

2015 STAR RATINGS REPORT



Package Home Loans



Package Home Loans

January 2015



Foreword

Buying a home (or investment property) is one of the most significant decisions that many of us make in life. True, it doesn't quite rank with family or career in terms of importance, but it is nevertheless something into which many of us invest a great deal of time, research and emotion.

It is probably true that many of us don't spend anywhere near as long researching our home loan options, yet our choice of loan – for better or worse – can make a great deal of difference to the lifetime cost of owning our home. Currently on our database, for example, there is a 1.76% difference between the highest and lowest variable interest rate available for a \$300,000 home loan. Over 25 years on a \$300,000 loan, that 1.76% equates to almost \$95,000 in additional cost.

In this report we research 31 Package Home Loans from 28 lenders, analysing both price and features of these packages to determine which ones offer outstanding value for money, both for home buyers and for property investors (noting that the package needs of each are lightly different). Overall, we have found three package loans that offer outstanding value for home buyers and four package loans that offer outstanding value for property investors.



Mitchell Watson,
Research Manager

PROPERTY MARKET REMAINS CHALLENGING

The dream of buying their own home still burns fiercely in the minds of Australians. And it doesn't get any easier as time passes. The ABS Census tells us that home ownership rates have been fairly stable at around 70% for many decades. In 1971 the home ownership rate was 69% and in 2006 it was 70%, with small fluctuations around 70% in the intervening Censuses.

Despite these reassuring statistics, in reality prospective home buyers have to battle with endless rising property prices which usually outstrip wage increases, turning deposit-saving into a struggle worthy of an Olympic Games berth.

Giving up is not an option and when you do finally reach the finishing line, you've won your dream prize home. In the excitement of finding that "perfect" property though, don't ignore that other significant aspect of home ownership: your mortgage. Ideally, spend a significant amount of time researching your mortgage options, because the sad truth is that you'll be servicing that debt for years to come.

The good news is that for many buyers, there's definitely a way to save on your loan repayments. It's by packaging up all your banking needs with the one financial institution.



BUNDLE UP AND SAVE A BUNDLE

The term "Package Banking" simply means combining your home loan and other commonly-used financial products into one bundle. Usually your package home loan comes the option to have the following products:

- A mortgage offset account,
- Deposit accounts (for example a transaction account and/or savings account),
- Credit cards,
- Discounted general insurance options (for example home and contents, landlord and car insurance),
- Discounted risk insurance options (for example, life, TPD, trauma and income protection insurance),
- Discounted financial planning and share trading.

A package will typically come with an annual fee but it also comes with other fee and ongoing cost waivers, as well as those product discounts mentioned above. The hero product is, of course, the package home loan which gives you an interest rate discount for the life of the package. This is where you will find the bulk of your savings come from and these will generally outweigh the annual fee charged for the package.

On the following page, let's look at some examples of how some package home loan savings could potentially stack up.

The tables below look at the average annual costs associated with the various products held within a package and compare those costs with the equivalent products if held as “stand alone” (outside a package). In brief, home buyers who take advantage of the range of products available within a package could expect to reap the following overall benefits from a package:

- On a loan of \$500,000, save \$3,718.25 in the first year & \$3,369.92 every year after that
- On a loan of \$300,000, save \$2,238.25 in the first year & \$1,889.92 every year after that
- On a loan of \$150,000, save \$986.25 in the first year & \$637.92 every year after that

Let's look at the specifics:

\$500,000 home loan details	Stand Alone	Package	Difference
Mortgage			
Interest Rate	5.78%	4.86%	0.92%
Establishment Fee	\$456.25	\$107.91	
Annual/Ongoing Service Fee	\$32.00	\$388.00	
Annual Repayments	\$37,852.00	\$34,596.00	
Total Cost	\$38,340.25	\$35,091.91	\$3,248.33
Credit Cards			
Annual Fee	\$99.00	\$ -	\$99.00
Transaction Accounts			
Account Keeping Fees	\$72.00	\$ -	\$72.00
Home and Contents Insurance			
Annual Premium	\$1,295.22	\$1,100.94	\$194.28
Car Insurance			
Annual Premium	\$1,046.34	\$941.71	\$104.63
Sum Total	\$40,852.81	\$37,134.56	\$3,718.25

Total Savings in Year 1	\$3,718.25
Total Savings year 2 onwards	\$3,369.92

Home Loan Calculations are based on a \$500,000 loan taken over 25 years with monthly repayments, the Buildings Insurance quote is for a sum insured value of \$300,000 and Contents insurance quotes is for the sum insured value of \$75,000. The car insurance quotes are based a male aged 25 - 29 years. Other assumptions are outlined under the table on the page below.

\$300,000 home loan details	Stand Alone	Package	Difference
Mortgage			
Interest Rate	5.78%	4.94%	0.83%
Establishment Fee	\$456.25	\$107.91	
Annual/Ongoing Service Fee	\$32.00	\$388.00	
Annual Repayments	\$22,712.00	\$22,936.00	
Total Cost	\$23,200.25	\$21,431.91	\$1,768.33
Credit Cards			
Annual Fee	\$99.00	\$ -	\$99.00
Transaction Accounts			
Account Keeping Fees	\$72.00	\$ -	\$72.00
Home and Contents Insurance			
Annual Premium	\$1,295.22	\$1,100.94	\$194.28
Car Insurance			
Annual Premium	\$1,046.34	\$941.71	\$104.63
Sum Total	\$25,712.81	\$23,474.56	\$2,238.25

Total Savings in Year 1	\$2,238.25
Total Savings year 2 onwards	\$1,889.92

Home Loan Calculations are based on a \$300,000 loan taken over 25 years with monthly repayments, the Buildings Insurance quote is for a sum insured value of \$300,000 and Contents insurance quotes is for the sum insured value of \$75,000. The car insurance quotes are based a male aged 25 - 29 years. Other assumptions are outlined under the table on the page below.

