	95%	2000000	N/A	✓
Beyond Bank	Pinnacle +Plus Pkg All-In-One Variable 2	5.64%	Nil	Nil	✓	✓	90%	300000	a	✓
Commonwealth Bank	Wealth Package Viridian Line Of Credit 2	5.25%	200	375/a	✗	✗	90%	500000	a	✗
eMoney	Line of Credit	5.08%	380	Nil	✗	✗	90%	1000000	m	✓
Greater Building Society	Constant Credit Equity	5.85%	790	5.00/m	✗	✓	90%	No Max	a	✓
Greater Building Society	Ultimate Home Loan Package Constant Credit	5.65%	790	325/a	✗	✓	90%	No Max	a	✓
iMortgage	Fusion Line of Credit 30-m 95%	5.04%	260	Nil	✗	✓	95%	2000000	N/A	✓
iMortgage	Fusion ProPack Line of Credit 30-m 95%	4.94%	260	330.00/a	✗	✓	95%	2000000	N/A	✓
Mortgage HOUSE	Equity Gold 20-749k	5.26%	595	150.00/a	✓	✓	95%	No Max	N/A	✓
nab	Choice Package Flexi Plus 150k+	5.88%	Nil	395/a	✗	✓	90%	No Max	a	✓
nab	Flexi Plus	6.03%	Nil	250.00/a	✗	✓	90%	No Max	a	✓

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			Upfront (\$)	Ongoing (\$)						
★★★★★										
nab	Private Tailored Pkg Flexi Plus 50k+	5.88%	Nil	750/a	✗	✓	90%	No Max	a	✓
Pacific Mortgage Group	Line Of Credit	5.11%	Nil	Nil	✗	✓	95%	2000000	N/A	✓
Qantas Credit Union	Access Loan	5.33%	600	Nil	✗	✗	95%	No Max	N/A	✓
Select Credit Union	Super Equity Access	5.79%	547	Nil	✓	✓	95%	No Max	a	✓
State Custodians	Line of Credit	4.59%	550	299.00/a	✗	✓	90%	1000000	N/A	✓
Westpac	Premier Advantage Equity Access Loan 2	5.23%	Nil	395/a	✗	✓	92%	500000	s	✓
Yellow Brick Road	Wealth Access	5.89%	725	Nil	✗	✓	80%	1000000	N/A	✓
★★★										
A M O Group	Line Of Credit	5.50%	430	Nil	✗	✗	95%	2000000	N/A	✓
AMP Bank	Affinity Package Classic LOC 100-499k	5.35%	895	Nil	✓	✗	90%	500000	N/A	✓
AMP Bank	Classic LOC	6.20%	895	10.00/m	✓	✗	90%	2000000	N/A	✓
AMP Bank	Professional Package Classic LOC 250-4	5.2%	Nil	349/a	✓	✗	90%	500000	N/A	✓
AMP Bank	Select Package Classic LOC 100-499k	5.35%	895	Nil	✓	✗	90%	500000	N/A	✓
Arab Bank Australia	Line of Credit	6.50%	Nil	150.00/a	✗	✓	90%	500000	a	✓
Bank of Melbourne	Portfolio Loan	6.05%	800	14.00/m	✓	✓	90%	No Max	N/A	✓
BankSA	Portfolio Loan	6.12%	800	14.00/m	✓	✓	90%	No Max	N/A	✓
BankVic	Equity Loan Line of Credit 250k+	5.09%	300	375/a	✓	✗	90%	No Max	N/A	✓
BankVic	Line of Credit	5.49%	600	Nil	✓	✗	90%	1000000	N/A	✓
bcu	All-In-One Discount Variable 250k+	5.33%	600	Nil	✗	✓	90%	No Max	N/A	✗
bcu	All-In-One Standard Variable	6.03%	600	Nil	✗	✓	90%	7000000	N/A	✗
Bendigo Bank	Home Equity Loan	6.11%	728.8	8.00/m	✗	✗	90%	No Max	N/A	✗
Bendigo Bank	Home Loan Package Home Equity Loan	5.61%	728.8	8/m	✗	✗	90%	No Max	N/A	✗
Bendigo Bank	Home Loan Package Plus Home Equity L	5.41%	728.8	8/m	✗	✗	90%	No Max	N/A	✗
Beyond Bank	All-In-One Variable	5.94%	795	Nil	✓	✓	90%	2000000	a	✓

