



MORTGAGE STAR RATINGS

Report No. 19

March 2007

IN THIS REPORT WE LOOK AT ...

- ★ Exit Penalties – a trap for the unwary
- ★ Plan Ahead or Pay The Price
- ★ Comparison Rate Upgrade Needed – consumer tool essential
- ★ Time to Address The Issue – call for government commitment
- ★ The Sky is Not Falling – rumbling yes, falling no



EXIT EARLY – PAY THE PENALTY

Settling in to the one house and a 25 year mortgage is an idea that's rapidly being relegated to past practices. These days the average age for a mortgage is less than five years.

The reasons for this are varied. With increased competition in the lending arena, many home owners simply refinance to a cheaper mortgage that suits them better. Others sell to upgrade their property. Career promotion can mean a move interstate. Changes in your financial circumstances, or making a spontaneous decision to sell in order to pocket a healthy profit, can result in a mortgage being repaid much earlier than the contracted term.

Flexibility is fabulous but to the unwary borrower, it can come at a hefty price. CANNEX has identified the true cost of a loan paid out over a short term can be radically higher than you think when exit penalties are added to the total cost. A loan's exit penalties typically consist of two components: early repayment penalties and deferred establishment fees. Bear in mind that some other fees such as discharge fees can also be applicable regardless of whether you pay out earlier or not.

We have analysed 399 standard and basic variable loans with the following range of exit penalties if a borrower terminates the loan after 3 years based on a \$250,000 loan over 25 years.

Table 1 Analysis of Exit Penalties

Exit Penalty Range	Number of Standard and Basic Variable Loans	Average Advertised Interest Rate
\$0	113	7.74%
\$1 - \$1000	140	7.63%
\$1001 - \$2000	78	7.60%
\$2001 - \$3000	38	7.34%
\$3001 - \$4000	17	7.47%
\$4001 - \$5000	11	7.67%
\$5001 - \$6000	1	8.07%
\$6001 - \$7000	1	6.47%

Source: www.cannex.com.au 28/03/2007

To illustrate the point further, Table 2 below lists current five star rated mortgages ranked by lowest cost over 3 years. These are superior value variable rate loans which have earned five stars from CANEX. Note the exit penalties imposed at year three if borrowers decide to exit then. The range is significant – between zero dollars and \$2,500. These five star rated products have other attractive features and rates that compensate for exit cost. Other products that received much lower CANEX ratings had exit penalties above \$7,000.

Table 2 Lowest Cost - CANEX five star ratings variable loans

Company Name	Product Name	Star Ratings	(a) Total Exit Penalties on 3 years	(b) Total Interest, Principal & other Fee Repayments after 3 years	(c = a + b) Total cost after 3 years
Virgin Money	Standard Variable <\$750k	★★★★★	\$500	\$64,922.78	\$65,422.78
HomePath	Standard Var Home Loan	★★★★★	\$1300	\$65,070.86	\$66,370.86
one direct home loans	Variable	★★★★★	\$1400	\$65,030.86	\$66,430.86
Arab Bank Australia	Basic Home Loan	★★★★★	\$0	\$66,713.38	\$66,713.38
Newcastle Permanent	Real Deal Home Loan	★★★★★	\$600	\$66,378.36	\$66,978.36
Royal Guardian Mortgage	Royal Discount	★★★★★	\$0	\$67,144.65	\$67,144.65
Nationwide Mortgage Corp	True Saver Home Loan	★★★★★	\$1789	\$65,365.67	\$67,154.67
Loan Australia Corp	Flexi-Plus Variable	★★★★★	\$2500	\$64,831.43	\$67,331.43

Source: www.cannex.com.au 23/03/2007

* based on total cost paid on \$250k loan over 25 years, repaid after 3 years

All examples in Table 2 are based on the total cost paid on a \$250,000 variable rate loan taken over 25 years. Included in the calculations are interest and principal paid, upfront fees (application, settlement etc), ongoing fees and exit fees (penalties and other fees). Interest adjustments are not included in the analysis because this applies only to fixed rate products.

Fixed rate loans are becoming more popular in Australia. There has been growing demand in this area over the past 12 months due to two factors. Firstly, following three rate rises and uncertainty about additional RBA rate increases, borrowers are seeking rate protection by fixing more of their loans. Secondly, as borrower demand for fixed rate products grows, lenders have seized the opportunity to grow market share by gradually shaving off fixed rates especially in the popular 2 and 3 year categories. In February 2006 the market share for all fixed products was 17.4% according to Australian Finance Group statistics. By February 2007 the share had risen to 24%.¹ When considering how much of their loan to fix, borrowers should note the potentially high exit costs associated with fixed rate products and also the relevant interest adjustment that applies when exiting a fixed loan prematurely. Also bear in mind that if cash rates are reduced, the amount of interest adjustment you pay will be higher compared to a rising rate environment.

Comparing all fees and rates is now much easier on CANEX's new consumer website www.ratecity.com.au. At RateCity you will be able to compare over 2,300 mortgages including dozens of crucial costs and features.

¹ Source: www.afgonline.com.au

SPRINTERS OR STAYERS?

Some home loans are designed with lower costs regardless of whether the borrower exits early. Others cost much more if you leave early and perform best over a longer distance. The gamble for would-be borrowers is to know the difference by defining their own behaviour. Australian consumers are used to thinking carefully about their transaction account or credit card usage before buying the most suitable product for them, and it would be an advantage to do this for home borrowing as well.

Ask yourself how long you intend to own the house for. Is it the home of your dreams, the one you want to raise a family in? Will you tire of it and want something better in a few years? Are you buying to turn over the real estate quickly and pocket a profit? Is there the chance you will uproot and move to the city, the country, the seaside, and what timeframe do you think that will be?

Table 3 examines six CANNEX five star rated home loans to illustrate marked differences in loan performance, and consequently cost, over periods of one, three and five years. If you exit at three years, exit penalties will range from \$0 for Arab Bank through to \$5,036 for the AIMS product. However if you exit at 5 years when none of these six products charge a penalty, the AIMS product is the cheapest when considering total cost (interest payments, principal repayments, and entry, on-going and exit fees).

Table 3 Comparison on Net Cost of Borrowing Over 1, 3 and 5 Years

Company Name	Virgin Money	AIMS Home Loans	nab	ANZ Bank	HomePath	Arab Bank Australia	
Product Name	Standard Variable	Super Rate Variable	Base Var Rate	Money Saver Loan	Standard Var Home Loan	Basic Home Loan	
Rate	7.34%	6.44%	7.37%	7.37%	7.21%	7.34%	
AAPR \$250k over 25 years	7.35%	6.50%	7.40%	7.44%	7.22%	7.42%	
Total Upfront Fees	\$310	\$1,430	\$600	\$500	\$100	\$600	
Ongoing fees	Nil	Nil	Nil	8/m	Nil	8/m	
Exit Fees	\$1500 for 0-2 years, \$850 for 2-3 years, \$500 for 3-4 years	4 month repayments for 0-3 years, 3 month repayments for 3-5 years	\$900 for the 1st four years	\$700 for the 1st four years	\$1300 for the first four years	0.75% within the first year	
After 1 Year	Exit Penalty	\$1,500	\$6,715	\$900	\$700	\$1,300	\$0
	Total Paid	\$22,168	\$21,904	\$22,637	\$22,648	\$21,857	\$22,804
	Net Cost	\$23,668	\$28,619	\$23,537	\$23,348	\$23,157	\$22,804
After 3 Year	Exit Penalty	\$500	\$5,036	\$900	\$700	\$1,300	\$0
	Total Paid	\$64,923	\$62,192	\$66,470	\$66,673	\$65,071	\$66,713
	Net Cost	\$65,423	\$68,907	\$67,370	\$67,373	\$66,371	\$66,713
After 5 Year	Exit Penalty	\$0	\$0	\$0	\$0	\$0	\$0
	Total Paid	\$109,602	\$102,479	\$110,303	\$110,698	\$108,285	\$110,622
	Net Cost	\$109,602	\$102,479	\$110,303	\$110,698	\$108,285	\$110,622

Look at the table above through the eyes of two different borrower profiles and you will draw two very separate conclusions. After examining what happens to Oliver and Eddie, borrowers should rethink the importance of anticipating their exit plans to find the loan that fits best.

Oliver is opportunistic, to say the least.

He is constantly on the lookout for real estate he can make a quick buck out of. Buying, tarting up and turning over is part of his plan for wealth creation and early retirement. Buy and resell within 12 months, says Oliver, and you can't lose. But you *can* lose, big time! Oliver can be up to \$6,715 down on his profit and it's got nothing to do with the price he sells at. The money can easily be gobbled up by early exit penalties on his loan. Oliver's drive for minimum cost, maximum profit led him to single out the lowest interest loan he could find such as that offered by AIMS. Sure, the low rate is very attractive but look what happens when Oliver wants to sell the real estate in the early days of the loan. If he sells under 3 years he is up for an additional 4 monthly repayments which we calculate at \$6,715. If he waits and sells within 5 years he is still liable to pay \$5,036 or an extra 3 monthly repayments. After 5 years, there are no exit penalties and you will see by tracking Chart 1 below, how beneficial this low interest rate loan is over a longer period of time. Repaying this loan early, however, can be a huge hit in the hip pocket.

Borrowers should not fixate on choosing the lowest exit penalty as the only important criteria, because rates and other fees also matter. For instance, Virgin charges a \$500 exit penalty at 3 years but still has the lowest cost product of those compared. Arab Bank has no exit penalty, but is \$1,298 more expensive due to other costs.

Oliver went with the AIMS product. If he stays with the loan for five years he will have chosen the best possible cost option, but if he exited at 1 or 3 years, he would have been much better going with Arab Bank and Virgin Money. After all, we would like to see Oliver adding to, instead of subtracting from, his wealth creation plans.

Eddie is the kind of guy your parents would describe as Steady.

Fun loving, good job, reliable, a real family man in the making. Steady Eddie and his new wife, Kate want nothing more than a house with a picket fence, six kids and a dog. They've survived the rent trap, saved their pennies and finally found the house of their dreams, only one kilometre from the in-laws'. Unless he wins Lotto Steady Eddie intends staying put. From a mortgage perspective, that gives the young couple a lot more options. Early exit penalties, for instance, won't affect them but interest rates will. The couple's budget will dictate how they structure their home loan. Will they favour the loan offering the lowest interest rates or will they go for a loan with a few more features? Should they fix or take a chance with variable? Should they sign up with their preferred institution or try someone they have never heard of before?

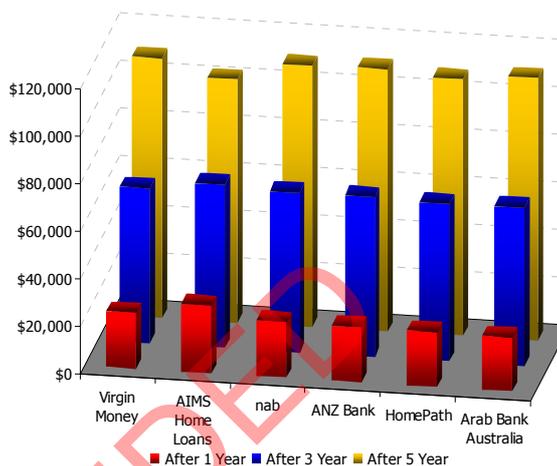
With so many weighty issues to grapple with, Steady Eddie and Kate can take heart that there are many fantastic loans out there in mortgageland and any one of the featured CANEX five star home loans will suit. After all, this is probably going to be the single most important purchase of their lives. Even though the intention is to keep the house forever, Eddie and Kate should always be aware of early repayment penalties in case life throws up one of its speed bumps down the track – new job interstate, the dreaded divorce etc.

The examples that CANNEX has chosen to illustrate these two case studies show that from different perspectives, loans can be better or worse suited to borrower needs. All of the loans assessed have earned CANNEX’s very top rating. How well the loan performs depends entirely on borrowing behaviour. With refinancing so rife today, CANNEX stresses the need to be aware of exit penalties as highlighted in Chart 1 below.

CHART 1 – NET COST OVER 1, 3, 5 YRS

Using six of our top five star rated mortgages, we clearly see the cost differences incurred when the loans are paid out at three common intervals.

The performance of a loan can be very different over the longer time span it was designed for.



SUPERSEDED

COMPARISON RATE UPGRADE NEEDED

Borrowers may have seen references to the “AAPR” (Annualised Average Percentage Rate) in branch, brochure, or other marketing documents. This term is also referred to as the “Comparison Rate” because it is designed to compare the total interest rates, fees and other costs between two loan products. The difference between the rate advertised on the branch window and the real rate paid can be huge. Consumers might think they are signing up to a deeply discounted product, only to learn that monthly management or other fees make the product far less attractive.

Although the Comparison Rate makes life much easier for consumers to compare products, it does not capture newer fees such as exit penalties in the interest rate equation. The bundle of exit penalties that consumers confront if they pay out their loan in less than three to five years can be enormous. Some standard variable loans have no fees but the exit penalty for a typical standard variable loan is around \$1,000.

CANEX feels consumer awareness of all exit penalties has become a very real issue, given the lifestyle changes we now see. These days not many homeowners buy a house for life and borrowers tend to pay out their loans early for any number of reasons.

Unfortunately, despite its usefulness, the AAPR or Comparison Rate has fallen behind in its ability to give borrowers an idea of the true cost they will be liable for with a loan. The factoring of all exit penalties into regulated disclosure tools is vital because consumers need a relevant and reliable way to assess mortgage costs.

TIME TO ADDRESS THE ISSUE

In the mid 1990s CANEX worked with regulators and the consumer movement to develop the standardized “AAPR or Comparison Rate” which is now mandatory disclosure in line with consumer credit legislation. This applies to all states and is enforced at a state level.

The Mandatory Comparison Rate legislation is part of the Uniform Consumer Credit Code (UCCC), and has reached the end of its sunset clause period. Queensland has stirred the debate with moves to extend its UCCC legislation to 2009. Because this is “mirrored legislation” common to all States, Australian consumers now have the potential to benefit from improved disclosure legislation if Queensland’s new legislation is passed. CANEX strongly supports this extension, believing all states need be uniform for the sake of the consumer.

Once the AAPR period has been extended by law, policy makers and regulators will have the opportunity to develop an upgraded approach that correctly captures deferred establishment fees and other exit charges. Without exit penalties being fully transparent through the AAPR and possibly other disclosure methods, there is the risk of some lenders using the penalties as a retention strategy.

CANEX believes that in this day and age borrowers are focusing more and more on interest rate AND dollar cost comparisons of all fees and rates when evaluating home loans. This is because fees are increasingly negotiable, and Internet based tools are available which translate rates into dollar costs for hip pocket comparison. Dollar cost comparisons include interest repayments, principal repayments, and entry, on-going, and exit fees. All of these dollar costs can easily be converted into interest rate equivalents once loan terms are taken into account. CANEX believes that rates and dollar costs are highly relevant to consumers and should underpin any upgraded disclosure rules in future.

CANEX feels the time is right to renew State and Federal government commitment towards Comparison Rate and full dollar cost disclosure and looks forward to contributing to this.

THE SKY IS NOT FALLING

Would-be home owners in Australia are having a tough time of it at the moment. Housing demand is way out in front of supply, sending purchase prices through the roof. This has flooded through to the rental market in some areas, hiking up rents and making it harder for some people to save for their first home. On top of everything, there are rumours of an impending rate rise.

However, it's not all doom and gloom. On the international front, sub-prime housing loans have taken the rap for sending shockwaves through the US economy but the truth is Australia's household lending picture is very different.

Defaults on sub-prime, or low-doc, mortgages have reached an all-time high in the US. This has been fanned by two hurricanes and high unemployment in the automobile industry. The scale of defaults on sub-prime mortgages will not happen downunder, as the structure of mortgage products in the two countries is one of the main areas of difference. US lenders take what we would consider to be a risky approach, often lending at a loan-to-value-ratio (LVR) of between 105% and 120% according to recent commentary in the Australian media². Australian lenders are much more conservative, with credit-impaired and low documentation home lending making up only a small portion of the books. This is reflected in the terms captured in the CANNEX database.