\$150,000 home loan details	Stand Alone	Package	Difference
Mortgage			
Interest Rate	5.78%	5.29%	0.49%
Establishment Fee	\$456.25	\$107.91	
Annual/Ongoing Service Fee	\$32.00	\$388.00	
Annual Repayments	\$11,360.00	\$10,836.00	
Total Cost	\$11,848.25	\$11,331.91	\$516.00
Credit Cards			
Annual Fee	\$99.00	\$ -	\$99.00
Transaction Accounts			
Account Keeping Fees	\$72.00	\$ -	\$72.00
Home and Contents Insurance			
Annual Premium	\$1,295.22	\$1,100.94	\$194.28
Car Insurance			
Annual Premium	\$1,046.34	\$941.71	\$104.63
Sum Total	\$14,360.81	\$13,374.56	\$986.25

Total Savings in Year 1	\$986.25
Total Savings year 2 onwards	\$637.92

Home Loan Calculations are based on a \$150,000 loan taken over 25 years with monthly repayments. The Buildings Insurance quote is for a sum insured value of \$300,000 and Contents insurance quotes is for the sum insured value of \$75,000. The car insurance quotes are based a male aged 25 - 29 years.

For all tables:

All Insurance quotes are based on NSW addresses. The interest rate, fees and insurance discounts utilised are based on the average of the 5 star winners from CAN-STAR package banking star ratings.

The credit card chosen for calculation is the product with the top score in the credit card product score under package banking calculations.

The deposit account chosen for calculation is the product with the top score in the deposit product score under package banking calculations.

FACE-OFF: PACKAGE VS STAND-ALONE

Comparing the various types of home loans is necessary before you determine if a package is right for you.

The CANSTAR database shows the difference in minimum and maximum rates and what they average out to on an amount of \$300,000 borrowed. The tables below show both variable and 3-year fixed rates for the past two years. The difference may look small but don't be fooled – they translate to big dollar savings annually on a \$300,000 loan.

	Variable Home Loan			3 Year Fixed Home Loan		
	Package	Stand alone	Difference	Package	Stand alone	Difference
Minimum Rate	4.62%	4.69%	0.07%	4.49%	4.49%	0.00%
Average Rate	5.05%	5.44%	0.39%	4.88%	4.90%	0.02%
Maximum Rate	5.55%	6.38%	0.83%	5.09%	5.30%	0.21%

PROS AND CONS OF PACKAGE HOME LOANS

Not everyone will benefit from bundling their banking. Your goals, lifestyle and banking habits all play a part in working out what's best for you. Consider the following:

PROS

- Saving money is your ultimate driver. The lower interest rates, premiums and fees will outweigh the cost of the package.
- Convenience of banking with the one institution appeals greatly.
- You will use the majority of other financial products included in the package.
- You intend borrowing at least \$150,000.
- You receive a flexible, highly featured loan.

CONS

- You won't use the products included in the package, thus get limited benefit.
- The annual fee is not outweighed by the savings because of the way you use, or don't use, the package.
- You can find a credit card or insurance better suited to your needs elsewhere.



WE DO THE HOMEWORK FOR YOU

CANSTAR's package banking star ratings are an annual comparison that gives the consumer a quality benchmark that represents a short list of financial products, rated according to the value for money that they offer. This short list narrows the search for consumers to products that have been independently assessed and ranked. Five-star rated packaged banking products have been assessed as offering outstanding value to consumers.

PACKAGE APPEAL PROFILES

As well as those who are buying their dream home to live in, package home loans are also appealing to many investors. For its comparison CANSTAR has created two common profiles, Home Buyer and Property Investor. Each profile values different features, in keeping with the priorities of the two different buyer groups. CANSTAR has analysed and rated packages according to the value they offer these separate groups.

After scrutinizing 31 Package Home Loans from 28 lenders, the CANSTAR results show three five-star packages now on the market for the Home Buyer and four for the Property Investor.

Home Buyer Profile

To this owner-occupier, naturally the most important part of a package is a strong variable rate mortgage. It should still offer a certain degree of flexibility but must remain an affordable loan. The cost-sensitive home buyer will also benefit from a deposit account and a credit card with a simple fee structure.



- The Commonwealth Bank's Wealth package



- Newcastle Permanent's Premium Plus package



- IMB's Platinum package



Property Investor Profile

Borrowing to invest in multiple properties can mean this borrower has a slightly different package banking wish list. Loan flexibility is right up there. Use of a line of credit or interest-only are options favoured when cashflow needs juggling. A discount on a fixed rate loan is definitely tempting. And lastly, a credit card upgrade fits the bill nicely.



- The Commonwealth Bank's Wealth package



- Newcastle Permanent's Premium Plus package



- Westpac's Premier Advantage package



- Suncorp Bank's Home Package Plus



Congratulations to all five star winners for providing outstanding value to customers.

Package Home Loans

STAR RATING METHODOLOGY



What are the CANSTAR Package Home Loan star ratings?