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			Upfront (\$)	Ongoing (\$)						
★★★										
BMC Mortgage	Advantage LOC	5.45%	Nil	Nil	✗	✗	90%	1000000	N/A	✓
BOQ	Come-N-Go Line of Credit	6.36%	895	10.00/m	✗	✓	90%	No Max	a	✓
BOQ	Home Loan Privileges Come-N-Go Line of Credit	5.36%	Nil	395/a	✗	✓	90%	1000000	a	✓
BOQ	Shareholder Benefits Come-N-Go Line of Credit	5.36%	625	Nil	✗	✓	90%	1000000	a	✓
CairnsPenny Savings&Loan	Line Of Credit	5.50%	782	Nil	✗	✓	80%	1000000	N/A	✗
Citibank	Mortgage Plus Mortgage Power LOC 150k	5.19%	Nil	350/a	✓	✗	%	4000000	N/A	✓
Commonwealth Bank	Viridian Line Of Credit	6.05%	800	12.00/m	✗	✗	90%	No Max	a	✗
Commonwealth Bank	CALIA+	7.04%	220	Nil	✗	✓	80%	No Max	N/A	✓
Delphi Bank	Home Equity	6.05%	1020	8.00/m	✗	✗	90%	5000000	N/A	✓
Encompass Credit Union	Equity Home Loan	6.10%	946.5	Nil	✗	✗	95%	1000000	N/A	✓
Gateway Credit Union	Equitismart Home Loan	5.64%	750	Nil	✗	✓	80%	No Max	N/A	✓
Heritage Bank	Living Equity	5.71%	700	8.00/m	✓	✗	85%	500000	a	✗
Heritage Bank	Professional Package Living Equity 150k	5.33%	100	300/a	✓	✗	85%	No Max	a	✗
Homeloans	Ultra Loc	5.32%	560	Nil	✗	✗	90%	2000000	N/A	✓
Homeloans	Ultra Plus Loc	5.17%	560	330.00/a	✗	✗	90%	2000000	N/A	✓
HomeSide Lending	Peak Performance Equity	6.09%	200	70.00/s	✗	✗	90%	No Max	a	✓
HSBC	Home Equity Loan	6.03%	852.5	Nil	✓	✗	80%	1000000	a	✓
Hume Building Society	Line Of Credit	5.95%	750	Nil	✗	✓	80%	No Max	N/A	✓
Hunter United Credit Union	Home Equity	6.19%	930	5.00/m	✗	✗	80%	No Max	N/A	✓
IMB	Equity Line Advantage	5.86%	768.74	Nil	✓	✗	90%	1000000	a	✓
IMB	Platinum Package Equity Line Advantage	5.46%	323.74	395/a	✓	✗	90%	No Max	a	✓
ING DIRECT	Action Equity Loan	5.82%	220	Nil	✗	✓	90%	2000000	N/A	✓
ING DIRECT	Smart Home Loan 250k+	5.32%	719	180.00/a	✗	✓	90%	2000000	N/A	✓
LJ Hooker Home Loans	Leveredge LOC	5.50%	275	Nil	✓	✗	90%	2000000	N/A	✓