Credit-impaired loans in this country are especially designed to suit borrowers who have had credit problems in the past and may experience difficulty qualifying for a regular mortgage. Credit-impaired loans are further classified as low, medium and severe. Low documentation or No documentation loans are suitable for the self employed with fluctuating incomes and who choose to furnish some or no support documentation.

CANNEX's Specialist Lending database covers low-doc, no-doc and credit impaired loans from 50 lenders. Over 200 loans are included and their average LVR is dependent upon perceived risk level as highlighted in Table 3 below.

Table 4

Australian Sub-Prime Lending Categories	Average Maximum LVR
Low Doc	86.00%
No Doc	69.00%
Low Credit Impaired	89.17%
Severe Credit Impaired	84.17%

Source: www.cannex.com.au March 3 2007.

Another difference between US and Australian lending is the once popular US Adjustable Rate Mortgages which does not exist here. The ARM offers an interest discount for the first five years of the loan period, with the difference capitalized. After the first five years borrowers must then pay the full interest rate of the day plus interest on a higher loan balance to reflect the capitalized interest. As you can imagine, in a rising variable rate environment, this can be a large and sudden hit, leading to significant growth in arrears and defaults.

² "LVR The Australian, March 16 2007.

CANNEX MORTGAGE STAR RATINGS

In this report, we analysed at approximately 2,300 home loan products across eleven categories so you can compare loan options for your situation. The categories include standard variable rate loans, revolving line of credit loans and fixed rate loans from 1, 2, 3 and 5 years. Investment loans are also well covered to arm you with the information you need to make the best decision possible. The methodology we use to award the coveted five stars is detailed in this section.

What are the CANNEX mortgage star ratings?

CANNEX *mortgage star ratings* are a consumer friendly benchmark or value index. CANNEX 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. All star rated mortgages from one to five achieved a “borrowing” grade suitable for consumers to consider with qualities ranging from “Superior” to “Satisfactory”.

The CANNEX *mortgage star ratings* are an independent and transparent analysis comparing both the Cost and all the Features across mortgage products.

How are they calculated?

Historical rates and other costs over the past 12 months for each product are taken into consideration, as well as more than 200 features.

What are the current weightings?

The following table represents the weightings used for individual product categories.

PRODUCT CATEGORY	PRICING WEIGHT	FEATURES WEIGHT	143 FEATURES CONSIDERED INCLUDING
Standard Home Loans	75%	25%	Offset account Re-draw facilities
Fixed Rate Loans	85%	15%	Split facility Lump sum repayments
Revolving Line of Credit	60%	40%	Payment flexibility Interest capitalisation
Investment Home Loans	80%	20%	Interest only loans
Investment Fixed Rate Loans	85%	15%	Offset account Ability borrow as a trust or as an individual or as a company

The weightings are reviewed each March and September.

How many products and financial institutions are analysed?

CANNEX analyses more than 2300 mortgage products from 150 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 lender. CANNEX also monitors rate changes on an ongoing basis.

What do the ratings mean?

Ratings range from five to one star as indicated below:-

★★★★★
SUPERIOR

★★★★☆
EXCEPTIONAL

★★★☆☆
STRONG

★★☆☆☆
AVERAGE

★☆☆☆☆
SATISFACTORY

☆- **RISING STAR.** A Rising Star is awarded to products which cannot meet the historical AAPR criteria but which are likely to achieve at least a strong rating in the future.

How are they calculated?

STANDARD HOME LOANS

INSTITUTION	PRODUCT	COSTS Indexed	FEATURES Indexed	TOTAL Weighted	AAPR 1 year Avg	RATING
AAA Credit Union	Standard Home Loan	6.70	2.10	8.80	6.20%	★★★★★
Le Grande Loans	Basic Mortgage	7.50	1.50	9.00	5.55%	★★★★★
Nearly-there Bank	Premium Home Loan	6.00	2.50	8.50	7.00%	★★★★☆

Loans are ranked from cheapest to dearest and the cheapest scores maximum points

Raw Features score based on 21 separate weighted categories (each category contributes between 2% and 25% of the Features Score)

The average AAPR over 1 year is used

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 following guidelines. As you can see, only the cards that obtain a score in the top 5% of the of the score distribution receive a 5 star rating and only the top 75% of the score range receive a star rating.





Does CANNEX rate other product areas?

YES. CANNEX also rates credit cards, rewards programs, deposit accounts, personal loans, margin lending and business banking products. These star ratings use similar methodologies to the *mortgage star ratings*. This guarantees the quality and transparency of these other *star ratings*. The use of similar *star ratings* logos also builds consumer recognition of quality products across all product categories. Please access the CANNEX website at www.cannex.com.au to download the latest report of interest.



SUPERSEDED

SECTION 1. SUMMARY REPORT

STANDARD HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Split Facility Available	Principal+Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Redraw	Loan Portable
			Upfront	Ongoing								
★★★★★ "superior value"												
Adelaide Bank-OthrStates	Smartsuite Fit Variable	7.30	695.00	8/m	✓	Both	100%	No max	✓	✓	✓	✓
Advantage Finance	Choice Rate Reducer Pro	6.83	1625.00	330/a	✓	Both	95%	750,000.00	✗	✓	✓	✓
Advantage Finance	Standard Plus	7.20	635.00	Nil	✓	Both	95%	1,000,000.00	✗	✓	✓	✓
Advantage Finance	Choices Rate Reducer	6.93	1460.00	Nil	✓	Both	95%	1,000,000.00	✗	✓	✓	✓
AIMS Home Loans	Super Rate Variable	6.44	1430.00	Nil	✗	P+I	80%	300,000.00	✗	✓	✗	✗
ANZ Bank	Money Saver Loan >\$250k	7.37	500.00	8/m	✓	Both	95%	No max	✗	✓	✓	✓
API Lifestyle Home Loans	Standard Variable	7.37	323.00	Nil	✓	Both	100%	2,500,000.00	✗	✓	✓	✓
Arab Bank Australia	Basic Home Loan	7.34	600.00	8/m	✓	Both	95%	No max	✗	✓	✓	✓
Collins Home Loans	Multi Option Home Loan	7.34	55.00	Nil	✓	Both	95%	2,000,000.00	✓	✓	✓	✓
HomePath	Standard Var Home Loan	7.21	100.00	Nil	✓	Both	97%	No max	✗	✓	✓	✓
Loan Australia Corp	Flexi-Plus Variable	6.99	355.00	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Loan Australia Corp	100% Finance Var Loan	7.20	355.00	Nil	✓	P+I	100%	500,000.00	✗	✓	✓	✓
Macquarie Bank	Mortgage Saver >250K	7.39	650.00	Nil	✓	Both	100%	999,999.99	✓	✓	✓	✓
mecu	Premium Home Loan \$250k+	7.55	595.00	Nil	✓	P+I	100%	No max	✓	✓	✓	✓
mecu	First Home Buyers Loan	7.09	595.00	Nil	✓	P+I	100%	No max	✓	✓	✗	✗
Mortgage Ezy	Ezy Standard Fee FreeVar	6.99	1257.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
Mortgage Ezy	Ezy Standard 100% Var	7.19	1257.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
MyRate	Advantage Rate Variable	7.19	Nil	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
nab	Base Var Rate Discount1	7.37	600.00	Nil	✓	Both	95%	499,999.99	✗	✓	✓	✓
Nationwide Mortgage Corp	True Saver Home Loan	7.14	654.50	Nil	✓	Both	90%	500,000.00	✗	✓	✓	✓
Newcastle Permanent	Real Deal Home Loan	7.44	Nil	Nil	✓	Both	97%	No max	✗	✓	✓	✓
one direct home loans	Variable	7.21	60.00	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Rate Busters	Rate Buster Direct	6.90	1895.00	Nil	✓	Both	98%	2,000,000.00	✗	✓	✓	✓
Rate Busters	Fee Buster Variable	7.27	220.00	Nil	✓	Both	98%	2,000,000.00	✓	✓	✓	✓
Rate Busters	Rate Buster Variable	6.90	1895.00	Nil	✓	Both	98%	2,000,000.00	✓	✓	✓	✓
RESI Mortgage Corp	Complete Home Loan	7.44	616.00	Nil	✓	Both	95%	4,000,000.00	✗	✓	✓	✓
Royal Guardian Mortgage	Royal Discount	7.24	1100.00	150/s	✓	Both	100%	2,000,000.00	✓	✓	✓	✓
Sapphire Mortgage Servic	Sapphire Plus Var 150k+	7.20	635.00	Nil	✓	Both	100%	No max	✗	✓	✓	✓
Savings & Loans CU SA	Discount Variable >\$250k	7.37	600.00	8/m	✓	P+I	100%	No max	✓	✓	✓	✓
Select Credit Union	Value Plus Home Plus	7.44	697.00	Nil	✓	Both	95%	No max	✓	✓	✓	✓
State Custodians	Standard Variable	7.30	650.00	Nil	✓	Both	100%	2,500,000.00	✓	✓	✓	✓
Virgin Money	Standard Variable <\$750k	7.34	310.00	Nil	✓	Both	100%	749,999.99	✓	✓	✓	✓
Yes Home Loans	Credit Access	7.54	835.00	Nil	✓	Both	97%	2,400,000.00	✗	✓	✓	✓
Yes Home Loans	Basic Home Loan	7.29	835.00	300/a	✓	Both	80%	2,500,000.00	✗	✓	✓	✓

★★★★★ **"exceptional value"**

your guide to product excellence

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Company	Product	Published Rate (%)	Loan Fees (\$250k)		Split Facility Available	Principal+Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Redraw	Loan Portable
			Upfront	Ongoing								
★★★★ "exceptional value"												
A M O Group	Rate Saver Home Loan	6.45	1105.00	Nil	✗	P+I	80%	400,000.00	✗	✗	✗	✓
Aussie Home Loans	Premium Plus <\$350k	7.55	350.00	40/q	✓	Both	100%	349,999.99	✗	✓	✓	✓
Austral Mortgage	Advantage Plus Var<\$500k	7.42	830.00	Nil	✓	Both	95%	499,999.99	✓	✓	✓	✓
Bananacoast Community CU	Premier Package Variable	7.37	520.00	Nil	✗	Both	100%	7,000,000.00	✓	✓	✗	✓
BankSA	Essential Home Loan	7.49	700.00	12/m	✓	Both	95%	No max	✗	✓	✓	✓
BankWest	Lite Home Loan	7.40	Nil	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Companion CU	Home Loan	7.65	558.00	Nil	✓	Both	95%	1,000,000.00	✗	✓	✓	✓
eChoice	Premium	7.43	Nil	Nil	✓	Both	97%	2,000,000.00	✓	✓	✓	✓
Gateway Credit Union	Standard Variable	7.49	Nil	Nil	✓	Both	95%	No max	✓	✗	✓	✓
Heritage Building Soc	Basic Variable	7.35	600.00	Nil	✓	P+I	95%	No max	✓	✓	✓	✓
Hume Building Society	Interest Saver	7.40	600.00	Nil	✓	P+I	100%	2,000,000.00	✗	✓	✓	✓
Hume Building Society	Standard Variable	7.90	600.00	Nil	✓	Both	100%	2,000,000.00	✓	✓	✓	✓
Illawarra Home Loans	Rightway	7.40	990.00	Nil	✓	Both	95%	1,200,000.00	✗	✓	✓	✓
Illawarra Home Loans	Rightway Ratesaver	7.30	990.00	Nil	✓	Both	95%	1,200,000.00	✗	✓	✓	✓
IMB Limited	Budget Blue Home Loan	7.42	908.50	Nil	✓	Both	100%	No max	✗	✓	✓	✓
IMB Limited	Budget Home Loan	7.45	908.50	8/m	✓	Both	100%	No max	✗	✓	✓	✓
ING Direct	Mortgage Simplifier	7.40	220.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
Intech Credit Union	Classic Home Loan	7.70	835.00	Nil	✓	Both	95%	No max	✓	✓	✓	✓
Loan Australia Corp	Discount Saver Variable	6.89	355.00	30/m	✗	Both	95%	500,000.00	✗	✓	✓	✓
mecu	Basic Variable	7.47	595.00	Nil	✓	P+I	100%	No max	✗	✓	✓	✓
Morgan Brooks DIRECT	Premier Variable	7.29	700.00	Nil	✓	Both	95%	2,500,000.00	✗	✓	✓	✓
MyRate	100% Variable	7.20	Nil	Nil	✓	Both	100%	600,000.00	✗	✓	✓	✓
nab	3yr Intro Var Home Loan	7.32	600.00	10/m	✓	P+I	95%	No max	✗	✓	✓	✓
Nationwide Mortgage Corp	First Choice Home Loan	7.49	654.50	Nil	✓	Both	90%	4,000,000.00	✗	✓	✓	✓
Newcastle Permanent	Real Options	7.84	Nil	Nil	✓	Both	97%	No max	✗	✓	✓	✓
Newcastle Permanent	1yr Discounted Rate	6.73	Nil	Nil	✓	Both	97%	No max	✗	✓	✓	✓
Qantas Staff CU	Home Plus Honeymoon 1yr	6.75	600.00	Nil	✓	P+I	80%	3,000,000.00	✓	✓	✗	✓
Qantas Staff CU	Home Plus Variable	7.75	600.00	Nil	✓	P+I	80%	3,000,000.00	✓	✓	✗	✓
Qld Professional CU	Friendly Home Loan	7.55	679.00	10/m	✗	Both	95%	No max	✓	✓	✓	✓
RAMS	Interest Saver Var	7.40	150.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
Refund Mortgage	Prime Loan	7.35	960.00	Nil	✓	Both	95%	2,500,000.00	✓	✓	✓	✓
Refund Mortgage	Homeloan Std Variable	7.25	960.00	Nil	✓	Both	95%	2,000,000.00	✓	✓	✓	✓
RESI Mortgage Corp	Great Rate Home Loan	6.49	396.00	Nil	✗	P+I	80%	300,000.00	✗	✗	✓	✓
RESI Mortgage Corp	Breakthru Home Loan	7.44	616.00	Nil	✓	Both	100%	650,000.00	✗	✓	✓	✓
Royal Guardian Mortgage	Royal Basic Home Loan	7.25	820.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
Royal Guardian Mortgage	Royal Starter	7.34	1150.00	Nil	✓	Both	100%	4,000,000.00	✗	✓	✓	✓