CANSTAR Package Home Loan star ratings are a consumer friendly benchmark or value index. CANSTAR star rated products represent a short list of financial products. This short list narrows the search for consumers to products that have been independently assessed and ranked. Five-star rated packaged banking products have been assessed as offering outstanding value to consumers.

The CANSTAR Package Home Loan star ratings is based on two separate consumer profiles: Home Buyer and Property Investor.



Home Buyer

- Live in the property
- Simple fee structures
- Emphasis on mortgage

Property Investor

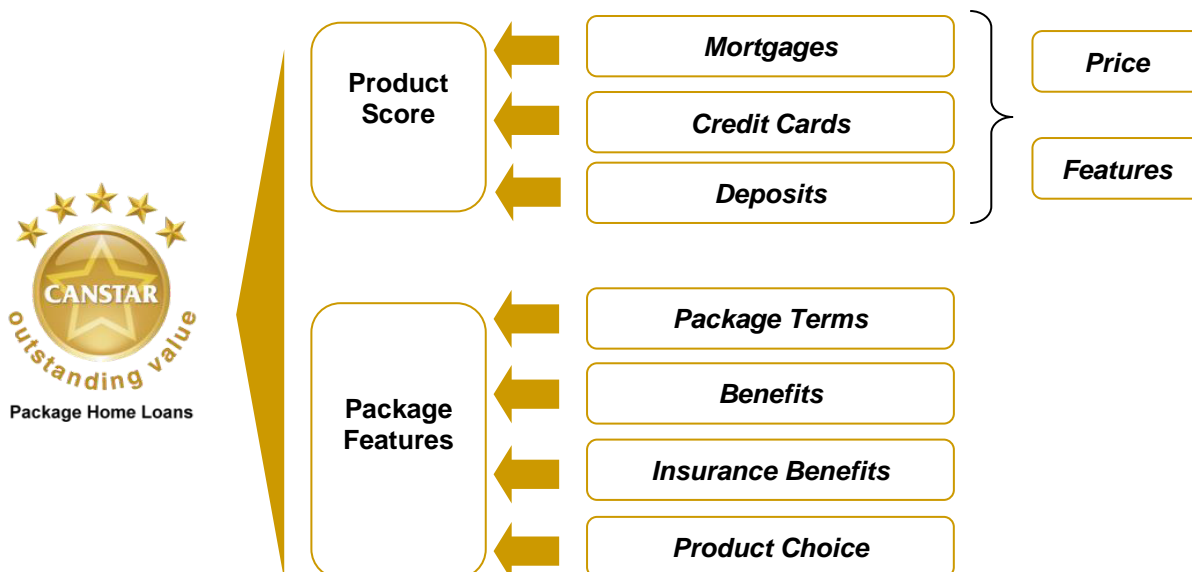
- Borrow to invest
- Flexibility on different loan types
- May consider interest-only loan

Package Home Loan products must offer a mortgage, credit card, and transaction account in order to qualify for assessment. The CANSTAR Package Home Loan star ratings is an independent and transparent analysis comparing both the Cost and Features across packaged banking products.

How are the stars calculated?

Features and costs for each product are taken into consideration, as well as over 200 features.

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



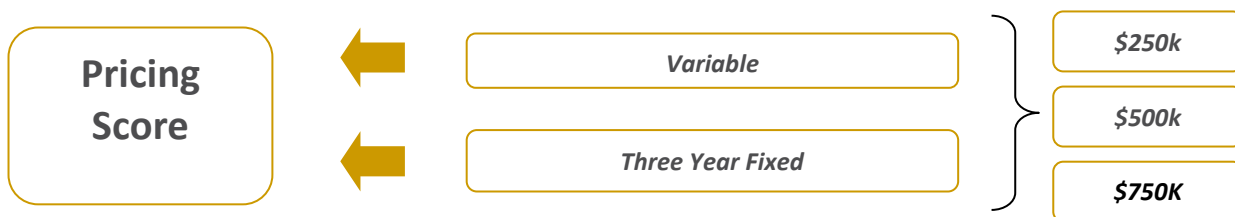
Product Score

Home Buyer Profile		
Product Assessment		
Mortgages	Credit Cards	Deposits
90%	5%	5%

Property Investor Profile		
Product Assessment		
Mortgages	Credit Cards	Deposits
90%	5%	5%

Mortgages - Pricing

Pricing scores of Package Home Loan Star Ratings are based on mortgage cost over 25 years, including interest cost, upfront and package ongoing fees.



Pricing Score - Weightings

		Home Buyer		Property Investor	
Variable Rate	\$250k	80%	50%	65%	40%
	\$500k		40%		40%
	\$750k		10%		20%
Three Year Fixed Rate	\$250k	20%	50%	35%	40%
	\$500k		40%		40%
	\$750k		10%		20%

Mortgages – Feature

Mortgage features assessment are based on Canstar Home Loans Star Rating.

Credit Card

Profile	Everyday Spender	Big Spender
Home Buyer	80%	20%
Property Investor	20%	80%

Credit Cards features and pricing score of a package are based on Canstar Credit Card Star Rating and are represented by the weighted score based on the Everyday Spender and Big Spender.

Deposits

Deposit features and pricing score of a package are based on Canstar Deposit Star Rating and are based on the "High Transactor" Profile

Package Features

Package Banking Features

Categories	Weight (%)	Descriptions
Package Terms	15%	Requirements for an individual to obtain this product
Benefits	20%	Discounted financial planning, share trading and other benefits
Insurance Benefits	45%	Insurance discounts on general and risk products
Product Choice	20%	Number of home/investment loan options

How many products and financial institutions were analysed?