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			Upfront (\$)	Ongoing (\$)						
★★★										
Macquarie Bank	Line of Credit Variable	5.95%	330	Nil	✗	✓	90%	2000000	N/A	✓
Mortgage HOUSE	Vantage Offset Equity	5.30%	670	Nil	✗	✗	95%	1000000	N/A	✓
MyRate	All-In-One Variable 100-599k	5.65%	Nil	Nil	✗	✓	95%	2000000	N/A	✓
Newcastle Permanent	Real Equity	5.75%	Nil	9.00/m	✗	✓	90%	No Max	a	✓
P&N Bank	Easypay Plus Equity Access Account 15C	5.7%	Nil	350/a	✗	✓	90%	500000	a	✓
P&N Bank	Equity Access Account	6.20%	650	8.00/m	✗	✓	90%	No Max	a	✓
People's Choice Credit Union	Home Loan Package Line of Credit 250k+	5.37%	Nil	375/a	✗	✓	95%	No Max	a	✓
People's Choice Credit Union	Line of Credit	5.97%	900	8.00/m	✗	✓	95%	No Max	a	✓
QT Mutual Bank	Choices Home Loan Overdraft 250-499k	5.1%	Nil	395/a	✓	✗	80%	500000	N/A	✓
QT Mutual Bank	Teachers' Life Home Loan Overdraft 250k+	5.1%	Nil	25/m	✓	✗	80%	500000	N/A	✓
Queensland Country Credit Union	Ultimate Home Loan Line of Credit 150k+	5.79%	Nil	330/a	✗	✓	80%	No Max	a	✓
Queenslanders CU	Home Action Account	5.79%	595	8.00/m	✗	✓	80%	No Max	a	✓
RAMS	Line Of Credit	5.95%	870	20.00/m	✗	✓	90%	No Max	N/A	✓
RESI Mortgage Corp	Line Of Credit	5.72%	649	Nil	✗	✓	95%	500000	N/A	✓
SERVICE ONE Members Bank	HomePlus Line of Credit	6.10%	750	12.00/m	✗	✓	80%	No Max	N/A	✓
St.George Bank	Portfolio Loan	6.14%	800	14.00/m	✓	✓	90%	No Max	N/A	✓
Suncorp Bank	Equity Home Loan	7.33%	600	10.00/m	✗	✓	90%	No Max	N/A	✓
The Mutual	Express Credit Facility	5.74%	300	10.00/m	✗	✓	90%	No Max	a	✗
The Rock Building Soc	Rock Star Line of Credit 250k+	5.44%	Nil	350.00/a	✓	✓	80%	3000000	N/A	✓
Unicredit-WA	Equity Access	6.25%	650	Nil	✗	✗	80%	No Max	a	✓
Victoria Teachers Mutual Bank	Equity Line of Credit	5.69%	600	150.00/a	✗	✓	90%	No Max	a	✓
Westpac	Equity Access Loan	6.13%	750	10.00/m	✗	✓	92%	No Max	s	✓