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			Upfront	Ongoing								
★★★★ "exceptional value"												
Sapphire Mortgage Serv	Sapphire Classic	7.04	1460.00	10/m	✓	Both	97%	500,000.00	✗	✓	✓	✓
Yes Home Loans	Discount Access 1yr	7.14	835.00	Nil	✓	Both	90%	1,250,000.00	✗	✓	✓	✓
★★★ "strong value"												
A M O Group	Standard Variable	7.74	1170.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
Adelaide Bank	6mth Discount Variable	5.99	695.00	8/m	✓	Both	100%	No max	✓	✓	✓	✓
Adelaide Bank	Discount Var 1y with Fee	6.75	695.00	8/m	✓	Both	100%	No max	✓	✓	✓	✓
Adelaide Bank	Standard Variable	8.07	695.00	8/m	✓	Both	100%	No max	✓	✓	✓	✓
AIMS Home Loans	Smarter Way Variable	7.65	660.00	Nil	✓	Both	90%	2,000,000.00	✗	✓	✓	✓
AIMS Home Loans	Easy Start Home Loan	7.30	660.00	299/a	✓	P+I	95%	2,000,000.00	✗	✓	✓	✓
ANZ Bank	Standard Variable	8.07	500.00	10/m	✓	Both	95%	699,999.99	✓	✓	✓	✓
ANZ Bank	Easy Start Variable>150k	6.75	500.00	10/m	✓	P+I	95%	No max	✓	✓	✓	✓
Australian Central CU	Discount Variable Rate	7.49	830.00	8/m	✓	P+I	100%	No max	✗	✓	✓	✓
Bank of Queensland	Economy Home Loan	7.49	665.00	10/m	✓	Both	100%	No max	✗	✓	✓	✓
BankSA	Standard Variable	8.07	700.00	10/m	✓	Both	95%	No max	✓	✓	✓	✓
Capricornia CU	Premier Plus	7.49	990.00	Nil	✗	Both	95%	1,000,000.00	✓	✓	✓	✓
CHS Home Loans	3 year Spec Rate Saver	7.34	700.00	8/m	✓	Both	97%	No max	✗	✗	✓	✓
Collins Home Loans	EasiSaver	7.34	Nil	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Collins Home Loans	Basic Variable	7.28	55.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
Colonial	3 year Spec Rate Saver	7.34	100.00	Nil	✗	Both	97%	No max	✗	✓	✓	✓
Commonwealth Bank	12mth Disc Var Home Loan	6.74	700.00	8/m	✓	Both	97%	No max	✓	✓	✓	✓
Commonwealth Bank	6mth Disc Var Home Loan	6.44	700.00	8/m	✓	Both	97%	No max	✓	✓	✓	✓
Commonwealth Bank	Economiser Intro 3yr	7.34	700.00	8/m	✗	P+I	97%	No max	✗	✓	✓	✓
Community CPS Australia	Straight Forward Home Ln	7.49	695.00	7.50/m	✓	P+I	95%	2,000,000.00	✗	✓	✓	✓
Companion CU	Lifestyle Plus	7.95	Nil	Nil	✓	Both	95%	1,000,000.00	✓	✓	✓	✓
Credit Union Australia	Discounted Home Loan	7.59	795.00	Nil	✗	Both	97%	No max	✓	✓	✓	✓
GE Money	Flexible Option Var >250	7.40	500.00	Nil	✓	Both	100%	499,999.99	✗	✓	✓	✓
Horizon Credit Union	Basic Home Loan	7.70	935.00	5/m	✓	Both	95%	No max	✗	✓	✓	✓
Illawarra Home Loans	Rightway Refund	7.40	990.00	Nil	✓	Both	95%	1,200,000.00	✗	✓	✓	✓
Illawarra Home Loans	Rightway Investment	7.40	660.00	Nil	✓	Both	95%	1,200,000.00	✗	✓	✓	✓
ING Bank	Mortgage Simplifier	7.40	220.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
Laiki Bank	Promotional Variable	7.20	Nil	10/m	✓	P+I	95%	1,500,000.00	✓	✓	✓	✓
Locumsgroup	Fully Optioned Loan	7.43	770.00	Nil	✓	Both	95%	1,125,000.00	✗	✓	✓	✓
Maritime Workers CU	First Home Loan Borrower	7.49	450.00	Nil	✗	Both	95%	No max	✗	✓	✓	✗
mecu	Premium Home Loan	8.05	595.00	Nil	✓	P+I	100%	No max	✓	✓	✓	✓
Members Equity Bank	Std Var Super Member	7.49	Nil	Nil	✓	Both	95%	No max	✗	✓	✓	✓

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			Upfront	Ongoing								
★★★ "strong value"												
nab	Tailored Home Loan	8.07	600.00	8/m	✓	Both	100%	No max	✓	✓	✓	✓
Newcastle Permanent	Premium Variable	8.06	Nil	7/m	✓	Both	97%	No max	✓	✓	✓	✓
Pacific Mortgage Corp	Premium Access	7.59	764.50	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Police & Nurses Credit	Easypay Variable	7.40	650.00	5/m	✗	Both	95%	No max	✓	✓	✓	✓
Qantas Staff CU	Step Ahead Var <\$500K	7.50	Nil	Nil	✗	IO	95%	499,999.99	✓	✓	✗	✗
Qantas Staff CU	Home Essentials	7.50	600.00	Nil	✓	P+I	80%	3,000,000.00	✗	✗	✗	✗
RAMS	Basic Interest Variable	7.44	645.00	Nil	✓	Both	100%	2,000,000.00	✗	✗	✓	✓
Resident Home Loans	Resident Home Loan	7.15	800.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
RTA Staff CU	Fastroad Basic Home Loan	7.29	630.00	Nil	✗	P+I	95%	No max	✗	✓	✓	✓
SERVICE ONE Members Ba	Basic Home Loan	7.25	600.00	Nil	✓	Both	95%	1,300,000.00	✗	✓	✓	✓
St George Bank	Standard Variable	8.07	700.00	Nil	✓	Both	95%	No max	✓	✓	✓	✓
StGeorge QLD VIC TAS WA	Standard Variable	8.07	700.00	10/m	✓	Both	95%	No max	✓	✓	✓	✓
SUNCORP	Back To Basics	7.49	Nil	Nil	✓	P+I	100%	No max	✗	✓	✓	✓
Sutherland Credit Union	Home Plus	7.49	1055.00	Nil	✓	P+I	95%	750,000.00	✓	✓	✓	✓
The Rock Building Soc	Residential Basic Var	7.53	495.00	5/m	✓	Both	97%	3,500,000.00	✗	✓	✓	✓
TIO Banking	Territory Interest >100k	7.35	720.00	10/m	✗	P+I	95%	No max	✗	✓	✓	✓
University Credit Soc	Standard Variable	7.60	606.40	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Westpac	Rocket Repay Home Loan	8.07	600.00	199/a	✓	Both	100%	No max	✓	✓	✓	✓
★ "rising star"												
Ironbark Mort Solutions	Fee-Free Term Loan Var	7.55	Nil	Nil	✓	Both	100%	2,500,000.00	✗	✓	✓	✓
Ironbark Mort Solutions	Premium Term Loan Var	7.35	882.50	300/a	✓	Both	100%	2,500,000.00	✗	✓	✓	✓
Ironbark Mort Solutions	Standard Term Loan Var	7.45	632.50	Nil	✓	Both	100%	2,500,000.00	✗	✓	✓	✓
Mortgage Ezy	Ezy Eraser Variable	7.99	1337.00	Nil	✓	Both	100%	3,500,000.00	✓	✓	✓	✓
★★ "average value"												
Adelaide Bank	Greatsaver	7.37	695.00	Nil	✓	P+I	100%	1,000,000.00	✗	✓	✗	✗
Arab Bank Australia	HeadStart 6mth Intro Var	5.74	600.00	8/m	✓	Both	95%	No max	✗	✓	✓	✓
Assured Home Loans	RateBreaker Variable	7.27	3480.50	Nil	✓	Both	98%	2,000,000.00	✓	✓	✓	✓
Assured Home Loans	EasyStart Variable	7.54	730.50	Nil	✓	Both	98%	2,000,000.00	✓	✓	✓	✓
Aussie Home Loans	Basic Variable	7.49	600.00	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Austral Credit Union	Standard Home Loan	7.42	500.00	2/m	✓	P+I	95%	1,000,000.00	✗	✓	✓	✓
Austral Mortgage	Design a Loan Variable	7.30	750.00	Nil	✓	Both	95%	1,000,000.00	✗	✓	✓	✓
Bananacoast Community CU	Flexi Home Loan	7.57	520.00	Nil	✗	Both	100%	7,000,000.00	✓	✓	✗	✗
Bank of Cyprus Australia	Essential Home Loan	7.25	904.50	8/m	✓	Both	90%	No max	✗	✓	✗	✗
BankSA	Discount Great Start	6.74	700.00	10/m	✓	Both	95%	No max	✓	✓	✗	✗
Bankstown City CU	Home Manager	7.49	1139.75	Nil	✓	Both	95%	750,000.00	✗	✓	✗	✗

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			Upfront	Ongoing								
★★ "average value"												
Better Choice Home Loans	Balanced Variable	7.55	730.00	Nil	✓	Both	00.00%	No max	✓	✓	✓	✓
BMC Mortgage	Standard Variable	7.54	685.00	Nil	✓	Both	97%	2,000,000.00	✗	✓	✓	✓
BMC Mortgage	Premium Choice Variable	7.40	725.00	Nil	✓	Both	97%	2,000,000.00	✗	✓	✓	✓
CHS Home Loans	Inv Rate Saver Home Loan	7.56	700.00	8/m	✗	Both	97%	No max	✗	✗	✓	✓
Circle Credit Co-op	Rate Saver	7.54	1000.00	Nil	✓	Both	90%	750,000.00	✗	✓	✗	✗
Citibank	Offset Intro 1yr	7.00	799.00	250/a	✓	Both	100%	1,000,000.00	✓	✓	✓	✓
Collins Home Loans	Direct Saver Intro 1yr	6.95	899.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
Colonial	6mth Disc Var Home Loan	6.44	700.00	8/m	✓	Both	97%	No max	✓	✗	✓	✓
Colonial	12mth Disc Var Home Loan	6.74	700.00	8/m	✓	Both	97%	No max	✓	✗	✓	✓
Colonial	Standard Variable	8.07	700.00	8/m	✓	Both	97%	No max	✓	✓	✓	✓
Commonwealth Bank	Economiser HL P & I	7.56	700.00	8/m	✗	P+I	97%	No max	✗	✓	✓	✓
Commonwealth Bank	Complete Home Loan	8.07	550.00	8/m	✓	Both	97%	No max	✓	✓	✓	✓
Community CPS Australia	Standard Variable	8.05	695.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
connectfinancial	Alternative Home Loan	7.49	332.00	Nil	✓	P+I	97%	1,000,000.00	✗	✓	✓	✓
Credit Union Australia	Introductory Var 1yr	6.84	795.00	Nil	✗	Both	97%	No max	✓	✓	✓	✓
Credit Union Australia	Basic variable >\$250k	7.29	795.00	Nil	✗	Both	97%	No max	✗	✓	✓	✓
Defence Force CU	True Value Home Loan	7.42	400.00	Nil	✗	P+I	95%	No max	✗	✓	✓	✓
Defence Force CU	Flexi Choice Variable	7.74	300.00	200/a	✓	P+I	95%	No max	✓	✓	✓	✓
eChoice	Standard Saver	7.29	Nil	Nil	✗	Both	100%	2,000,000.00	✗	✓	✓	✓
Heritage Building Soc	Value Plus 1yr Variable	6.82	600.00	5/m	✓	P+I	95%	No max	✓	✓	✓	✓
Hibernian Credit Union	Standard Variable	7.24	350.00	8.50/m	✗	P+I	90%	No max	✗	✓	✗	✗
Holiday Coast CU	MortgagePlus Standard	7.49	600.00	Nil	✗	P+I	95%	No max	✗	✓	✓	✓
Homeloans	R8 Saver Variable	7.55	949.00	400/a	✓	Both	97%	No max	✗	✓	✓	✓
Homeloans	Smart Saver	7.69	884.00	Nil	✓	Both	97%	No max	✗	✓	✓	✓
Homeloans	Balanced Securitised	7.90	949.00	Nil	✓	Both	97%	No max	✓	✓	✓	✓
HomeSide Lending	Plain and Simple P+I	7.51	300.00	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Horizon Credit Union	Mortgage Breaker	7.70	785.00	150/a	✓	P+I	80%	No max	✓	✓	✓	✓
HSBC	Home Value	7.32	825.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
Hunter United Credit Un	Excel A Rate Basic Var	7.35	989.50	2/m	✓	P+I	95%	No max	✗	✓	✗	✗
Illawarra CU NSW	Basic Home Loan	7.57	957.50	8/m	✗	P+I	95%	No max	✗	✓	✓	✓
IMB Limited	Discount Var 1 yr	7.07	908.50	Nil	✓	Both	100%	No max	✗	✓	✓	✓
IMB Limited	Standard Variable	8.07	908.50	Nil	✓	Both	100%	No max	✓	✓	✓	✓
islandstate CU	Smart Change	7.44	650.00	Nil	✓	P+I	100%	No max	✗	✓	✓	✓
Lifepan Funds Managemnt	FlexiSmart Home Loan	7.49	600.00	Nil	✓	P+I	100%	400,000.00	✗	✓	✗	✗
Maitland Mutual BS	Mutual Home Loan	7.45	300.00	Nil	✗	Both	97%	750,000.00	✗	✓	✓	✓
Maroondah Credit Union	Standard Variable	7.80	1338.50	Nil	✓	Both	97%	750,000.00	✓	✓	✗	✗

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			Upfront	Ongoing								
★★ "average value"												
Maxis Loans	Rate Saver Loan	7.74	Nil	Nil	✓	P+I	95%	No max	✗	✓	✓	✓
Members Equity Bank	Ultimate Super Member	7.79	Nil	Nil	✓	P+I	95%	No max	✓	✓	✓	✓
Members Equity Bank	Standard Variable	7.74	Nil	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Mortgage House of Aust	Home Loan Plus Variable	7.59	500.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
Mortgage House of Aust	Access Variable	7.60	600.00	Nil	✓	Both	97%	3,500,000.00	✓	✓	✓	✓
nab	12mth Intro Var HomeLn	6.69	600.00	10/m	✓	P+I	95%	No max	✗	✓	✓	✓
Nationwide Mortgage Corp	Low Deposit Loan	7.49	654.50	Nil	✓	Both	97%	500,000.00	✗	✓	✓	✓
NSW Teachers CU	Flexi Choice	7.95	250.00	Nil	✓	P+I	95%	No max	✗	✓	✓	✓
NSW Teachers CU	Variable Loan IO	7.95	250.00	Nil	✓	IO	95%	No max	✗	✓	✓	✓
NSW Teachers CU	Basic Option	7.35	250.00	Nil	✗	P+I	95%	No max	✗	✓	✓	✓
Pacific Mortgage Corp	Disc Premium Access 1yr	6.79	764.50	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Pacific Mortgage Corp	Disc Premium Access 6mth	5.99	764.50	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Police CU SA	Discount Variable	7.34	781.08	10/m	✓	P+I	100%	No max	✗	✓	✓	✓
PowerState Credit Union	Standard Variable	8.07	731.00	Nil	✓	Both	97%	No max	✓	✓	✓	✓
Railways Credit Union	Economy Home Loan (L50)	7.30	200.00	5/m	✗	P+I	80%	No max	✗	✓	✗	✗
RAMS	SmartWay	8.19	745.00	Nil	✓	Both	100%	2,000,000.00	✓	✓	✓	✓
Satisfac Credit Union	First Home Loan	7.32	800.00	Nil	✗	P+I	95%	1,250,000.00	✗	✗	✓	✓
SGE Credit Union	Investment Intro Var	7.05	590.00	Nil	✓	P+I	97%	2,000,000.00	✓	✓	✓	✓
SGE Credit Union	Investment Premium Var	8.05	590.00	Nil	✓	P+I	97%	2,000,000.00	✓	✓	✓	✓
St George Bank	Discount Variable Rate	6.74	700.00	Nil	✓	Both	95%	No max	✓	✓	✓	✓
Stellar Finance	Standard Variable	7.50	685.00	Nil	✓	Both	97%	2,000,000.00	✗	✓	✓	✓
TAFE & Community CU	Home Loan	7.69	1275.00	Nil	✓	P+I	95%	No max	✗	✓	✓	✓
The Rock Building Soc	Home Loan Cruncher Intro	6.74	795.00	10/m	✓	Both	97%	3,500,000.00	✓	✓	✓	✓
University Credit Soc	1 Year Special Variable	6.25	606.40	Nil	✓	P+I	95%	No max	✗	✓	✓	✓
Warwick Credit Union	Essential Home Loan	7.49	1082.00	5/m	✓	Both	95%	No max	✗	✓	✓	✓
Warwick Credit Union	Premium Home Loan	7.82	982.00	5/m	✓	Both	95%	No max	✓	✓	✓	✓
Westpac	First Option Home Loan	7.37	600.00	10/m	✗	P+I	97%	750,000.00	✗	✓	✓	✓
Wizard Home Loans	Rate Breaker Loan	6.46	760.00	Nil	✗	P+I	80%	400,000.00	✗	✗	✗	✗
Wizard Home Loans	Smart Choice Loan	7.72	760.00	Nil	✓	Both	100%	1,000,000.00	✗	✓	✓	✓
Wizard Home Loans	Clear Value	7.39	760.00	Nil	✓	Both	100%	750,000.00	✗	✓	✓	✓