CANSTAR analysed 64 packaged banking products from 46 financial institutions in Australia.

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 institution. CANSTAR also monitors rate changes on an ongoing basis.

What do the ratings mean?

Ratings range from five to two stars. Five-star rated products have been assessed as offering outstanding value to consumers.

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 according to the methodology guidelines. Due to the small number of qualifying products in the Package Home Loan sector, only a maximum of three products from each profile achieve a five-star rating.

Does CANSTAR rate other product areas?

CANSTAR researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website at www.canstar.com.au if you would like to view the latest star ratings reports of interest.



- Account based pensions
- Business life insurance
- Deposit accounts
- Health insurance
- Landlord insurance
- Margin lending
- Package banking
- Reward programs
- Travel insurance
- Agribusiness
- Car insurance
- Direct life insurance
- Home & contents
- Life insurance
- Online banking
- Personal loans
- Superannuation
- Travel money cards
- Business banking
- Credit cards
- First home buyer
- Home loans
- Managed investments
- Online share trading
- Pet insurance
- Term deposits
- Youth banking

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Package Home Loan Star Ratings

REPORT DATE: DECEMBER 2014

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.

HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★★★										
Commonwealth Bank	Wealth Package	375	5.10	5.05	5.05	0.15%	150,000	✓	✓	✓
	Mortgage		Maximum LVR			Redraw Facility		100% Offset Account		
			95.00%			✓		✓		
	Credit Card		Credit Card Name			Annual Fee Waived		Rewards Program		
			Low Fee Gold MasterCard			✓		✗		
			Standard Awards			✓		✓		
			Gold Awards			✓		✓		
			Low Rate MasterCard			✓		✗		
			Diamond Awards			✓		✓		
			Platinum Awards			✓		✓		
	Transaction Account		Transaction Account Name			Ongoing Fee Waived		Unlimited Transaction		
			Complete Access			✓		✗		
			Smart Access			✓		✗		
			Streamline Basic			✓		✓		
			Mortgage Int Saver 100			✓		✗		

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Min Loan Amount (\$)	Features		
								Insurance Discounts		
			250K	500K	750K			Home and Contents Insurance	Car Insurance	Life Insurance
★★★★★										
IMB	Platinum Package	395	4.66	4.66	4.66	0.10%	150,000	✓	✗	✗
	Mortgage		Maximum LVR				Redraw Facility		100% Offset Account	
			95.00%				✓		✓	
	Credit Card		Credit Card Name				Annual Fee Waived		Rewards Program	
			Platinum MasterCard				✓		✓	
			Low Rate MasterCard				✓		✗	
	Transaction Account		Transaction Account Name				Ongoing Fee Waived		Unlimited Transaction	
			Everyday UnLtd (Ill,SC)				✓		✗	
			Every Day Account S4				✓		✗	
Newcastle Permanent	Premium Plus Package	350	5.15	4.62	4.62	N/A	0	✓	✓	✗
	Mortgage		Maximum LVR				Redraw Facility		100% Offset Account	
			95.00%				✓		✗	
			95.00%				✓		✓	
	Credit Card		Credit Card Name				Annual Fee Waived		Rewards Program	

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Package Home Loan Star Ratings

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance

★★★★★

Credit Card	Credit Card Name	Annual Fee Waived	Rewards Program
	Value+ Credit Card	✓	✗
Transaction Account	Transaction Account Name	Ongoing Fee Waived	Unlimited Transaction
	Rapid Saver Passbook	✓	✓
	Statement Savings Acc	✓	✓
	Everyday Account	✓	✗

★★★★

ANZ	Breakfree	375	5.08	4.98	4.98	0.15%	150,000	✓	✓	✗
Mortgage	Maximum LVR	Redraw Facility	100% Offset Account							
	90.00%	✓	✓							
Credit Card	Credit Card Name	Annual Fee Waived	Rewards Program							
	First	✓	✗							
	Low Rate	✓	✗							
	Platinum	✓	✗							

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Package Home Loan Star Ratings

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★★★										
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Low Rate Platinum			✓	✗			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Access Advantage			✓	✗			
			One - 100% Offset			✓	✗			
Citibank	Mortgage Plus	350	4.68	4.68	4.68	0.15%	200,000	✗	✗	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			80.00%			✓	✓			
			80.00%			✓	✗			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Signature			✓	✓			
			Platinum			✓	✓			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Plus Transaction Account			✓	✗			

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★★★										
NAB	Choice Package	395	5.08	5.03	4.98	0.10%	20,000	✓	✗	✗
	Mortgage		Maximum LVR				Redraw Facility	100% Offset Account		
			95.00%				✓	✓		
	Credit Card		Credit Card Name				Annual Fee Waived	Rewards Program		
			Velocity Rewards Premium				✓	✓		
			Premium Visa Card				✓	✗		
			Low Fee Visa Card				✓	✗		
			Velocity Rewards				✓	✓		
			Premium MasterCard				✓	✗		
			Low Fee MasterCard				✓	✗		
	Transaction Account		Transaction Account Name				Ongoing Fee Waived	Unlimited Transaction		
			Classic Banking				✓	✗		
BankSA	Advantage Package	395	5.05	5.00	5.00	0.15%	100,000	✓	✗	✓
	Mortgage		Maximum LVR				Redraw Facility	100% Offset Account		