★★

ADCU	Home Equity Loan	6.09%	892	Nil	✓	✗	80%	No Max	a	✓
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			Upfront (\$)	Ongoing (\$)						
★★										
Austral Mortgage	Homebuyer Plus LOC	5.39%	1095	150.00/a	✓	✗	90%	5000000	N/A	✓
bankmecu	Home Equity	5.69%	595	12.50/m	✓	✗	80%	No Max	N/A	✗
Bankwest	Equity Access	5.87%	Nil	325.00/a	✗	✗	90%	No Max	N/A	✗
Big Sky Building Society	Line of Credit	6.10%	610	Nil	✓	✗	90%	1000000	a	✗
Catalyst Money	All In One	5.98%	900	Nil	✗	✗	80%	No Max	N/A	✗
Citibank	Mortgage Power LOC	6.56%	649	12.00/m	✓	✗	90%	1000000	N/A	✓
Coastline Credit Union	Home Equity Access 150k+	5.54%	805	5.00/m	✗	✗	90%	No Max	a	✗
CUA	Equity Line of Credit	5.90%	795	Nil	✗	✗	80%	3000000	N/A	✗
Defence Bank	Smart Mover	5.74%	Nil	300.00/a	✓	✗	80%	1500000	N/A	✗
ECU Australia	Mortgage Eliminator	6.05%	1020	Nil	✓	✓	95%	No Max	q	✓
Illawarra CU NSW	All In One	5.98%	900	Nil	✗	✗	80%	No Max	N/A	✗
Intech Credit Union	Mortgage Master	6.44%	400	Nil	✓	✗	80%	750000	a	✓
MyState	Cash on Hand Line of Credit	6.14%	702.5	150.00/a	✗	✓	80%	No Max	a	✗
Police Bank	Equity Maximiser Variable	5.90%	1045	7.00/m	✓	✗	90%	No Max	a	✗
QT Mutual Bank	Choices Home Equity Loan Variable 250-	5.2%	Nil	395/a	✗	✗	95%	500000	N/A	✗
QT Mutual Bank	Teachers' Life Home Equity Loan Variabl	5.2%	Nil	25/m	✗	✗	95%	500000	N/A	✗
QT Mutual Bank	Choices Home Equity Overdraft Variable	5.4%	Nil	395/a	✓	✗	80%	500000	N/A	✗
QT Mutual Bank	Teachers' Life Home Equity Overdraft Vai	5.4%	Nil	25/m	✓	✗	80%	500000	N/A	✗
QT Mutual Bank	Home Loan Overdraft	6.02%	644	Nil	✓	✗	80%	No Max	N/A	✓
Queensland Country Credit Union	Line of Credit	6.29%	500	100.00/a	✗	✓	80%	No Max	a	✓
SCU	Home Equity Overdraft	5.77%	747	100.00/a	✗	✗	95%	No Max	N/A	✓
The Capricornian	Mortgageline	6.41%	275	Nil	✗	✓	95%	1000000	N/A	✓
The Capricornian	My Advantage Mortgageline 50k+	6.22%	Nil	385/a	✗	✓	95%	2000000	N/A	✓
The Rock Building Soc	Line of Credit Variable	6.19%	800	12.00/m	✓	✗	80%	3000000	N/A	✓

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			Upfront (\$)	Ongoing (\$)						
★★										
Unicredit-WA	Mortgage Secured Personal Loan	5.40%	855	Nil	✗	✗	95%	No Max	N/A	✗
★										
Bank of Sydney	Equity Maximiser	8.48%	990	10.00/m	✗	✗	80%	No Max	a	✗
Horizon Credit Union	Handy Loan	5.79%	835	5.00/m	✓	✗	80%	No Max	a	✗
Qld Professional CU	Amortising Equity Variable	6.95%	855	Nil	✗	✗	90%	No Max	N/A	✗
QT Mutual Bank	Home Equity Loan Variable	6.12%	600	Nil	✗	✗	95%	No Max	N/A	✗
QT Mutual Bank	Home Equity Overdraft Variable	6.32%	600	Nil	✓	✗	80%	No Max	N/A	✗
Transport Mutual Credit Union	Home Equity	6.07%	1010	Nil	✗	✗	80%	824109	N/A	✗

## HOME LOAN STAR RATINGS

### What are the CANSTAR *home loan star ratings*?

CANSTAR *home loan star ratings* is a sophisticated and unique ratings methodology that compares both Cost and Features across home loan products. CANSTAR star ratings represent a shortlist of financial products, enabling consumers to narrow their search to products that have been independently assessed and ranked. CANSTAR *home loan star ratings* is a transparent analysis comparing all types of home loan products.

Ratings range from five to one star. Five-star rated products have been assessed as offering outstanding value to consumers. Rising Stars are products that would be rated 5-star but have not been in the market for six months; these products will be formally rated in the following report once more historical data is available.

### What types of products are evaluated by CANSTAR *home loan star ratings*?

The following are assessed in the ratings, in the form of 11 different borrower profiles:

- Standard Residential Home Loans
- Investment Home Loans
- 1, 2, 3 and 5 year Residential Fixed Home Loans
- 1, 2, 3 and 5 year Investment Fixed Home Loans
- Line of Credit