★ "satisfactory value"												
ABS Building Society	Variable - New customers	7.95	840.00	Nil	✓	P+I	95%	No max	✓	✓	✓	✓
AIMS Home Loans	AIMS Complete Variable	8.05	660.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
AIMS Home Loans	Gold Standard Variable	7.93	660.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
AIMS Home Loans	Best Choice Discount Var	6.22	660.00	Nil	✓	Both	90%	1,000,000.00	✗	✓	✓	✓

your guide to product excellence

SECTION 1. SUMMARY REPORT

STANDARD HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Split Facility Available	Principal+Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100% Offset a/c Available	Redraw	Loan Portable
			Upfront	Ongoing								
★ "satisfactory value"												
Alliance One CreditUnion	Discount Variable >\$150K	7.80	943.25	Nil	✓	P+I	97%	400,000.00	✗	✓	✓	✗
Alliance One CreditUnion	Discount Variable >\$250K	7.60	943.25	Nil	✓	IO	97%	400,000.00	✗	✓	✓	✗
Alliance One CreditUnion	12mth Discount Variable	6.99	943.25	Nil	✓	P+I	97%	400,000.00	✗	✓	✓	✗
AMP Banking	Basic Variable Rate Loan	7.39	Nil	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
Arab Bank Australia	Standard Variable	8.05	600.00	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Arab Bank Australia	HeadStart 12mth IntroVar	6.64	600.00	8/m	✓	Both	95%	No max	✗	✓	✓	✓
Aussie Home Loans	Standard Variable Rate	7.95	600.00	Nil	✓	Both	100%	No max	✗	✓	✓	✓
Austral Mortgage	Wealth Maximiser	7.67	750.00	Nil	✓	IO	90%	750,000.00	✗	✓	✓	✓
Bananacoast Community CU	Standard Variable	8.05	520.00	Nil	✗	Both	100%	7,000,000.00	✓	✓	✓	✗
Bank of Queensland	Standard Variable	8.07	565.00	8/m	✓	Both	100%	No max	✓	✓	✓	✓
BankWest	Mortgage Shredder 1y Var	7.07	700.00	12/m	✓	Both	95%	No max	✓	✓	✓	✓
BankWest	Mortgage Shredder	8.07	700.00	12/m	✓	Both	95%	No max	✓	✓	✓	✓
Better Choice Home Loans	Homelend Plus	7.70	715.00	Nil	✓	Both	95.00%	No max	✗	✓	✓	✓
BMC Mortgage	Interstar Variable	7.70	660.00	Nil	✓	Both	90%	750,000.00	✗	✓	✓	✓
Capricornia CU	Standard Variable	7.99	400.00	Nil	✗	Both	95%	1,000,000.00	✓	✓	✓	✓
CHS Home Loans	Standard Home Loan	8.07	700.00	8/m	✓	P+I	97%	No max	✗	✓	✓	✓
Citibank	Std Var >\$200k<\$300k	7.71	649.00	125/s	✓	Both	100%	299,999.99	✗	✓	✓	✓
Citibank	Std Var Intro 1yr	7.00	799.00	250/a	✓	Both	100%	1,000,000.00	✗	✓	✓	✓
Coastline Credit Union	Minimiser Home Loan	7.44	740.00	8/m	✗	P+I	95%	No max	✗	✓	✓	✓
Colonial	Rate Saver HL P&I	7.56	700.00	8/m	✗	P+I	97%	No max	✗	✓	✓	✓
Colonial	Rate Saver Int Only	7.56	700.00	8/m	✗	IO	97%	No max	✗	✓	✓	✓
Community First CU	True Basic Home Loan	7.30	1003.18	Nil	✗	P+I	95%	2,500,000.00	✗	✓	✓	✓
Community First CU	True Prof Large Loan	7.55	1002.00	500/a	✗	P+I	95%	2,500,000.00	✓	✓	✓	✓
Community First CU	True Value Var HL	8.05	1002.00	Nil	✓	Both	95%	No max	✓	✓	✓	✓
connectfinancial	Essentials Home Loan	7.80	332.00	Nil	✓	P+I	97%	1,000,000.00	✗	✓	✓	✓
connectfinancial	Mort Offset Housing Loan	8.17	332.00	Nil	✓	P+I	97%	No max	✓	✓	✓	✓
Credit Union Australia	Basic Variable	7.47	795.00	Nil	✗	Both	97%	No max	✗	✓	✓	✓
Credit Union Australia	Standard Variable	7.99	795.00	Nil	✗	Both	97%	No max	✓	✓	✓	✓
Defence Force CU	First Plus Variable	7.74	Nil	Nil	✗	P+I	95%	No max	✓	✓	✓	✓
Encompass Credit Union	Mortgage Loan	7.99	1095.00	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Encompass Credit Union	Basic Home Loan	7.49	1455.00	Nil	✓	P+I	80%	No max	✗	✗	✓	✓
Fire Services CU	Standard Variable	7.49	548.50	Nil	✗	P+I	80%	No max	✗	✓	✓	✗
First Pacific CU	Mortgage Plus Variable	8.00	843.00	Nil	✓	Both	97%	No max	✓	✗	✓	✓
First Pacific CU	Its Personal Variable	7.90	941.00	Nil	✓	P+I	97%	No max	✓	✗	✓	✓
Greater Building Society	Stand Var-New Customers	7.70	Nil	Nil	✓	P+I	95%	1,000,000.00	✗	✓	✓	✗

SECTION 1. SUMMARY REPORT

STANDARD HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Split Facility Available	Principal+Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Redraw	Loan Portable
			Upfront	Ongoing								
★ "satisfactory value"												
Heritage Building Soc	Standard Variable	7.83	600.00	5/m	✓	P+I	95%	No max	✓	✓	✓	✓
Heritage Building Soc	Premium Variable	7.99	600.00	Nil	✓	P+I	95%	No max	✓	✓	✓	✓
Holiday Coast CU	Resident Invest Loan	8.07	600.00	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Home Building Society	Invnt No Frills home loan	7.35	514.50	Nil	✓	P+I	95%	No max	✗	✓	✓	✓
Homeloans	All Purpose Saver	7.49	964.00	Nil	✓	Both	95%	1,000,000.00	✗	✓	✓	✓
Horizon Credit Union	Classic Home Loan	8.20	200.00	Nil	✓	Both	95%	No max	✗	✓	✗	✗
HSBC	1 Yr Discount Variable	6.75	825.00	Nil	✓	Both	97%	7,500,000.00	✗	✓	✓	✓
HSBC	Standard Variable	8.02	825.00	Nil	✓	Both	95%	7,500,000.00	✗	✓	✓	✓
Hunter United Credit Un	BreakFree Basic Variable	7.65	Nil	2/m	✗	P+I	95%	No max	✗	✓	✗	✗
Hunter United Credit Un	Breakfree No Deposit Var	7.65	Nil	2/m	✗	P+I	95%	No max	✗	✓	✗	✗
Industries Mutual CU	Variable	7.80	795.00	Nil	✗	Both	95%	750,000.00	✓	✓	✓	✓
Industries Mutual CU	Basic Variable	7.49	795.00	Nil	✗	P+I	95%	No max	✗	✓	✓	✓
ING Bank	Professional SVR <\$500k	7.99	220.00	Nil	✓	Both	100%	499,999.99	✗	✓	✓	✓
islandstate CU	Smart Rate	7.70	650.00	Nil	✓	P+I	100%	No max	✗	✓	✓	✓
islandstate CU	Smart Options	8.20	650.00	Nil	✓	P+I	100%	No max	✓	✓	✓	✓
Macquarie Credit Union	Home Loan Variable	7.82	Nil	Nil	✗	Both	95%	No max	✗	✓	✗	✗
Maitland Mutual BS	Premium Std Variable	7.95	300.00	Nil	✗	Both	97%	No max	✓	✓	✓	✓
Manly Warringah CU	Minimiser Home Loan	7.49	675.00	Nil	✗	P+I	95%	750,000.00	✗	✓	✗	✗
Maroondah Credit Union	No Frills Basic Variable	7.50	1538.50	Nil	✓	P+I	95%	750,000.00	✗	✓	✗	✗
Members Equity Bank	Ultimate Offset	8.04	Nil	Nil	✓	P+I	95%	No max	✓	✓	✓	✓
Mortgage House of Aust	Bullet All in One Var	7.74	500.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
New England CU NSW	Home Loan Redi-Draw	7.94	375.00	Nil	✓	Both	95%	1,000,000.00	✗	✓	✗	✗
New England CU NSW	Mortgage Breaker	7.94	375.00	Nil	✓	P+I	95%	1,000,000.00	✓	✗	✗	✗
NSW Teachers CU	First Home	7.70	250.00	Nil	✗	P+I	95%	500,000.00	✗	✓	✗	✗
Police Credit	Base Rate Variable	7.49	666.00	Nil	✗	P+I	95%	No max	✗	✓	✗	✗
Police CU NSW	Standard Variable	7.76	1045.00	Nil	✓	Both	95%	No max	✓	✗	✗	✗
Qld Police Credit Union	Standard Variable	8.07	804.00	Nil	✓	Both	100%	No max	✓	✓	✓	✓
Qld Police Credit Union	Basic Home Loan	7.57	804.00	Nil	✓	P+I	97%	No max	✗	✗	✓	✓
Qld Professional CU	Standard Variable	8.05	668.00	Nil	✗	Both	95%	No max	✓	✓	✓	✓
Railways Credit Union	Home Mortgage Loan (L19)	7.65	550.00	Nil	✗	P+I	97%	No max	✗	✓	✗	✗
RAMS	Standard Variable	8.17	350.00	96/a	✓	Both	100%	2,000,000.00	✓	✓	✓	✓
RTA Staff CU	Standard Variable	7.99	380.00	Nil	✗	P+I	95%	No max	✗	✓	✓	✓
Savings & Loans CU SA	Standard Variable	8.07	600.00	Nil	✓	P+I	100%	No max	✗	✓	✓	✓
SERVICE ONE Members Ba	Standard Var Home Loan	8.00	600.00	Nil	✓	P+I	95%	1,300,000.00	✓	✓	✓	✓
SGE Credit Union	FirstChoice 1yr IntroVar	7.05	200.00	Nil	✓	P+I	90%	2,000,000.00	✓	✓	✓	✓
SGE Credit Union	Standard Variable	8.05	200.00	Nil	✓	P+I	95%	2,000,000.00	✗	✓	✓	✓

SECTION 1. SUMMARY REPORT

STANDARD HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Split Facility Available	Principal+Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100% Available	Redraw	Loan Portable
			Upfront	Ongoing								
★ "satisfactory value"												
St George Bank	Basic Home Loan	7.39	350.00	Nil	✗	Both	95%	1,000,000.00	✗	✓	✓	✓
SUNCORP	Standard Variable	8.07	600.00	10/m	✓	Both	100%	No max	✗	✓	✓	✓
The Rock Building Soc	Standard Variable	8.07	495.00	5/m	✓	Both	97%	3,500,000.00	✓	✓	✓	✓
Uni Credit Union	Everyday Basic HomeLn	7.55	700.00	10/m	✗	P+I	95%	750,000.00	✓	✓	✓	✗
United Credit Union	Classic Home Loan	7.60	750.00	8/m	✓	Both	95%	No max	✗	✗	✓	✓
United Credit Union	Access Plus Home Loan	8.07	600.00	8/m	✓	Both	95%	No max	✗	✓	✓	✓
Victoria Teachers CU	Offset Home Loan	7.97	600.00	Nil	✓	Both	95%	No max	✓	✓	✓	✗
Victoria Teachers CU	Basic Home Loan	7.47	600.00	Nil	✓	P+I	95%	No max	✗	✓	✓	✗
Warwick Credit Union	Classic Home Loan	8.07	982.00	Nil	✓	Both	95%	No max	✓	✓	✓	✓
Westpac	Premium Option Home Loan	8.07	600.00	8/m	✓	Both	100%	No max	✗	✓	✓	✓

SUPERSEDED

SECTION 1. SUMMARY REPORT

1 YEAR FIXED RATE HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★★★ "superior value"											
Adelaide Bank	1 Year Fixed	7.35	695.00	8/m	✓	Both	100%	No max	✓		✓
Austral Mortgage	Advantage Plus 1yr Fixed	7.40	830.00	Nil	✓	Both	95%	2,000,000.00	✓		✓
Community CPS Australia	1 Year Fixed	7.35	695.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Community First CU	True 1 year Fixed	7.24	1002.45	Nil	✓	P+I	95%	No max	✓		✓
Heritage Building Soc	1 Year Fixed	7.20	600.00	5/m	✓	Both	95%	No max	✗		✓
Lifepan Funds Managemnt	FlexiSmart 1 year Fixed	6.74	600.00	Nil	✓	P+I	100%	400,000.00	✗		✗
Newcastle Permanent	1 year Fixed	7.34	Nil	Nil	✓	Both	97%	No max	✗		✓
NSW Teachers CU	Option 1 year Fixed	7.18	250.00	Nil	✗	P+I	95%	No max	✗		✓
PowerState Credit Union	1 Year Fixed	6.59	731.00	Nil	✓	P+I	97%	No max	✓		✓
Qld Professional CU	1 Year Fixed	6.45	679.00	Nil	✓	Both	95%	No max	✗		✓
RTA Staff CU	1 year Fixed	7.44	380.00	Nil	✓	P+I	95%	No max	✗		✓
Savings & Loans CU SA	1 Year Fixed	7.39	600.00	Nil	✓	P+I	100%	No max	✓		✓
★★★★★ "exceptional value"											
Advantage Finance	FixedRatePlus 1yr Fixed	7.10	635.00	Nil	✓	Both	95%	1,000,000.00	✗		✓
ANZ Bank	1 Year Fixed	7.35	500.00	10/m	✓	Both	95%	No max	✓		✓
Arab Bank Australia	1 year Fixed	7.17	600.00	8/m	✓	Both	95%	No max	✗		✓
BankWest	1 Year Fixed	7.35	700.00	12/m	✓	Both	95%	No max	✗		✓
Better Choice Home Loans	1 year Fixed	7.19	730.00	Nil	✓	Both	100.00%	No max	✓		✓
Credit Union Australia	1 Year Fixed	7.40	795.00	Nil	✓	Both	97%	No max	✓		✓
Gateway Credit Union	1 year Fixed	7.35	Nil	Nil	✓	Both	95%	No max	✗		✗
Illawarra CU NSW	1 Year Fixed	7.42	957.50	Nil	✓	Both	95%	No max	✗		✓
Lifepan Funds Managemnt	1 Year Fixed	7.39	600.00	Nil	✓	P+I	100%	400,000.00	✗		✗
Members Equity Bank	1 year Fixed	7.49	Nil	Nil	✓	Both	95%	No max	✗		✓
Members Equity Bank	Super Member 1yr Fixed	7.35	Nil	Nil	✓	Both	95%	No max	✗		✓
Sapphire Mortgage Servic	Sapphire+ 1yr Fxd 150k+	7.19	635.00	Nil	✓	Both	97%	No max	✗		✓
SGE Credit Union	Flexible Opt 1yr Fixed	7.49	200.00	Nil	✓	Both	90%	2,000,000.00	✗		✓
St George Bank	1 year Fixed	7.35	700.00	Nil	✓	Both	95%	No max	✗		✓
The Rock Building Soc	1 year Fixed	7.19	495.00	5/m	✓	Both	97%	3,500,000.00	✓		✓
★★★ "strong value"											
Australian Central CU	1 Year Fixed	7.35	830.00	7/m	✓	Both	100%	No max	✗		✓
Bank of Queensland	1 Year Fixed	7.34	565.00	8/m	✓	Both	100%	No max	✓		✓
BankSA	1 Year Fixed	7.35	700.00	10/m	✓	Both	95%	No max	✗		✓
Colonial	1 Year Fixed	7.35	700.00	8/m	✓	Both	97%	No max	✗		✓
Commonwealth Bank	1 Year Fixed	7.35	700.00	8/m	✓	Both	97%	No max	✗		✓
connectfinancial	1 year Fixed	7.35	332.00	Nil	✓	P+I	97%	1,000,000.00	✗		✓