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			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★★★										
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Vertigo Platinum			✓	✗			
			Amplify Classic			✓	✓			
			Vertigo Visa			✓	✗			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Complete Freedom			✓	✗			
St.George Bank	Advantage Package	395	5.04	4.99	4.99	0.15%	100,000	✓	✗	✓
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Vertigo Visa			✓	✗			
			Vertigo Platinum			✓	✗			

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Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★★★										
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Amplify Classic			✓	✓			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Complete Freedom			✓	✗			
Westpac	Premier Advantage	395	5.08	5.08	4.98	0.20%	150,000	✓	✗	✓
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Low Rate Visa Card			✓	✗			
			Altitude Platinum			✓	✓			
			55 Day Visa Card			✓	✗			
			Altitude Black			✓	✓			
			Altitude			✓	✓			
			55 Day Platinum Visa			✓	✗			

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★★										
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Choice			✓	✗			
Bank of Melbourne	Advantage Package	395	5.05	5.00	5.00	0.15%	100,000	✓	✗	✓
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Vertigo Visa			✓	✗			
			Vertigo Platinum			✓	✗			
			Amplify Classic			✓	✓			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Complete Freedom			✓	✗			
Suncorp Bank	Home Package Plus	375	4.79	4.74	4.74	0.15%	150,000	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance

★★★★

Credit Card	Credit Card Name	Annual Fee Waived	Rewards Program
	Gold Card	✓	✓
	Standard Card	✓	✗
	Platinum Card	✓	✓
Transaction Account	Transaction Account Name	Ongoing Fee Waived	Unlimited Transaction
	Everyday Options	✓	✗
	Everyday Options Sub-Acc	✓	✗

★★★

People's Choice Credit Union	Home Loan Package	375	4.87	4.87	4.87	0.15%	150,000	✗	✗	✗
Mortgage	Maximum LVR	Redraw Facility	100% Offset Account							
	95.00%	✓	✓							
Credit Card	Credit Card Name	Annual Fee Waived	Rewards Program							
	Visa Credit Card	✓	✗							
Transaction Account	Transaction Account Name	Ongoing Fee Waived	Unlimited Transaction							

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Everyday Account			✓	✗			
			Offset Account			✓	✗			
Heritage Bank	Professional Package	300	5.23	5.23	5.23	0.15%	150,000	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Gold Low Rate			✓	✗			
			Classic			✓	✓			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Cash Management Account			✓	✓			
			Simply Access			✓	✓			
			Money Manager Account			✓	✓			
			Mortgage Crusher			✓	✓			

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
	Transaction Account		Transaction Account Name			Ongoing Fee Waived		Unlimited Transaction		
			Loan Offset Account			✓		✓		
NAB	Private Tailored Pkg	750	5.08	5.03	4.98	0.10%	500,000	✓	✗	✗
	Mortgage		Maximum LVR			Redraw Facility		100% Offset Account		
			95.00%			✓		✓		
	Credit Card		Credit Card Name			Annual Fee Waived		Rewards Program		
			Premium Visa Card			✓		✗		
			Low Fee Visa Card			✓		✗		
			Premium MasterCard			✓		✗		
			Velocity Rewards Premium			✓		✓		
			Velocity Rewards			✓		✓		
			Low Rate Card			✓		✗		
	Transaction Account		Transaction Account Name			Ongoing Fee Waived		Unlimited Transaction		
			Classic Banking			✓		✗		

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Min Loan Amount (\$)	Features		
								Insurance Discounts		
			250K	500K	750K			Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
Qld Police Credit Union	Classic Plus	N/A	5.04	5.04	5.04	N/A	100,000	x	x	x
	Mortgage		Maximum LVR				Redraw Facility	100% Offset Account		
			97.00%				✓	✓		
	Credit Card		Credit Card Name				Annual Fee Waived	Rewards Program		
			Bluey Card				✓	x		
			Bluey Rewarder Card				✓	✓		
	Transaction Account		Transaction Account Name				Ongoing Fee Waived	Unlimited Transaction		
			Classic Plus Mort Offset				✓	✓		
			On Call Savings Account				✓	✓		
QT Mutual Bank	Choices	395	5.02	4.92	4.92	0.10%	150,000	✓	✓	x
	Mortgage		Maximum LVR				Redraw Facility	100% Offset Account		
			95.00%				✓	✓		
	Credit Card		Credit Card Name				Annual Fee Waived	Rewards Program		
			Platinum MyCard				✓	✓		

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Current Account			✓	✗			
QT Mutual Bank	Teachers' Life	N/A	5.02	4.92	4.92	125,000	✓	✓	✗	
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Platinum MyCard			✓	✓			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Current Account			✓	✗			
Horizon Credit Union	Platinum Loan Package	375	5.29	5.29	5.29	0.15%	250,000	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Visa Credit Card			✓	✗			

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Advantage 25			✓	✗			
			Advantage 55	S55		✓	✓			
Macquarie Bank	Offset Flyer	398	4.94	4.89	4.84	0.15%	150,000	✗	✗	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Visa Gold Card			✓	✓			
			Visa RateSaver Card			✓	✗			
			Visa Platinum Card			✓	✓			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			100% Offset Account			✓	✗			
Greater Building Society	Ultimate Home Loan Pac	325	4.94	4.94	4.94	0.56%	0	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Credit Card			✓	✗			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Access Account			✓	✗			
			Ultimate Account			✓	✗			
ME Bank	Member Package	395	5.18	5.18	5.18	N/A	40,000	✗	✗	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✗			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			InterestME Savings Ac			✓	✓			
			Ultimate Offset Account			✓	✗			
			Online Savings Account			✓	✗			