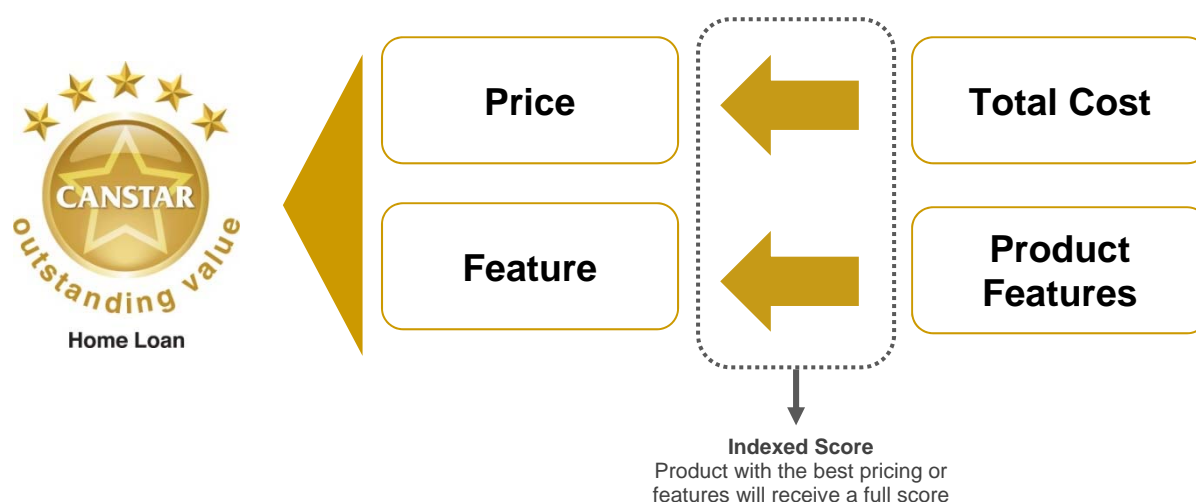
Products specific to certain groups or with restrictions on eligibility are not included in the ratings. Business lending products are rated separately as part of the CANSTAR *Business Banking star ratings*.

## How are the 'stars' calculated?

Each home loan reviewed for the CANSTAR *home loan star ratings* is awarded points for its comparative Pricing and for the array of positive Features attached to the product. Points are aggregated to achieve a Pricing score and a Feature score.

To arrive at the total score CANSTAR applies a weight (w) against the Pricing and Feature scores. This weight will vary from profile to profile and will reflect the relative importance of either costs or features in determining the best home loan product. This method can be summarised as:

$$\text{TOTAL SCORE} = \text{PRICING} + \text{FEATURES SCORE}$$

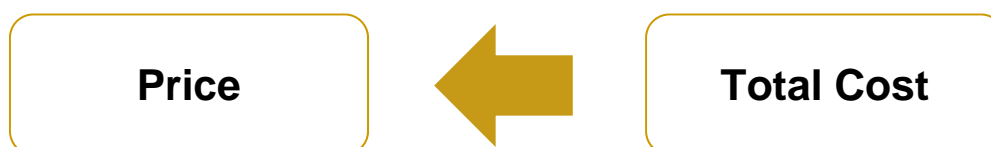


The weights of the following borrowing profiles are as follows:

Product Category	Price Weighting	Feature Weighting
Residential Variable	75%	25%
Investment Variable	80%	20%
Residential Fixed Rate	80%	20%
Investment Fixed Rate	85%	15%
Revolving Line of Credit	60%	40%

## Price Score

CANSTAR accounts for both current and historical AAPR in the calculation of the PRICING component of each product's overall score. Each of the 6 months is weighted equally to arrive at the average AAPR over the last 6 months.



The price scores are based on the total cost for a scenario of a \$250,000 loan repaid over 25 years and a \$500,000 loan repaid over 25 years. Cost includes interest cost, upfront, ongoing and discharge fees. For fixed rate loans, the cost calculation for fixed home lending will be based on a minimum 5 year term with at least one rollover of the fixed rate.