SECTION 1. SUMMARY REPORT

1 YEAR FIXED RATE HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★ "strong value"											
Electricity CU	Premium Fixed Home Loan	7.25	680.00	Nil	✓	P+I	97%	No max	✓		✓
Homeloans	Balanced Secure 1 yr Fxd	7.04	949.00	Nil	✓	Both	97%	No max	✓		✓
IMB Limited	1 Year Fixed	7.39	908.50	Nil	✓	Both	100%	No max	✗		✓
Maitland Mutual BS	Premium 1 year Fixed	7.35	300.00	Nil	✓	Both	97%	No max	✓		✓
Maxis Loans	1 Year Fixed	7.49	Nil	Nil	✓	P+I	95%	No max	✗		✓
nab	Tailored HL 1yr Fixed	7.35	600.00	8/m	✓	Both	100%	No max	✗		✓
Unicom Credit Union	1 Year Fixed	7.42	957.50	Nil	✓	Both	95%	No max	✗		✓
Warwick Credit Union	Premium 1 year Fixed	7.49	982.00	5/m	✓	Both	95%	No max	✓		✓
Warwick Credit Union	Classic 1 year Fixed	7.58	982.00	Nil	✓	Both	95%	No max	✓		✓
Westpac	1 Year Fixed	7.35	600.00	8/m	✓	Both	100%	No max	✗		✓
★ "rising star"											
First Pacific CU	1 year Fixed	7.40	843.00	Nil	✓	Both	97%	No max	✗		✓
NSW Teachers CU	1 year IO Fixed	7.28	250.00	Nil	✗	IO	95%	No max	✗		✓
one direct home loans	1 year fixed	6.95	60.00	Nil	✓	Both	95%	No max	✗		✓
Qantas Staff CU	Options 1 year Fixed	7.50	600.00	Nil	✓	Both	80%	3,000,000.00	✗		✗
★★ "average value"											
AMP Banking	1 Year Fixed	7.35	Nil	349/a	✗	Both	95%	2,000,000.00	✗		✓
Bendigo Bank	1 Year Fixed	7.35	685.00	8/m	✓	P+I	95%	No max	✗		✓
CHS Home Loans	1 year Fixed	7.35	700.00	8/m	✓	P+I	97%	No max	✗		✓
Citibank	1 year Fixed	7.40	649.00	8/m	✓	Both	100%	4,000,000.00	✗		✓
Coastline Credit Union	1 Year Fixed	7.44	740.00	Nil	✓	P+I	95%	No max	✗		✓
Encompass Credit Union	1 year Fixed	7.35	910.00	Nil	✓	P+I	95%	No max	✗		✓
Greater Building Society	12 mth Fixed	7.45	Nil	Nil	✓	P+I	95%	1,000,000.00	✗		✗
Holiday Coast CU	Fixed n Easy 1yr Fixed	7.30	675.00	Nil	✗	P+I	95%	No max	✗		✓
HSBC	1 Year Fixed	7.35	825.00	Nil	✓	Both	97%	7,500,000.00	✗		✓
ING Bank	1 Year Fixed	7.29	719.00	Nil	✓	Both	100%	2,000,000.00	✗		✓
mecu	1 Year Fixed	7.35	595.00	Nil	✗	P+I	100%	750,000.00	✗		✓
nab	Tailored HI 1yr Fixed IO	7.45	600.00	8/m	✓	IO	100%	No max	✗		✓
Police CU SA	1 year Fixed	7.49	781.08	Nil	✓	Both	100%	No max	✗		✓
Qld Teachers CU	1 Year Fixed	7.35	735.00	Nil	✓	P+I	95%	No max	✗		✓
RESI Mortgage Corp	Complete 1 year Fixed	7.45	616.00	Nil	✗	Both	95%	4,000,000.00	✗		✓
SUNCORP	1 Year Fixed	7.30	600.00	10/m	✓	Both	100%	No max	✗		✓
United Credit Union	Access Plus 1 year Fixed	7.35	750.00	8/m	✓	Both	95%	No max	✗		✓
University Credit Soc	1 Year Fixed	7.29	606.40	Nil	✗	Both	95%	No max	✗		✗
★ "satisfactory value"											

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SECTION 1. SUMMARY REPORT

1 YEAR FIXED RATE HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★ "satisfactory value"											
ABS Building Society	1 Year Fixed	7.75	840.00	Nil	✓	P+I	95%	No max	✓		✓
AIMS Home Loans	1 year Fixed	7.73	660.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Aussie Home Loans	1 Year Fixed	7.49	600.00	Nil	✓	Both	95%	No max	✗		✓
Austral Credit Union	1 year Fixed	7.67	1395.00	Nil	✗	P+I	95%	750,000.00	✗		✗
Austral Mortgage	Design a Loan 1yr Fixed	7.39	750.00	Nil	✓	Both	95%	1,000,000.00	✗		✓
B & E	1 Year Fixed	7.35	650.00	8/m	✓	P+I	97%	No max	✓		✗
BMC Mortgage	Origin 1 year Fixed	7.90	660.00	Nil	✓	Both	97%	2,000,000.00	✗		✓
Collins Home Loans	1 year Fixed	7.64	55.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Home Building Society	1 year Fixed Rollover	7.35	864.50	8/m	✓	Both	90%	No max	✗		✓
HomeSide Lending	1 Year Fixed	7.35	500.00	6/m	✓	P+I	95%	No max	✗		✓
Horizon Credit Union	Horizon 1 year Fixed	7.55	935.00	Nil	✗	Both	95%	No max	✗		✓
La Trobe Financial Servs	Home Loan 1 year Fixed	7.80	1410.00	25/s	✓	Both	90%	2,500,000.00	✗		✓
Macquarie Bank	1 Year Fixed	7.55	750.00	Nil	✓	Both	100%	2,000,000.00	✗		✓
Mortgage House of Aust	Home Loan Plus 1yr Fxd	7.80	500.00	Nil	✗	Both	97%	2,000,000.00	✗		✓
Nationwide Mortgage Corp	1 Year Fixed	7.59	654.50	Nil	✓	Both	90%	4,000,000.00	✗		✓
Pacific Mortgage Corp	1 Year Fixed	7.75	764.50	Nil	✗	Both	95%	No max	✗		✓
Police Credit	1 year Fixed	7.39	Nil	Nil	✓	Both	95%	No max	✗		✗
Resident Home Loans	1 year Fixed	7.45	800.00	Nil	✓	Both	95%	No max	✗		✓
Royal Guardian Mortgage	Royal 1 year Fixed	7.64	1100.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
TIO Banking	1 year Fixed	7.55	620.00	7.50/m	✓	Both	95%	No max	✗		✓
Uni Credit Union	1 year Fixed	7.35	700.00	Nil	✓	P+I	97%	750,000.00	✗		✗

SECTION 1. SUMMARY REPORT

2 YEAR FIXED RATE HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★★★ "superior value"											
Adelaide Bank	2 Year Fixed	7.35	695.00	8/m	✓	Both	100%	No max	✓		✓
Advantage Finance	FixedRatePlus 2yr Fixed	7.10	635.00	Nil	✓	Both	95%	1,000,000.00	✗		✓
Austral Mortgage	Advantage Plus 2yr Fixed	7.40	830.00	Nil	✓	Both	95%	2,000,000.00	✓		✓
Community CPS Australia	2 Year Fixed	7.35	695.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Community First CU	True 2 year Fixed	7.19	1002.45	Nil	✓	P+I	95%	No max	✓		✓
Defence Force CU	Flexi Choice 2yr Fixed	7.55	300.00	200/a	✓	P+I	95%	No max	✓		✓
HomePath	2 year Fixed	7.09	100.00	Nil	✓	Both	97%	No max	✗		✓
Lifeplan Funds Managemnt	FlexiSmart 2 year Fixed	7.29	600.00	Nil	✓	P+I	100%	400,000.00	✗		✗
Newcastle Permanent	2 year Fixed	7.24	Nil	Nil	✓	Both	97%	No max	✗		✓
NSW Teachers CU	Option 2 year Fixed	7.18	250.00	Nil	✗	P+I	95%	No max	✗		✓
Sapphire Mortgage Servic	Sapphire+ 2yr Fxd 150k+	7.19	635.00	Nil	✓	Both	97%	No max	✗		✓
Savings & Loans CU SA	2 Year Fixed	7.39	600.00	Nil	✓	P+I	100%	No max	✓		✓
★★★★★ "exceptional value"											
Arab Bank Australia	2 year Fixed	7.17	600.00	8/m	✓	Both	95%	No max	✗		✓
BankWest	2 Year Fixed	7.35	700.00	12/m	✓	Both	95%	No max	✗		✓
Better Choice Home Loans	2 year Fixed	7.45	730.00	Nil	✓	Both	100.00%	No max	✓		✓
Credit Union Australia	2 Year Fixed	7.30	795.00	Nil	✓	Both	97%	No max	✓		✓
Gateway Credit Union	2 Year Fixed	7.35	Nil	Nil	✓	Both	95%	No max	✗		✗
Heritage Building Soc	2 Year Fixed	7.25	600.00	5/m	✓	Both	95%	No max	✗		✓
Illawarra CU NSW	2 Year Fixed	7.42	957.50	Nil	✓	Both	95%	No max	✗		✓
PowerState Credit Union	2 Year Fixed	7.35	731.00	Nil	✓	P+I	97%	No max	✓		✓
SGE Credit Union	Flexible Opt 2yr Fixed	7.49	200.00	Nil	✓	Both	90%	2,000,000.00	✗		✓
St George Bank	2 year Fixed	7.29	700.00	Nil	✓	Both	95%	No max	✗		✓
Yes Home Loans	2 year Fixed	7.69	835.00	Nil	✓	Both	97%	2,500,000.00	✗		✓
★★★ "strong value"											
ANZ Bank	2 Year Fixed	7.35	500.00	10/m	✓	Both	95%	No max	✗		✓
API Lifestyle Home Loans	2 Year Fixed	7.25	323.00	Nil	✗	Both	100%	2,500,000.00	✗		✓
Australian Central CU	2 Year Fixed	7.35	830.00	7/m	✓	Both	100%	No max	✗		✓
BankSA	2 Year Fixed	7.29	700.00	10/m	✓	Both	95%	No max	✗		✓
Bendigo Bank	2 Year Fixed	7.35	685.00	8/m	✓	P+I	95%	No max	✗		✓
Colonial	2 Year Fixed	7.35	700.00	8/m	✓	Both	97%	No max	✗		✓
Commonwealth Bank	2 Year Fixed	7.35	700.00	8/m	✓	Both	97%	No max	✗		✓
IMB Limited	2 Year Fixed	7.39	908.50	Nil	✓	Both	100%	No max	✗		✓
Lifeplan Funds Managemnt	2 Year Fixed	7.49	600.00	Nil	✓	P+I	100%	400,000.00	✗		✗
nab	Tailored HL 2yr Fixed	7.35	600.00	8/m	✓	Both	100%	No max	✗		✓

SECTION 1. SUMMARY REPORT

2 YEAR FIXED RATE HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★ "strong value"											
Royal Guardian Mortgage	Royal 2 year Fixed	7.20	1100.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
The Rock Building Soc	2 year Fixed	7.24	495.00	5/m	✓	Both	97%	3,500,000.00	✓		✓
Unicom Credit Union	2 Year Fixed	7.42	957.50	Nil	✓	Both	95%	No max	✗		✓
Westpac	2 Year Fixed	7.35	600.00	8/m	✓	Both	100%	No max	✗		✓
★ "rising star"											
NSW Teachers CU	2 year IO Fixed	7.28	250.00	Nil	✗	IO	95%	No max	✗		✓
one direct home loans	2 year fixed	6.95	60.00	Nil	✓	Both	95%	No max	✗		✓
Qantas Staff CU	Options 2 year Fixed	7.55	600.00	Nil	✓	Both	80%	3,000,000.00	✗		✗
State Custodians	Standard 2 year Fixed	7.20	650.00	Nil	✓	Both	100%	2,500,000.00	✗		✓
★★ "average value"											
A M O Group	2 Year Fixed	7.49	1170.00	Nil	✓	Both	100%	2,000,000.00	✓		✓
Bank of Queensland	2 Year Fixed	7.24	565.00	8/m	✓	Both	100%	No max	✗		✓
CHS Home Loans	2 year Fixed	7.35	700.00	8/m	✓	P+I	97%	No max	✗		✓
connectfinancial	2 year Fixed	7.35	332.00	Nil	✓	P+I	97%	1,000,000.00	✗		✓
Hibernian Credit Union	2 Year Fixed	7.25	450.00	20/m	✗	IO	90%	No max	✗		✗
HSBC	2 Year Fixed	7.35	825.00	Nil	✓	Both	97%	7,500,000.00	✗		✓
ING Bank	2 Year Fixed	7.29	719.00	Nil	✓	Both	100%	2,000,000.00	✗		✓
Maitland Mutual BS	Premium 2 year Fixed	7.35	300.00	Nil	✓	Both	97%	No max	✓		✓
mecu	2 Year Fixed	7.35	595.00	Nil	✗	P+I	100%	750,000.00	✗		✓
nab	Tailored HI 2yr Fixed IO	7.45	600.00	8/m	✓	IO	100%	No max	✗		✓
Qld Teachers CU	2 Year Fixed	7.35	735.00	Nil	✓	P+I	95%	No max	✗		✓
Satisfac Credit Union	Satisfac 2 year Fixed	7.62	800.00	Nil	✓	P+I	95%	1,250,000.00	✗		✓
SUNCORP	2 Year Fixed	7.30	600.00	10/m	✓	Both	100%	No max	✗		✓
Warwick Credit Union	Classic 2 year Fixed	7.65	982.00	Nil	✓	Both	95%	No max	✓		✓
Warwick Credit Union	Premium 2 year Fixed	7.60	982.00	5/m	✓	Both	95%	No max	✓		✓
★ "satisfactory value"											
ABS Building Society	2 Year Fixed	7.85	840.00	Nil	✓	P+I	95%	No max	✓		✓
AMP Banking	2 Year Fixed	7.35	Nil	349/a	✗	Both	95%	2,000,000.00	✗		✓
Aussie Home Loans	2 Year Fixed	7.49	600.00	Nil	✓	Both	95%	No max	✗		✓
Austral Mortgage	Design a Loan 2yr Fixed	7.34	750.00	Nil	✓	Both	95%	1,000,000.00	✗		✓
B & E	2 Year Fixed	7.40	650.00	8/m	✓	P+I	97%	No max	✓		✗
Citibank	2 year Fixed	7.40	649.00	8/m	✓	Both	100%	4,000,000.00	✗		✓
Coastline Credit Union	2 Year Fixed	7.54	740.00	Nil	✓	P+I	95%	No max	✗		✓
Encompass Credit Union	2 year Fixed	7.35	910.00	Nil	✓	P+I	95%	No max	✗		✓
Greater Building Society	24 mths Fixed	7.75	Nil	Nil	✓	P+I	95%	1,000,000.00	✗		✗

your guide to product excellence

SECTION 1. SUMMARY REPORT

2 YEAR FIXED RATE HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★ "satisfactory value"											
Home Building Society	2 year Fixed Rollover	7.35	864.50	8/m	✓	Both	90%	No max	✗		✓
Homeloans	Balanced Secure 2 yr Fxd	7.49	949.00	Nil	✓	Both	97%	No max	✓		✓
HomeSide Lending	2 Year Fixed	7.35	500.00	6/m	✓	P+I	95%	No max	✗		✓
Horizon Credit Union	Horizon 2 year Fixed	7.55	935.00	Nil	✗	Both	95%	No max	✗		✓
Memberfirst Credit Union	2 year Fixed	7.35	600.00	Nil	✗	P+I	95%	No max	✗		✗
Morgan Brooks DIRECT	Premier 2 year Fixed	7.19	700.00	Nil	✗	Both	95%	2,500,000.00	✗		✓
Nationwide Mortgage Corp	2 Year Fixed	7.59	654.50	Nil	✓	Both	90%	4,000,000.00	✗		✓
Police Credit	2 year Fixed	7.39	Nil	Nil	✓	Both	95%	No max	✗		✗
Police CU SA	2 year Fixed	7.49	781.08	Nil	✓	Both	100%	No max	✗		✓
Queenslanders CU	2 Year Fixed	7.90	595.00	Nil	✓	P+I	95%	No max	✗		✓
RAMS	Standard Var 2yr Fixed	7.35	350.00	96/a	✗	Both	100%	2,000,000.00	✗		✓
RAMS	Basic 2 year Fixed	7.35	645.00	Nil	✗	Both	100%	2,000,000.00	✗		✓
RAMS	Smartway 2 year Fixed	7.35	745.00	Nil	✗	Both	100%	2,000,000.00	✗		✓
Satisfac Credit Union	Integris 2 year Fixed	7.70	800.00	Nil	✗	P+I	95%	750,000.00	✗		✓
Sutherland Credit Union	2 year Fixed	7.45	1055.00	8/a	✓	P+I	95%	750,000.00	✗		✓
TIO Banking	2 year Fixed	7.55	620.00	7.50/m	✓	Both	95%	No max	✗		✓
Uni Credit Union	2 year Fixed	7.35	700.00	Nil	✓	P+I	97%	750,000.00	✗		✗
United Credit Union	Access Plus 2 year Fixed	7.35	750.00	8/m	✓	Both	95%	No max	✗		✓
University Credit Soc	2 Year Fixed	7.29	606.40	Nil	✗	Both	95%	No max	✗		✗
Wizard Home Loans	2 year Fixed	7.25	760.00	Nil	✗	Both	100%	1,000,000.00	✗		✓