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			EveryDay Transaction Account			✓	✗			
BankVic	Portfolio	375	5.09	5.09	4.99	0.10%	250,000	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Visa Gold credit card			✓	✓			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			EzePay			✓	✗			
Victoria Teachers Mutual Bank	Rewards Package	300	5.04	5.04	5.04	0.10%	0	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Visa Platinum Credit Card			✓	✗			

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
	Transaction Account		Transaction Account Name			Ongoing Fee Waived		Unlimited Transaction		
			Everyday Account S1			✓		✓		
			Deeming Account S9			✓		✓		
SERVICE ONE Members Bankii	Pioneer Banking	350	5.15	5.00	5.00	0.20%	200,000	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility		100% Offset Account		
			97.00%			✓		✓		
	Credit Card		Credit Card Name			Annual Fee Waived		Rewards Program		
			Home Loan Visa			✓		✗		
	Transaction Account		Transaction Account Name			Ongoing Fee Waived		Unlimited Transaction		
			Day to Day Account			✓		✓		
Bank of Sydney	Expect More	395	5.20	5.10	5.10		100,000	✗	✗	✗
	Mortgage		Maximum LVR			Redraw Facility		100% Offset Account		
			95.00%			✓		✓		
	Transaction Account		Transaction Account Name			Ongoing Fee Waived		Unlimited Transaction		

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Everyday Saver			✓	✗			
			Smart Net Account			✓	✓			
Wide Bay Australia	Freedom Package	395	4.65	4.65	4.65		150,000	✗	✗	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
★★										
Community First CU	Accelerator Home Loan	395	5.37	5.37	5.37	0.10%	100,000	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Low Rate Visa Cred Card			✓	✗			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Basic Offset Saver			✓	✗			

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HOME BUYER

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Min Loan Amount (\$)	Features		
								Insurance Discounts		
			250K	500K	750K			Home and Contents Insurance	Car Insurance	Life Insurance
★★										
bankmecu	First Home Buyers Loan	350	4.99	4.99	4.99	N/A	0	x	x	x
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Low Rate Visa CreditCard			✓	x			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Mortgage Offset			✓	x			
			Mortgage Offset			✓	x			
First Option Credit Union	Packaged Home Loan	375	5.30	5.30	5.15		5,000	x	x	x
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Standard Visa Credit Card			✓	x			
			ash Rewards Visa Credit Cai			✓	✓			

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★★★										
Commonwealth Bank	Wealth Package	375	5.10	5.05	5.05	0.15%	150,000	✓	✓	✓
	Mortgage		Maximum LVR			Redraw Facility		100% Offset Account		
			95.00%			✓		✓		
	Credit Card		Credit Card Name			Annual Fee Waived		Rewards Program		
			Low Rate MasterCard			✓		✗		
			Diamond Awards			✓		✓		
			Standard Awards			✓		✓		
			Platinum Awards			✓		✓		
			Gold Awards			✓		✓		
			Low Fee Gold MasterCard			✓		✗		
	Transaction Account		Transaction Account Name			Ongoing Fee Waived		Unlimited Transaction		
			Smart Access			✓		✗		
			Mortgage Int Saver 100			✓		✗		
			Complete Access			✓		✗		
			Streamline Basic			✓		✓		

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Min Loan Amount (\$)	Features		
			250K	500K	750K			Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★★★										
Newcastle Permanent	Premium Plus Package	350	5.15	4.87	4.87	N/A	0	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility		100% Offset Account		
			95.00%			✓		✗		
			95.00%			✓		✓		
	Credit Card		Credit Card Name			Annual Fee Waived		Rewards Program		
			Value+ Credit Card			✓		✗		
	Transaction Account		Transaction Account Name			Ongoing Fee Waived		Unlimited Transaction		
			Everyday Account			✓		✗		
			Statement Savings Acc			✓		✓		
			Rapid Saver Passbook			✓		✓		
Westpac	Premier Advantage	395	5.08	5.08	4.98	0.20%	150,000	✓	✗	✓
	Mortgage		Maximum LVR			Redraw Facility		100% Offset Account		
			95.00%			✓		✓		
	Credit Card		Credit Card Name			Annual Fee Waived		Rewards Program		

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance

★★★★★

Credit Card	Credit Card Name	Annual Fee Waived	Rewards Program							
	Altitude Platinum	✓	✓							
	55 Day Visa Card	✓	✗							
	55 Day Platinum Visa	✓	✗							
	Low Rate Visa Card	✓	✗							
	Altitude	✓	✓							
	Altitude Black	✓	✓							
Transaction Account	Transaction Account Name	Ongoing Fee Waived	Unlimited Transaction							
	Choice	✓	✗							
Suncorp Bank	Home Package Plus	375	4.79	4.74	4.74	0.15%	150,000	✓	✓	✗
Mortgage	Maximum LVR	Redraw Facility	100% Offset Account							
	95.00%	✓	✓							
Credit Card	Credit Card Name	Annual Fee Waived	Rewards Program							
	Platinum Card	✓	✓							

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance

★★★★★

Credit Card	Credit Card Name	Annual Fee Waived	Rewards Program
	Gold Card	✓	✓
	Standard Card	✓	✗
Transaction Account	Transaction Account Name	Ongoing Fee Waived	Unlimited Transaction
	Everyday Options	✓	✗
	Everyday Options Sub-Acc	✓	✗