The following table outlines the loan term and number of rollovers in each fixed loan profile:

Product Category	Number of Rollovers	Loan Term
1 Year Fixed	4	5 years
2 Year Fixed	2	6 years
3 Year Fixed	1	6 years
5 Year Fixed	1	10 years

## Feature Score

The feature component takes into account over 200 product features and allocated points. These product features are grouped into 18 different categories with weights given to each relevant area. The following table outlines the weightings of each of the feature categories per profile:

	Residential Variable	Investment Variable	Residential Fixed	Investment Fixed	Line of Credit	Examples of data captured
Lending Terms	26%	28%	26%	27%	26%	Max and Min Loan Amounts, LVR, Repayment term options
Split loans	9%	9%	8%	8%	8%	Splitting options inc max and min split numbers
Switch fees	9%	9%	8%	9%	7%	Fees to switch between loan types
Additional repayments	9%	5%	7%	5%	0%	Amount and number of additional repayments
Offset facility	7.5%	8.5%	5.5%	4.5%	0%	Availability and access of offset account
Transactional home loans	7.5%	8.5%	5.5%	4.5%	18%	Method, size and cost of redraws where available
Home loan fees	5%	5%	5%	5%	5%	Refund of fees and arrears fees details
Construction loans	4%	5%	2%	2%	1%	Availability and costs associated with progressive draws
Lending areas	4%	4%	4%	4%	4%	Lending availability in each state
Security/equity/guarantee options	5%	2%	3%	2%	2%	Conditions of guarantor and security provision
Top up loan facilities	4%	4%	4%	4%	-	Availability and cost of topping up loan
Portability	3%	4%	3%	3%	3%	Availability and cost of transferring loan
Security requirements	3%	4%	3%	3%	4%	Loan approval requirements e.g. pay slip, overseas income
Loan approval	4%	4%	4%	4%	4%	Channel availability, Approval turnaround etc.
Loan purpose	-	-	-	-	4%	Available for business, personal or any legal purpose
Fixed interest details	-	-	12%	10%	-	Rate set time, guarantee period, break cost refunds
Ability to pre-pay interest	-	-	-	5%	-	Can interest be paid in advance?
Line of credit details	-	-	-	-	14%	Interest paid when in credit details
	100%	100%	100%	100%	100%	

## How many products and financial institutions are analysed?

In order to calculate the ratings, CANSTAR analysed 1,832 home loan products from 105 financial institutions in Australia.





## Does CANSTAR rate all products available in the market?

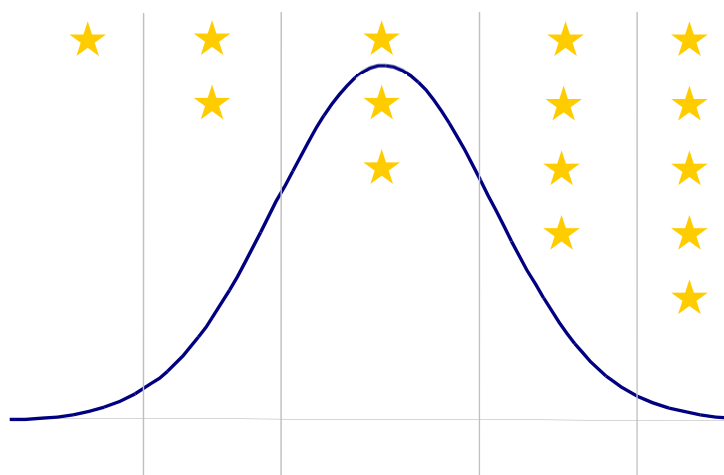
We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. However this process is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

## How often are all the products reviewed for rating purposes?

All ratings are fully recalculated every six months based on the latest features offered by each provider. CANSTAR also monitors changes on an ongoing basis. The results are published in a variety of mediums (newspapers, magazines, television, websites etc).

## How are the stars awarded?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores with the objective to award the top 5-10% of products with the CANSTAR 5-star rating.



The results are reflected in a consumer-friendly CANSTAR star rating concept, with five stars denoting outstanding value.

## Does CANSTAR rate other product areas?

CANSTAR also rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website [www.canstar.com.au](http://www.canstar.com.au) if you would like to view the latest CANSTAR star ratings reports of interest.



- Account based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & Contents
- Home loans
- Life Insurance
- Managed investments
- Margin lending
- Online share trading
- Package banking
- Personal loans
- Reward programs
- Superannuation
- Travel insurance

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