SECTION 1. SUMMARY REPORT

3 YEAR FIXED RATE HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★★★ "superior value"											
Adelaide Bank	3 year Fixed	7.35	695.00	8/m	✓	Both	100%	No max	✓		✓
Advantage Finance	FixedRatePlus 3yr Fixed	7.00	635.00	Nil	✓	Both	95%	1,000,000.00	✗		✓
Austral Mortgage	Advantage Plus 3yr Fixed	7.24	830.00	Nil	✓	Both	95%	2,000,000.00	✓		✓
Better Choice Home Loans	3 year Fixed	7.45	730.00	Nil	✓	Both	100.00%	No max	✓		✓
Community CPS Australia	3 year Fixed	7.35	695.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Community First CU	True 3 year Fixed	7.14	1002.45	Nil	✓	P+I	95%	No max	✓		✓
Credit Union Australia	3 year Fixed	7.29	795.00	Nil	✓	Both	97%	No max	✓		✓
Defence Force CU	Flexi Choice 3yr Fixed	7.55	300.00	200/a	✓	P+I	95%	No max	✓		✓
HomePath	3 year Fixed	7.09	100.00	Nil	✓	Both	97%	No max	✗		✓
Illawarra CU NSW	3 year Fixed	7.31	957.50	Nil	✓	Both	95%	No max	✗		✓
Members Equity Bank	Super Member 3yr Fixed	7.35	Nil	Nil	✓	Both	95%	No max	✗		✓
Newcastle Permanent	3 year Fixed	7.14	Nil	Nil	✓	Both	97%	No max	✗		✓
NSW Teachers CU	Option 3 year Fixed	7.18	250.00	Nil	✗	P+I	95%	No max	✗		✓
Sapphire Mortgage Servic	Sapphire+ 3yr Fxd 150k+	7.09	635.00	Nil	✓	Both	97%	No max	✗		✓
Savings & Loans CU SA	3 year Fixed	7.29	600.00	Nil	✓	P+I	100%	No max	✓		✓
★★★★★ "exceptional value"											
ANZ Bank	3 year Fixed	7.35	500.00	10/m	✓	Both	95%	No max	✗		✓
Arab Bank Australia	3 year Fixed	7.17	600.00	8/m	✓	Both	95%	No max	✗		✓
Australian Central CU	3 year Fixed	7.29	830.00	7/m	✓	Both	100%	No max	✗		✓
BankSA	3 year Fixed	7.19	700.00	10/m	✓	Both	95%	No max	✗		✓
BankWest	3 year Fixed	7.35	700.00	12/m	✓	Both	95%	No max	✗		✓
Colonial	3 year Fixed	7.35	100.00	Nil	✓	Both	97%	No max	✗		✓
Commonwealth Bank	3 year Fixed	7.35	700.00	8/m	✓	Both	97%	No max	✗		✓
Heritage Building Soc	3 year Fixed	7.30	600.00	5/m	✓	Both	95%	No max	✗		✓
Lifepan Funds Managemnt	FlexiSmart 3 year Fixed	7.49	600.00	Nil	✓	P+I	100%	400,000.00	✗		✗
Lifepan Funds Managemnt	3 year Fixed	7.49	600.00	Nil	✓	P+I	100%	400,000.00	✗		✗
Members Equity Bank	3 year Fixed	7.49	Nil	Nil	✓	Both	95%	No max	✗		✓
nab	Tailored HL 3yr Fixed	7.25	600.00	8/m	✓	Both	100%	No max	✗		✓
SGE Credit Union	Flexible Opt 3yr Fixed	7.49	200.00	Nil	✓	Both	90%	2,000,000.00	✗		✓
St George Bank	3 year Fixed	7.19	700.00	Nil	✓	Both	95%	No max	✗		✓
SUNCORP	3 year Fixed	7.19	600.00	10/m	✓	Both	100%	No max	✗		✓
The Rock Building Soc	3 year Fixed	7.25	495.00	5/m	✓	Both	97%	3,500,000.00	✓		✓
Unicom Credit Union	3 year Fixed	7.31	957.50	Nil	✓	Both	95%	No max	✗		✓
Westpac	3 year Fixed	7.19	600.00	8/m	✓	Both	100%	No max	✗		✓
★★★ "strong value"											

SECTION 1. SUMMARY REPORT

3 YEAR FIXED RATE HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★ "strong value"											
A M O Group	3 year Fixed	7.49	1170.00	Nil	✓	Both	100%	2,000,000.00	✓		✓
Bank of Queensland	3 year Fixed	7.24	565.00	8/m	✓	Both	100%	No max	✗		✓
Bendigo Bank	3 year Fixed	7.25	685.00	8/m	✓	P+I	95%	No max	✗		✓
CHS Home Loans	3 year Fixed	7.35	700.00	8/m	✓	P+I	97%	No max	✗		✓
connectfinancial	3 year Fixed	7.35	332.00	Nil	✓	P+I	97%	1,000,000.00	✗		✓
Homeloans	Balanced Secure 3 yr Fxd	7.32	949.00	Nil	✓	Both	97%	No max	✓		✓
HSBC	3 year Fixed	7.29	825.00	Nil	✓	Both	97%	7,500,000.00	✗		✓
IMB Limited	3 year Fixed	7.34	908.50	Nil	✓	Both	100%	No max	✗		✓
ING Bank	3 year Fixed	7.29	719.00	Nil	✓	Both	100%	2,000,000.00	✗		✓
Maitland Mutual BS	Premium 3 year Fixed	7.19	300.00	Nil	✓	Both	97%	No max	✓		✓
Maxis Loans	3 year Fixed	7.49	Nil	Nil	✓	P+I	95%	No max	✗		✓
mecu	3 year Fixed	7.19	595.00	Nil	✗	P+I	100%	750,000.00	✗		✓
nab	Tailored HL 3yr Fixed IO	7.35	600.00	8/m	✓	IO	100%	No max	✗		✓
Qld Teachers CU	3 year Fixed	7.35	735.00	Nil	✓	P+I	95%	No max	✗		✓
Royal Guardian Mortgage	Royal 3 year Fixed	7.34	1100.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Satisfac Credit Union	Satisfac 3 year Fixed	7.62	800.00	Nil	✓	P+I	95%	1,250,000.00	✗		✓
Yes Home Loans	3 year Fixed	7.83	835.00	Nil	✓	Both	97%	2,500,000.00	✗		✓
★ "rising star"											
NSW Teachers CU	3 year IO Fixed	7.28	250.00	Nil	✗	IO	95%	No max	✗		✓
one direct home loans	3 year fixed	6.95	60.00	Nil	✓	Both	95%	No max	✗		✓
Qantas Staff CU	Options 3 year Fixed	7.60	600.00	Nil	✓	Both	80%	3,000,000.00	✗		✗
State Custodians	Standard 3 year Fixed	7.34	650.00	Nil	✓	Both	100%	2,500,000.00	✗		✓
★★ "average value"											
AMP Banking	3 year Fixed	7.18	Nil	349/a	✗	Both	95%	2,000,000.00	✗		✓
API Lifestyle Home Loans	3 year Fixed	7.35	323.00	Nil	✗	Both	100%	2,500,000.00	✗		✓
Bananacoast Community CU	3 year Fixed	7.30	520.00	Nil	✓	Both	100%	7,000,000.00	✗		✗
Citibank	3 year Fixed	7.19	649.00	8/m	✓	Both	100%	4,000,000.00	✗		✓
Encompass Credit Union	3 year Fixed	7.35	910.00	Nil	✓	P+I	95%	No max	✗		✓
Home Building Society	3 year Fixed Rollover	7.30	864.50	8/m	✓	Both	90%	No max	✗		✓
HomeSide Lending	3 year Fixed	7.29	500.00	6/m	✓	P+I	95%	No max	✗		✓
Police CU SA	3 year Fixed	7.49	781.08	Nil	✓	P+I	100%	No max	✗		✓
PowerState Credit Union	3 year Fixed	7.69	731.00	Nil	✓	P+I	97%	No max	✓		✓
SERVICE ONE Members Ba	3 year Fixed	7.45	600.00	Nil	✓	Both	95%	1,300,000.00	✗		✓
University Credit Soc	3 year Fixed	7.29	606.40	Nil	✗	Both	95%	No max	✗		✗
Virgin Money	3 year Fixed	7.45	310.00	Nil	✓	Both	80%	2,000,000.00	✗		✓

SECTION 1. SUMMARY REPORT

3 YEAR FIXED RATE HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★ "average value"											
Wizard Home Loans	3 year Fixed	7.35	760.00	Nil	✗	Both	100%	1,000,000.00	✗		✓
★ "satisfactory value"											
ABS Building Society	3 year Fixed	7.85	840.00	Nil	✓	P+I	95%	No max	✓		✓
AIMS Home Loans	3 year Fixed	7.67	660.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Aussie Home Loans	3 year Fixed	7.49	600.00	Nil	✓	Both	95%	No max	✗		✓
Austral Mortgage	Design a Loan 3yr Fixed	7.34	750.00	Nil	✓	Both	95%	1,000,000.00	✗		✓
BMC Mortgage	Origin 3 year Fixed	7.85	660.00	Nil	✓	Both	97%	2,000,000.00	✗		✓
Hibernian Credit Union	3 year Fixed	7.40	450.00	20/m	✗	IO	90%	No max	✗		✗
Holiday Coast CU	Fixed n Easy 3yr Fixed	7.19	675.00	Nil	✗	P+I	95%	No max	✗		✓
Horizon Credit Union	Horizon 3 year Fixed	7.45	935.00	Nil	✗	Both	95%	No max	✗		✓
Morgan Brooks DIRECT	Premier 3 year Fixed	7.87	700.00	Nil	✗	Both	95%	2,500,000.00	✗		✓
Nationwide Mortgage Corp	3 year Fixed	7.29	654.50	Nil	✓	Both	90%	4,000,000.00	✗		✓
Police & Nurses Credit	3 year Fixed	7.30	650.00	5/m	✓	Both	97%	1,000,000.00	✗		✗
Police Credit	3 year Fixed	7.39	Nil	Nil	✓	Both	95%	No max	✗		✗
Police CU NSW	Fixed Rate Home Loan	7.49	1045.00	Nil	✓	Both	95%	No max	✗		✗
Queenslanders CU	3 year Fixed	7.90	595.00	Nil	✓	P+I	95%	No max	✗		✓
RAMS	SmartWay 3 year Fixed	7.35	745.00	Nil	✗	Both	100%	2,000,000.00	✗		✓
RAMS	Standard Var 3yr Fixed	7.35	350.00	96/a	✗	Both	100%	2,000,000.00	✗		✓
RAMS	Basic 3 year Fixed	7.35	645.00	Nil	✗	Both	100%	2,000,000.00	✗		✓
Resident Home Loans	3 year Fixed	7.20	800.00	Nil	✓	Both	95%	No max	✗		✓
Satisfac Credit Union	Integris 3 year Fixed	7.70	800.00	Nil	✗	P+I	95%	750,000.00	✗		✓
TIO Banking	3 year Fixed	7.55	620.00	7.50/m	✓	Both	95%	No max	✗		✓
Uni Credit Union	3 year Fixed	7.45	700.00	Nil	✓	P+I	97%	750,000.00	✗		✗

SECTION 1. SUMMARY REPORT

5 YEAR FIXED RATE HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★★★ "superior value"											
Adelaide Bank	5 Year Fixed	7.30	695.00	8/m	✓	Both	100%	No max	✓		✓
Advantage Finance	FixedRatePlus 5yr Fixed	7.00	635.00	Nil	✓	Both	95%	1,000,000.00	✗		✓
Austral Mortgage	Advantage Plus 5yr Fixed	7.34	830.00	Nil	✓	Both	95%	2,000,000.00	✓		✓
BankWest	5 Year Fixed	6.99	700.00	12/m	✓	Both	95%	No max	✗		✓
Better Choice Home Loans	5 year Fixed	7.50	730.00	Nil	✓	Both	100.00%	No max	✓		✓
Community CPS Australia	5 Year Fixed	7.35	695.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Credit Union Australia	5 Year Fixed	7.25	795.00	Nil	✓	Both	97%	No max	✓		✓
Heritage Building Soc	5 Year Fixed	7.30	600.00	5/m	✓	Both	95%	No max	✗		✓
HomePath	5 year Fixed	7.09	100.00	Nil	✓	Both	97%	No max	✗		✓
Members Equity Bank	Super Member 5yr Fixed	7.35	Nil	Nil	✓	Both	95%	No max	✗		✓
Newcastle Permanent	5 year Fixed	6.99	Nil	Nil	✓	Both	97%	No max	✗		✓
Sapphire Mortgage Servic	Sapphire+ 5yr Fxd 150k+	7.10	635.00	Nil	✓	Both	97%	No max	✗		✓
Savings & Loans CU SA	5 Year Fixed	7.39	600.00	Nil	✓	P+I	100%	No max	✓		✓
St George Bank	5 year Fixed	7.15	700.00	Nil	✓	Both	95%	No max	✗		✓
★★★★★ "exceptional value"											
ANZ Bank	5 Year Fixed	7.35	500.00	10/m	✓	Both	95%	No max	✗		✓
Arab Bank Australia	5 year Fixed	7.17	600.00	8/m	✓	Both	95%	No max	✗		✓
Australian Central CU	5 Year Fixed	7.35	830.00	7/m	✓	Both	100%	No max	✗		✓
BankSA	5 Year Fixed	7.15	700.00	10/m	✓	Both	95%	No max	✗		✓
Colonial	5 Year Fixed	7.35	700.00	8/m	✓	Both	97%	No max	✗		✓
Commonwealth Bank	5 Year Fixed	7.35	700.00	8/m	✓	Both	97%	No max	✗		✓
IMB Limited	5 Year Fixed	7.34	908.50	Nil	✓	Both	100%	No max	✗		✓
Members Equity Bank	5 year Fixed	7.49	Nil	Nil	✓	Both	95%	No max	✗		✓
nab	Tailored HL 5yr Fixed	7.25	600.00	8/m	✓	Both	100%	No max	✗		✓
SGE Credit Union	Flexible Opt 5yr Fixed	7.49	200.00	Nil	✓	Both	90%	2,000,000.00	✗		✓
Westpac	5 Year Fixed	7.25	600.00	8/m	✓	Both	100%	No max	✗		✓
Yes Home Loans	5 year Fixed	7.77	835.00	Nil	✓	Both	97%	2,500,000.00	✗		✓
★★★ "strong value"											
A M O Group	5 Year Fixed	7.54	1170.00	Nil	✓	Both	100%	2,000,000.00	✓		✓
Bendigo Bank	5 Year Fixed	7.25	685.00	8/m	✓	P+I	95%	No max	✗		✓
CHS Home Loans	5 year Fixed	7.35	700.00	8/m	✓	P+I	97%	No max	✗		✓
Lifepan Funds Managemnt	5 Year Fixed	7.69	600.00	Nil	✓	P+I	100%	400,000.00	✗		✗
Lifepan Funds Managemnt	FlexiSmart 5 year Fixed	7.69	600.00	Nil	✓	P+I	100%	400,000.00	✗		✗
Maxis Loans	5 Year Fixed	7.49	Nil	Nil	✓	P+I	95%	No max	✗		✓
nab	Tailored HL 5yr Fixed IO	7.35	600.00	8/m	✓	IO	100%	No max	✗		✓