★★★★

ANZ	Breakfree	375	5.08	4.98	4.98	0.15%	150,000	✓	✓	✗
Mortgage	Maximum LVR	Redraw Facility	100% Offset Account							
	90.00%	✓	✓							
Credit Card	Credit Card Name	Annual Fee Waived	Rewards Program							
	Low Rate Platinum	✓	✗							
	Platinum	✓	✗							
	Low Rate	✓	✗							

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (%) as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★★★										
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			First			✓	✗			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Access Advantage			✓	✗			
			One - 100% Offset			✓	✗			
Citibank	Mortgage Plus	350	4.68	4.68	4.68	0.15%	200,000	✗	✗	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			80.00%			✓	✓			
			80.00%			✓	✗			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Platinum			✓	✓			
			Signature			✓	✓			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Plus Transaction Account			✓	✗			

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Min Loan Amount (\$)	Features		
								Insurance Discounts		
			250K	500K	750K			Home and Contents Insurance	Car Insurance	Life Insurance
★★★★★										
IMB	Platinum Package	395	4.66	4.66	4.66	0.10%	150,000	✓	✗	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Low Rate MasterCard			✓	✗			
			Platinum MasterCard			✓	✓			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Everyday UnLtd (Ill,SC)			✓	✗			
			Every Day Account S4			✓	✗			
NAB	Choice Package	395	5.08	5.03	4.98	0.10%	20,000	✓	✗	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Low Fee MasterCard			✓	✗			

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance

★★★★

Credit Card	Credit Card Name	Annual Fee Waived	Rewards Program							
	Premium Visa Card	✓	✗							
	Low Fee Visa Card	✓	✗							
	Velocity Rewards	✓	✓							
	Velocity Rewards Premium	✓	✓							
	Premium MasterCard	✓	✗							
Transaction Account	Transaction Account Name	Ongoing Fee Waived	Unlimited Transaction							
	Classic Banking	✓	✗							
BankSA	Advantage Package	395	5.05	5.00	5.00	0.15%	100,000	✓	✗	✓
Mortgage	Maximum LVR	Redraw Facility	100% Offset Account							
	95.00%	✓	✓							
Credit Card	Credit Card Name	Annual Fee Waived	Rewards Program							
	Vertigo Platinum	✓	✗							
	Amplify Classic	✓	✓							

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★★★										
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Vertigo Visa			✓	✗			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Complete Freedom			✓	✗			
St.George Bank	Advantage Package	395	5.04	4.99	4.99	0.15%	100,000	✓	✗	✓
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Vertigo Visa			✓	✗			
			Amplify Classic			✓	✓			
			Vertigo Platinum			✓	✗			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Complete Freedom			✓	✗			
Bank of Melbourne	Advantage Package	395	5.05	5.00	5.00	0.15%	100,000	✓	✗	✓

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance

★★★★

Mortgage	Maximum LVR	Redraw Facility	100% Offset Account
	95.00%	✓	✓
Credit Card	Credit Card Name	Annual Fee Waived	Rewards Program
	Vertigo Visa	✓	✗
	Amplify Classic	✓	✓
	Vertigo Platinum	✓	✗
Transaction Account	Transaction Account Name	Ongoing Fee Waived	Unlimited Transaction
	Complete Freedom	✓	✗

★★★

People's Choice Credit Union	Home Loan Package	375	4.87	4.87	4.87	0.15%	150,000	✗	✗	✗
Mortgage	Maximum LVR	Redraw Facility	100% Offset Account							
	95.00%	✓	✓							
Credit Card	Credit Card Name	Annual Fee Waived	Rewards Program							
	Visa Credit Card	✓	✗							

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance

★★★

Transaction Account	Transaction Account Name	Ongoing Fee Waived	Unlimited Transaction					
	Everyday Account	✓	✗					
	Offset Account	✓	✗					
Heritage Bank	Professional Package	300	5.23 5.23 5.23	0.15%	150,000	✓	✓	✗
Mortgage	Maximum LVR	Redraw Facility	100% Offset Account					
	95.00%	✓	✓					
Credit Card	Credit Card Name	Annual Fee Waived	Rewards Program					
	Classic	✓	✓					
	Gold Low Rate	✓	✗					
Transaction Account	Transaction Account Name	Ongoing Fee Waived	Unlimited Transaction					
	Loan Offset Account	✓	✓					
	Money Manager Account	✓	✓					
	Mortgage Crusher	✓	✓					
	Simply Access	✓	✓					

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
	Transaction Account		Transaction Account Name			Ongoing Fee Waived		Unlimited Transaction		
			Cash Management Account			✓		✓		
NAB	Private Tailored Pkg	750	5.08	5.03	4.98	0.10%	500,000	✓	✗	✗
	Mortgage		Maximum LVR			Redraw Facility		100% Offset Account		
			95.00%			✓		✓		
	Credit Card		Credit Card Name			Annual Fee Waived		Rewards Program		
			Velocity Rewards Premium			✓		✓		
			Low Fee Visa Card			✓		✗		
			Low Rate Card			✓		✗		
			Velocity Rewards			✓		✓		
			Premium Visa Card			✓		✗		
			Premium MasterCard			✓		✗		
	Transaction Account		Transaction Account Name			Ongoing Fee Waived		Unlimited Transaction		
			Classic Banking			✓		✗		

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Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
Qld Police Credit Union	Classic Plus	N/A	5.04	5.04	5.04	N/A	100,000	x	x	x
	Mortgage		Maximum LVR				Redraw Facility	100% Offset Account		
			97.00%				✓	✓		
	Credit Card		Credit Card Name				Annual Fee Waived	Rewards Program		
			Bluey Card				✓	x		
			Bluey Rewarder Card				✓	✓		
	Transaction Account		Transaction Account Name				Ongoing Fee Waived	Unlimited Transaction		
			Classic Plus Mort Offset				✓	✓		
			On Call Savings Account				✓	✓		
QT Mutual Bank	Choices	395	5.02	4.92	4.92	0.10%	150,000	✓	✓	x
	Mortgage		Maximum LVR				Redraw Facility	100% Offset Account		
			95.00%				x	✓		
	Credit Card		Credit Card Name				Annual Fee Waived	Rewards Program		
			Platinum MyCard				✓	✓		

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Current Account			✓	✗			
QT Mutual Bank	Teachers' Life	N/A	5.02	4.92	4.92	125,000	✓	✓	✗	
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✗	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Platinum MyCard			✓	✓			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Current Account			✓	✗			
Horizon Credit Union	Platinum Loan Package	375	5.29	5.29	5.29	0.15%	250,000	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Visa Credit Card			✓	✗			

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Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Min Loan Amount (\$)	Features		
								Insurance Discounts		
			250K	500K	750K			Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
	Transaction Account		Transaction Account Name			Ongoing Fee Waived		Unlimited Transaction		
			Advantage 55	S55		✓		✓		
			Advantage 25			✓		✗		
Macquarie Bank	Offset Flyer	398	4.94	4.89	4.84	0.15%	150,000	✗	✗	✗
	Mortgage		Maximum LVR			Redraw Facility		100% Offset Account		
			95.00%			✓		✓		
	Credit Card		Credit Card Name			Annual Fee Waived		Rewards Program		
			Visa Gold Card			✓		✓		
			Visa RateSaver Card			✓		✗		
			Visa Platinum Card			✓		✓		
	Transaction Account		Transaction Account Name			Ongoing Fee Waived		Unlimited Transaction		
			100% Offset Account			✓		✗		
Greater Building Society	Ultimate Home Loan Pac	325	4.94	4.94	4.94	0.56%	0	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility		100% Offset Account		

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Credit Card			✓	✗			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Ultimate Account			✓	✗			
			Access Account			✓	✗			
BankVic	Property Investor	375	5.09	5.09	4.99	0.10%	100,000	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Visa Gold credit card			✓	✓			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			EzePay			✓	✗			

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
BankVic	Portfolio	375	5.09	5.09	4.99	0.10%	250,000	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Visa Gold credit card			✓	✓			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			EzePay			✓	✗			
Victoria Teachers Mutual Bank	Rewards Package	300	5.04	5.04	5.04	0.10%	0	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Visa Platinum Credit Card			✓	✗			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Everyday Account S1			✓	✓			

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Deeming Account S9			✓	✓			
SERVICE ONE Members Bank	Pioneer Banking	350	5.15	5.00	5.00	0.20%	200,000	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			97.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Home Loan Visa			✓	✗			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Day to Day Account			✓	✓			
Bank of Sydney	Expect More	395	5.20	5.10	5.10		100,000	✗	✗	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Smart Net Account			✓	✓			

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Features			
			250K	500K	750K		Min Loan Amount (\$)	Insurance Discounts		
								Home and Contents Insurance	Car Insurance	Life Insurance
★★★										
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Everyday Saver			✓	✗			
Wide Bay Australia	Freedom Package	395	4.65	4.65	4.65		150,000	✗	✗	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
★★										
Community First CU	Accelerator Home Loan	395	5.37	5.37	5.37	0.10%	100,000	✓	✓	✗
	Mortgage		Maximum LVR			Redraw Facility	100% Offset Account			
			95.00%			✓	✓			
	Credit Card		Credit Card Name			Annual Fee Waived	Rewards Program			
			Low Rate Visa Cred Card			✓	✗			
	Transaction Account		Transaction Account Name			Ongoing Fee Waived	Unlimited Transaction			
			Basic Offset Saver			✓	✗			

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PROPERTY INVESTOR

Company	Product Name	Annual Fee (\$)	Variable Mortgage Rate (% as at 01/12/14)			Discount on Fixed Rate (%)	Min Loan Amount (\$)	Features		
								Insurance Discounts		
			250K	500K	750K			Home and Contents Insurance	Car Insurance	Life Insurance
★★										
ME Bank	Member Package	395	5.18	5.18	5.18	N/A	40,000	x	x	x
	Mortgage		Maximum LVR			Redraw Facility		100% Offset Account		
			95.00%			✓		x		
	Transaction Account		Transaction Account Name			Ongoing Fee Waived		Unlimited Transaction		
			InterestME Savings Ac			✓		✓		
			Online Savings Account			✓		x		
			EveryDay Transaction Account			✓		x		
			Ultimate Offset Account			✓		x		
First Option Credit Union	Packaged Home Loan	375	5.30	5.30	5.15		5,000	x	x	x
	Mortgage		Maximum LVR			Redraw Facility		100% Offset Account		
			95.00%			✓		✓		
	Credit Card		Credit Card Name			Annual Fee Waived		Rewards Program		
			Standard Visa Credit Card			✓		x		
			Cash Rewards Visa Credit Card			✓		✓		

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Report Date: December 2014 (All information is correct as at 1st Dec, 2014)

* Rewards fees may apply

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