SECTION 1. SUMMARY REPORT

5 YEAR FIXED RATE HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★ "strong value"											
SUNCORP	5 Year Fixed	7.20	600.00	10/m	✓	Both	100%	No max	✗	✓	✓
Virgin Money	5 year Fixed	7.45	310.00	Nil	✓	Both	80%	2,000,000.00	✗	✓	✓
★ "rising star"											
Illawarra CU NSW	5 year Fixed	7.43	957.50	Nil	✓	Both	95%	No max	✗	✓	✓
one direct home loans	5 year fixed	7.19	60.00	Nil	✓	Both	95%	No max	✗	✓	✓
State Custodians	Standard 5 year Fixed	7.48	650.00	Nil	✓	Both	100%	2,500,000.00	✗	✓	✓
★★ "average value"											
AMP Banking	5 Year Fixed	7.24	Nil	349/a	✗	Both	95%	2,000,000.00	✗	✓	✓
API Lifestyle Home Loans	5 Year Fixed	7.45	323.00	Nil	✗	Both	100%	2,500,000.00	✗	✓	✓
Bananacoast Community CU	5 year Fixed	7.39	520.00	Nil	✓	Both	100%	7,000,000.00	✗	✗	✗
Bank of Queensland	5 Year Fixed	7.34	565.00	8/m	✓	Both	100%	No max	✗	✓	✓
Citibank	5 year Fixed	7.30	649.00	8/m	✓	Both	100%	4,000,000.00	✗	✓	✓
Homeloans	Balanced Secure 5 yr Fxd	7.29	949.00	Nil	✓	Both	97%	No max	✓	✓	✓
HSBC	5 Year Fixed	7.35	825.00	Nil	✓	Both	97%	7,500,000.00	✗	✓	✓
ING Bank	5 Year Fixed	7.29	719.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓
Royal Guardian Mortgage	Royal 5 year Fixed	7.48	1100.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓
SERVICE ONE Members Ba	5 Year Fixed	7.45	600.00	Nil	✓	Both	95%	1,300,000.00	✗	✓	✓
Wizard Home Loans	5 year Fixed	7.35	760.00	Nil	✗	Both	100%	1,000,000.00	✗	✓	✓
★ "satisfactory value"											
AIMS Home Loans	5 year Fixed	7.66	660.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓
Aussie Home Loans	5 Year Fixed	7.39	600.00	Nil	✓	Both	95%	No max	✗	✓	✓
Austral Mortgage	Design a Loan 5yr Fixed	7.34	750.00	Nil	✓	Both	95%	1,000,000.00	✗	✓	✓
Encompass Credit Union	5 year Fixed	7.49	910.00	Nil	✓	P+I	95%	No max	✗	✓	✓
Greater Building Society	49-60mth Fixed	7.70	Nil	Nil	✓	P+I	95%	1,000,000.00	✗	✗	✗
Home Building Society	5 year Fixed Rollover	7.35	864.50	8/m	✓	Both	90%	No max	✗	✓	✓
HomeSide Lending	5 Year Fixed	7.29	500.00	6/m	✓	P+I	95%	No max	✗	✓	✓
Morgan Brooks DIRECT	Premier 5 year Fixed	8.11	700.00	Nil	✗	Both	95%	2,500,000.00	✗	✓	✓
Nationwide Mortgage Corp	5 Year Fixed	7.26	654.50	Nil	✓	Both	90%	4,000,000.00	✗	✓	✓
Police & Nurses Credit	5 year Fixed	7.35	650.00	5/m	✓	Both	97%	1,000,000.00	✗	✗	✗
Police Credit	5 year Fixed	7.39	Nil	Nil	✓	Both	95%	No max	✗	✗	✗
Police CU SA	5 year Fixed	7.59	781.08	Nil	✓	P+I	100%	No max	✗	✓	✓
RAMS	Standard Var 5yr Fixed	7.35	350.00	96/a	✗	Both	100%	2,000,000.00	✗	✓	✓
RAMS	Basic 5 year Fixed	7.35	645.00	Nil	✗	Both	100%	2,000,000.00	✗	✓	✓
RAMS	SmartWay 5 year Fixed	7.35	745.00	Nil	✗	Both	100%	2,000,000.00	✗	✓	✓
Resident Home Loans	5 year Fixed	7.17	800.00	Nil	✓	Both	95%	No max	✗	✓	✓

your guide to product excellence

SECTION 1. SUMMARY REPORT

5 YEAR FIXED RATE HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100% Available	Loan Portable
			Upfront	Ongoing							
★ "satisfactory value"											
Satisfac Credit Union	Integris 5 year Fixed	7.70	800.00	Nil	✗	P+I	95%	750,000.00	✗	✓	✓
TIO Banking	5 year Fixed	7.55	620.00	7.50/m	✓	Both	95%	No max	✗	✓	✓
University Credit Soc	5 Year Fixed	7.45	606.40	Nil	✗	Both	95%	No max	✗	✗	✗

SUPERSEDED

SECTION 1. SUMMARY REPORT

STANDARD INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Split Facility Available	Principal +Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100% Facility	Redraw Facility	Loan Portable
			Upfront	Ongoing								
★★★★★ "superior value"												
Adelaide Bank-OthrStates	Smartsuite Fit Var Invt	7.30	695.00	8/m	✓	Both	100%	No max	✓	✓	✓	✓
Advantage Finance	Investment Standard Plus	7.20	635.00	Nil	✓	Both	95%	1,000,000.00	✗	✓	✓	✓
Advantage Finance	ChoiceRate ReducerPro In	6.83	1625.00	330/a	✓	Both	95%	750,000.00	✗	✓	✓	✓
Advantage Finance	Invt Choices RateReducer	6.93	1460.00	Nil	✓	Both	95%	1,000,000.00	✗	✓	✓	✓
AIMS Home Loans	Invt Super Rate Variable	6.44	1430.00	Nil	✗	P+I	80%	300,000.00	✗	✓	✗	✗
ANZ Bank	Invt Money Saver > \$250k	7.37	500.00	10/m	✓	Both	95%	No max	✗	✓	✓	✓
Collins Home Loans	Invt MultiOption Premium	7.34	55.00	Nil	✓	Both	97%	2,000,000.00	✓	✓	✓	✓
FCCS Credit Union	Investment Variable>\$250	7.19	897.00	Nil	✓	Both	100%	No max	✗	✓	✓	✓
HomePath	Investment Var Home Loan	7.21	100.00	Nil	✓	Both	97%	No max	✗	✓	✓	✓
Hume Building Society	Invt Interest Saver	7.40	600.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
Loan Australia Corp	Discount Saver Invt Var	6.89	355.00	30/m	✗	Both	95%	500,000.00	✗	✓	✓	✓
Loan Australia Corp	Flexi-Plus Invt Var	6.99	355.00	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Macquarie Bank	Invt Mortgage Saver >250	7.39	650.00	Nil	✓	Both	100%	999,999.99	✓	✓	✓	✓
mecu	Invt Premium \$250k+	7.55	595.00	Nil	✓	P+I	100%	No max	✓	✓	✓	✓
Mortgage Ezy	Invt Ezy Stand Fee Free	6.99	1257.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
Mortgage Ezy	Invt Ezy Stand 100% Var	7.19	1257.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
MyRate	Invt Advantage Rate Var	7.19	Nil	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
nab	Invt Base Var Rate Disc1	7.37	600.00	Nil	✓	Both	95%	499,999.99	✗	✓	✓	✓
Newcastle Permanent	Invt Real Deal Home Ln	7.44	Nil	Nil	✓	Both	95%	No max	✗	✓	✓	✓
one direct home loans	Variable Investment	7.21	60.00	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Rate Busters	Investment Rate Buster	6.90	1895.00	Nil	✓	Both	98%	2,000,000.00	✓	✓	✓	✓
Royal Guardian Mortgage	Basic Home Loan Invest	7.25	820.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
Royal Guardian Mortgage	Invt Royal Discount	7.24	1100.00	150/s	✓	Both	100%	2,000,000.00	✓	✓	✓	✓
Sapphire Mortgage Servic	Invt Sapphire+ Var 150k+	7.20	635.00	Nil	✓	Both	100%	No max	✗	✓	✓	✓
Savings & Loans CU SA	Inv DiscountVariable>250	7.37	600.00	8/m	✓	P+I	100%	No max	✓	✓	✓	✓
Select Credit Union	Value Plus Home Plus Inv	7.44	697.00	Nil	✓	Both	95%	No max	✓	✓	✓	✓
State Custodians	Invt Standard Variable	7.30	650.00	Nil	✓	Both	100%	2,500,000.00	✓	✓	✓	✓
Virgin Money	Invt Standard Var <\$750k	7.34	310.00	Nil	✓	Both	80%	749,999.99	✓	✓	✓	✓
Yes Home Loans	Investment Credit Access	7.54	835.00	Nil	✓	Both	97%	2,400,000.00	✗	✓	✓	✓
Yes Home Loans	Invt Basic Home Loan	7.29	835.00	300/a	✓	Both	80%	2,500,000.00	✗	✓	✓	✓
★★★★★ "exceptional value"												
API Lifestyle Home Loans	Investment Variable	7.37	323.00	Nil	✓	Both	97%	2,500,000.00	✗	✓	✓	✓
Arab Bank Australia	Invt Basic Home Loan	7.34	600.00	8/m	✓	Both	95%	No max	✗	✓	✓	✓
Aussie Home Loans	Invt Premium Plus<\$350k	7.55	350.00	40/q	✓	Both	100%	349,999.99	✗	✓	✓	✓
Bananacoast Community CU	Invt Premier Package Var	7.37	520.00	Nil	✗	Both	100%	7,000,000.00	✓	✓	✗	✗
BankSA	Invt Essential Home Loan	7.49	700.00	12/m	✓	Both	95%	No max	✗	✓	✓	✓

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SECTION 1. SUMMARY REPORT

STANDARD INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Split Facility Available	Principal + Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100% Facility	Redraw Facility	Loan Portable
			Upfront	Ongoing								
★★★★ "exceptional value"												
BankWest	Invt Lite Home Loan	7.40	Nil	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Collins Home Loans	Investment EasiSaver	7.34	Nil	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Companion CU	Investment Home Loan	7.65	558.00	Nil	✓	Both	95%	1,000,000.00	✗	✓	✓	✓
eChoice	Investment Premium	7.43	Nil	Nil	✓	Both	97%	2,000,000.00	✓	✓	✓	✓
Gateway Credit Union	Investment Variable	7.49	Nil	Nil	✓	Both	95%	No max	✓	✗	✓	✓
Illawarra Home Loans	Rightway RateSaver Invt	7.30	990.00	Nil	✓	Both	95%	1,200,000.00	✗	✓	✓	✓
Illawarra Home Loans	Rightway Invt	7.40	Nil	Nil	✓	Both	95%	1,200,000.00	✗	✓	✓	✓
IMB Limited	Invt Budget Blue Loan	7.42	908.50	Nil	✓	Both	100%	No max	✗	✓	✓	✓
IMB Limited	Invt Budget Loan	7.45	908.50	8/m	✓	Both	100%	No max	✗	✓	✓	✓
ING Direct	Mortgage Simplifier Invt	7.40	220.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
mecu	Invt Basic Variable	7.47	595.00	Nil	✓	P+I	100%	No max	✗	✓	✓	✓
Morgan Brooks DIRECT	Invt Premier Variable	7.39	700.00	Nil	✓	Both	95%	2,500,000.00	✗	✓	✓	✓
MyRate	Investment 100% Variable	7.20	Nil	Nil	✓	Both	100%	600,000.00	✗	✓	✓	✓
nab	Invt 3yr Intro Var	7.32	600.00	10/m	✓	P+I	95%	No max	✗	✓	✓	✓
Qantas Staff CU	Invt Plus Honeymoon 1yr	6.75	600.00	Nil	✓	P+I	80%	3,000,000.00	✓	✓	✓	✗
RAMS	Invt Interest Saver Var	7.40	150.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
Refund Mortgage	Homeloan Std Var Inv	7.35	960.00	Nil	✓	Both	95%	2,000,000.00	✓	✓	✓	✓
RESI Mortgage Corp	Invt Complete Home Loan	7.44	616.00	Nil	✓	Both	95%	4,000,000.00	✗	✓	✓	✓
Royal Guardian Mortgage	Investment Royal Starter	7.34	1100.00	Nil	✓	Both	100%	4,000,000.00	✗	✓	✓	✓
RTA Staff CU	Investmnt Fastroad Basic	7.29	630.00	Nil	✗	P+I	95%	No max	✗	✓	✓	✓
Sapphire Mortgage Servic	Invt Sapphire Classic	7.04	1460.00	10/m	✓	Both	95%	500,000.00	✗	✓	✓	✓
Yes Home Loans	Invt Discount Access 1yr	7.14	835.00	Nil	✓	Both	90%	1,250,000.00	✗	✓	✓	✓
★★★ "strong value"												
A M O Group	Investment Variable	7.74	1170.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
AIMS Home Loans	Invt EasyStart Home Loan	7.30	660.00	299/a	✓	P+I	95%	2,000,000.00	✗	✓	✓	✓
ANZ Bank	Investment Variable	8.07	500.00	10/m	✓	Both	95%	699,999.99	✓	✓	✓	✓
ANZ Bank	Invt Easy StartVar>\$150k	6.75	500.00	10/m	✓	P+I	95%	No max	✓	✓	✓	✓
Assured Home Loans	Invt RateBreaker Var	7.27	3480.50	Nil	✓	Both	98%	2,000,000.00	✓	✓	✓	✓
Austral Mortgage	Inv AdvantagePlusVar<500	7.42	830.00	Nil	✓	Both	95%	499,999.99	✓	✓	✓	✓
Austral Mortgage	Invt Design a Loan Var	7.30	750.00	Nil	✓	Both	95%	1,000,000.00	✗	✓	✓	✓
Bank of Cyprus Australia	Essential Home Loan Invt	7.25	904.50	8/m	✓	Both	90%	No max	✗	✓	✓	✗
Bank of Queensland	Invt Economy Home Loan	7.49	665.00	10/m	✓	Both	100%	No max	✗	✓	✓	✓
BMC Mortgage	Invt Premium Choice Var	7.40	725.00	Nil	✓	Both	97%	2,000,000.00	✗	✓	✓	✓
Capricornia CU	Premier Plus Invest	7.49	990.00	Nil	✗	Both	95%	1,000,000.00	✓	✓	✓	✓
CHS Home Loans	Invt 3yr Spec Rate Saver	7.34	700.00	8/m	✓	Both	97%	No max	✗	✗	✓	✓
Collins Home Loans	Invt Basic Variable	7.28	55.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓

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SECTION 1. SUMMARY REPORT

STANDARD INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Split Facility Available	Principal + Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100% Facility	Redraw Facility	Loan Portable
			Upfront	Ongoing								
★★★ "strong value"												
Colonial	Invt 3yr Spec Rate Saver	7.34	100.00	Nil	✗	Both	97%	No max	✗	✓	✓	✓
Commonwealth Bank	Invt Economiser 3y Intro	7.34	700.00	8/m	✗	P+I	97%	No max	✗	✓	✓	✓
Community CPS Australia	Straight Forward Invt Ln	7.49	695.00	7.50/m	✓	P+I	95%	2,000,000.00	✗	✓	✓	✓
Companion CU	Investment LifestylePlus	7.95	Nil	Nil	✓	Both	95%	1,000,000.00	✓	✓	✓	✓
Credit Union Australia	Investment Disc Home Loan	7.59	795.00	Nil	✗	Both	97%	No max	✓	✓	✓	✓
GE Money	Invt FlexibleOption >250	7.40	500.00	Nil	✓	Both	100%	499,999.99	✗	✓	✓	✓
Heritage Building Soc	Basic Variable Invt	7.35	600.00	Nil	✗	P+I	95%	No max	✓	✓	✓	✓
HomeSide Lending	Plain and Simple IntOnly	7.62	300.00	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Hume Building Society	Investment Variable	7.90	600.00	Nil	✓	Both	95%	2,000,000.00	✓	✓	✓	✓
Illawarra Home Loans	Rightway Refund Invt	7.40	990.00	Nil	✓	Both	95%	1,200,000.00	✗	✓	✓	✓
Illawarra Home Loans	Rightway Investment Invt	7.40	660.00	Nil	✓	Both	95%	1,200,000.00	✗	✓	✓	✓
ING Bank	Invt Mortgage Simplifier	7.40	220.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
Laiki Bank	Invt Promotional Var	7.20	Nil	10/m	✓	Both	95%	1,500,000.00	✓	✓	✓	✓
Locumsgroup	Invt Fully Optioned Loan	7.43	770.00	Nil	✓	Both	95%	1,125,000.00	✗	✓	✓	✓
mecu	Investment Premium	8.05	595.00	Nil	✓	Both	95%	No max	✓	✓	✓	✓
Members Equity Bank	Invt Std Var SuperMember	7.49	Nil	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Nationwide Mortgage Corp	Invt FirstChoice Home Ln	7.49	654.50	Nil	✓	Both	90%	4,000,000.00	✗	✓	✓	✓
Newcastle Permanent	Investment Real Options	7.84	Nil	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Newcastle Permanent	Invt 1yr Discount Rate	6.73	Nil	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Pacific Mortgage Corp	Invt Premium Access	7.59	764.50	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Pacific Mortgage Corp	Inv DiscPrem Access 6mth	5.99	764.50	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Pacific Mortgage Corp	Invt DiscPrem Access 1yr	6.79	764.50	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Police & Nurses Credit	Invt Easy pay Variable	7.40	650.00	5/m	✗	Both	95%	No max	✓	✓	✓	✓
Qantas Staff CU	Investment Essentials	7.50	600.00	Nil	✓	P+I	80%	3,000,000.00	✗	✗	✗	✗
Qantas Staff CU	Investment Plus Var	7.75	600.00	Nil	✓	P+I	80%	3,000,000.00	✓	✓	✗	✗
Qantas Staff CU	Invt Step Ahead <\$500K	7.50	Nil	Nil	✗	IO	95%	499,999.99	✓	✓	✗	✗
Qld Professional CU	Invt Friendly Home Loan	7.55	689.00	10/m	✗	Both	90%	No max	✓	✓	✓	✓
RAMS	Invt Basic Interest Var	7.44	645.00	Nil	✓	Both	100%	2,000,000.00	✗	✗	✓	✓
RAMS	Rams Investor	7.24	745.00	300/a	✓	IO	100%	2,000,000.00	✗	✗	✓	✓
Rate Busters	Investment Fee Buster	7.27	220.00	Nil	✓	Both	98%	2,000,000.00	✓	✓	✓	✓
Rate Busters	Invt RateBuster Direct	6.92	1895.00	Nil	✓	Both	98%	2,000,000.00	✗	✓	✓	✓
Refund Mortgage	Prime Loan Investment	7.35	960.00	Nil	✓	Both	95%	2,500,000.00	✓	✓	✓	✓
Resident Home Loans	Invt Resident Home Loan	7.15	800.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
Satisfac Credit Union	Investment First Home Ln	7.32	800.00	Nil	✗	P+I	90%	1,250,000.00	✗	✓	✓	✓
SERVICE ONE Members Ba	Investment Basic Var	7.25	600.00	Nil	✓	Both	95%	1,300,000.00	✗	✓	✓	✓
SUNCORP	Invt Back to Basics	7.49	Nil	Nil	✓	Both	100%	No max	✗	✓	✓	✓

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STANDARD INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Split Facility Available	Principal + Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100% Facility	Redraw Facility	Loan Portable
			Upfront	Ongoing								
★★★ "strong value"												
Sutherland Credit Union	Investment Home Plus	7.49	1055.00	Nil	✓	P+I	95%	750,000.00	✓	✓	✓	✓
The Rock Building Soc	Investment Basic Var	7.53	495.00	5/m	✓	Both	97%	3,500,000.00	✗	✓	✓	✓
The Rock Building Soc	Invt Rock Advantage	7.24	495.00	10/m	✓	Both	97%	3,500,000.00	✗	✓	✓	✓
☆ "rising star"												
Mortgage Ezy	Invt Ezy Eraser Variable	7.99	1337.00	Nil	✓	Both	100%	3,500,000.00	✓	✓	✓	✓
★★ "average value"												
Adelaide Bank	Investment Variable	8.07	695.00	8/m	✓	Both	100%	No max	✓	✓	✓	✓
Adelaide Bank	Invt Discount Var 1yr	6.75	695.00	8/m	✓	Both	100%	No max	✓	✓	✓	✓
Adelaide Bank	Investemnt Greatsaver	7.37	695.00	Nil	✓	P+I	100%	1,000,000.00	✗	✓	✗	✗
Adelaide Bank	Invt Disc Var 6mth	5.99	695.00	8/m	✓	Both	100%	No max	✓	✓	✓	✓
AIMS Home Loans	Invt Smarter Way Varble	7.65	660.00	Nil	✓	Both	90%	2,000,000.00	✗	✓	✓	✓
AMP Banking	Invt Basic Variable Loan	7.39	Nil	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
Assured Home Loans	Invt EasyStart Variable	7.54	730.50	Nil	✓	Both	98%	2,000,000.00	✓	✓	✓	✓
Aussie Home Loans	Investment Basic Var	7.49	600.00	Nil	✓	Both	100%	No max	✗	✓	✓	✓
Austral Credit Union	Invt Standard Home Loan	7.42	500.00	2/m	✓	P+I	95%	1,000,000.00	✗	✓	✓	✓
Australian Central CU	Invt Discount Variable	7.49	830.00	8/m	✓	P+I	100%	No max	✗	✓	✓	✓
Bananacoast Community CU	Invt Flexi Home Loan	7.57	520.00	Nil	✗	Both	100%	7,000,000.00	✓	✓	✗	✗
BankSA	Investment Variable	8.07	700.00	10/m	✓	Both	95%	No max	✓	✓	✓	✓
BankSA	Invt Disc Great Start	6.74	700.00	10/m	✓	Both	95%	No max	✓	✓	✓	✓
Bankstown City CU	Property Manager	7.49	1139.75	Nil	✗	Both	95%	750,000.00	✗	✓	✗	✗
BMC Mortgage	Invt Interstar Variable	7.70	660.00	Nil	✓	Both	95%	1,500,000.00	✗	✓	✓	✓
BMC Mortgage	Invt Standard Variable	7.54	685.00	Nil	✓	Both	97%	2,000,000.00	✗	✓	✓	✓
CHS Home Loans	Invt RateSaver Home Loan	7.56	700.00	8/m	✗	Both	97%	500,000.00	✗	✗	✓	✓
Circle Credit Co-op	Rate Plus	7.64	500.00	Nil	✓	Both	95%	750,000.00	✗	✓	✗	✗
Citibank	Invt Offset Intro 1yr	7.00	799.00	250/a	✓	Both	95%	1,000,000.00	✓	✓	✓	✓
Collins Home Loans	Invt DirectSaver Intr 1y	6.95	899.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
Colonial	Invt 12mth Discount Var	6.74	700.00	8/m	✓	Both	97%	No max	✓	✓	✓	✓
Colonial	Invt 6mth Discount Var	6.44	700.00	8/m	✓	Both	97%	No max	✓	✓	✓	✓
Commonwealth Bank	Investment Variable	8.07	550.00	8/m	✓	Both	97%	No max	✓	✓	✓	✓
Commonwealth Bank	Invt Economiser HL P&I	7.56	700.00	8/m	✗	P+I	97%	No max	✗	✓	✓	✓
Commonwealth Bank	Invt 6mth Discount Var	6.44	700.00	8/m	✓	Both	97%	No max	✓	✓	✓	✓
Commonwealth Bank	Invt 12mth Discount Var	6.74	700.00	8/m	✓	Both	97%	No max	✓	✓	✓	✓
Community CPS Australia	Investment Variable	8.05	695.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
Community First CU	True Basic Home Loan Inv	7.30	1003.18	Nil	✓	P+I	95%	2,500,000.00	✗	✓	✓	✓
connectfinancial	Invt Alternative Home Ln	7.49	332.00	Nil	✓	P+I	97%	1,000,000.00	✗	✓	✓	✓

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STANDARD INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Split Facility Available	Principal +Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100% Facility	Redraw Facility	Loan Portable
			Upfront	Ongoing								
★★ "average value"												
Credit Union Australia	Invt Basic Variable	7.47	795.00	Nil	✗	Both	97%	No max	✗	✓	✓	✓
Credit Union Australia	Invt Basic Variable>250k	7.29	795.00	Nil	✗	Both	97%	No max	✗	✓	✓	✓
Defence Force CU	Invt TrueValue Home Loan	7.42	400.00	Nil	✗	P+I	95%	No max	✗	✓	✓	✓
eChoice	Invt Standard Saver	7.29	Nil	Nil	✗	Both	100%	2,000,000.00	✗	✓	✓	✓
Heritage Building Soc	Invt Value Plus 1yr Var	6.82	600.00	5/m	✓	P+I	95%	No max	✓	✓	✓	✓
Hibernian Credit Union	Investment Variable	7.24	450.00	8.50/m	✗	P+I	90%	No max	✗	✓	✗	✗
Holiday Coast CU	Invt Mortgage Plus Std	7.49	600.00	Nil	✗	P+I	95%	No max	✗	✓	✓	✓
Homeloans	Smart Saver Investment	7.69	884.00	Nil	✓	Both	97%	No max	✗	✓	✓	✓
HomeSide Lending	Inv Plain and Simple P+I	7.51	300.00	Nil	✓	P+I	95%	No max	✗	✓	✓	✓
Horizon Credit Union	Invt Basic Home Loan	7.70	935.00	5/m	✓	Both	95%	No max	✗	✓	✓	✓
HSBC	Home Value Investment	7.32	825.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
Illawarra CU NSW	Basic Home Loan Invest	7.57	957.50	8/m	✗	P+I	95%	No max	✗	✓	✓	✓
islandstate CU	Investment Smart Change	7.44	650.00	Nil	✓	P+I	100%	No max	✗	✓	✓	✓
Lifepan Funds Managemnt	Investment FlexiSmart	7.49	600.00	Nil	✓	P+I	97%	400,000.00	✗	✓	✗	✗
Maitland Mutual BS	Invt Mutual Home Loan	7.45	300.00	Nil	✗	Both	97%	750,000.00	✗	✓	✓	✓
MaroonDAH Credit Union	Investment No Frills Bas	7.50	1538.50	Nil	✓	Both	95%	750,000.00	✗	✓	✗	✗
Maxis Loans	Invt Interest Only Loan	7.74	Nil	Nil	✓	IO	95%	No max	✗	✓	✓	✓
Members Equity Bank	Investment Std Variable	7.74	Nil	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Members Equity Bank	Inv Ultimate SuperMember	7.79	Nil	Nil	✓	P+I	95%	No max	✓	✓	✓	✓
Members Equity Bank	Invt Interest Only Loan	7.74	Nil	Nil	✓	Both	95%	No max	✗	✓	✓	✓
Mortgage House of Aust	Invt Home Loan Plus Var	7.59	500.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
Mortgage House of Aust	Invt Access Variable	7.60	600.00	Nil	✓	Both	97%	3,500,000.00	✓	✓	✓	✓
nab	Invt Tailored Home Loan	8.07	600.00	8/m	✓	Both	100%	No max	✓	✓	✓	✓
NSW Teachers CU	Investment Variable IO	7.95	250.00	Nil	✓	IO	95%	No max	✗	✓	✓	✓
NSW Teachers CU	Investment Flexi Choice	7.95	250.00	Nil	✓	P+I	95%	No max	✗	✓	✓	✓
NSW Teachers CU	Investment Basic Opt	7.35	250.00	Nil	✗	P+I	95%	No max	✗	✓	✓	✓
Police CU SA	Invt Discount Variable	7.34	781.08	10/m	✓	P+I	100%	No max	✗	✗	✓	✓
Qantas Staff CU	Invt Options Var IO	7.75	600.00	Nil	✓	IO	80%	3,000,000.00	✗	✗	✗	✗
SGE Credit Union	Invt Investment 1yIntVar	7.05	590.00	Nil	✓	P+I	97%	2,000,000.00	✓	✓	✓	✓
St George Bank	Investment Variable	8.07	700.00	Nil	✓	Both	95%	No max	✓	✓	✓	✓
St George Bank	Invt Discount Var Rate	6.74	700.00	Nil	✓	Both	95%	No max	✓	✓	✓	✓
Stellar Finance	Investment Standard Var	7.50	685.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	✓
StGeorge QLD VIC TAS WA	Invest Standard Variable	8.07	700.00	10/m	✓	Both	95%	No max	✓	✓	✓	✓
The Rock Building Soc	Invt Intro HL Cruncher	6.74	795.00	10/m	✓	Both	97%	3,500,000.00	✓	✓	✓	✓
University Credit Soc	Investment Variable	7.60	606.40	Nil	✓	Both	95%	No max	✗	✓	✓	✓
University Credit Soc	Invest 1 yr Spec Var	6.25	606.40	Nil	✓	P+I	95%	No max	✗	✓	✓	✓

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STANDARD INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Split Facility Available	Principal + Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100% Facility	Redraw Facility	Loan Portable
			Upfront	Ongoing								
★★ "average value"												
Victoria Teachers CU	Invt Basic Home Loan	7.47	600.00	Nil	✓	P+I	95%	No max	✗	✓	✗	
Warwick Credit Union	Invt Essential Home Ln	7.49	1082.00	5/m	✓	Both	95%	No max	✗	✓	✓	
Westpac	Investment Rocket Loan	8.07	750.00	199/a	✓	Both	97%	No max	✓	✓	✓	
Westpac	Invt First Option Loan	7.37	750.00	10/m	✗	P+I	97%	750,000.00	✗	✓	✓	
Wizard Home Loans	Investment Clear Value	7.39	760.00	Nil	✓	Both	100%	750,000.00	✗	✓	✓	
★ "satisfactory value"												
ABS Building Society	Inv Var- New Customers	7.95	840.00	Nil	✓	Both	95%	No max	✗	✓	✓	
AIMS Home Loans	Invt Best Choice Dis Var	6.22	660.00	Nil	✓	Both	90%	1,000,000.00	✗	✓	✓	
AIMS Home Loans	Investment Complete Var	8.05	660.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	
AIMS Home Loans	Invt Gold Standard Var	7.93	660.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓	
Arab Bank Australia	Invt Standard Variable	8.05	600.00	Nil	✓	Both	95%	No max	✗	✓	✓	
Arab Bank Australia	Invt HeadStart Int 12mth	6.64	600.00	8/m	✓	Both	95%	No max	✗	✓	✓	
Arab Bank Australia	Invt HeadStart Intr 6mth	5.74	600.00	8/m	✗	Both	95%	No max	✗	✓	✓	
Aussie Home Loans	Invt Standard Variable	7.95	600.00	Nil	✓	Both	100%	No max	✗	✓	✓	
Austral Mortgage	Invt Wealth Maximiser	7.67	750.00	Nil	✓	IO	90%	750,000.00	✗	✓	✓	
Australian Central CU	Investment Variable	8.07	830.00	7/m	✓	Both	100%	No max	✗	✓	✓	
Bananacoast Community CU	Investment Variable	8.05	520.00	Nil	✗	Both	100%	7,000,000.00	✓	✓	✗	
Bank of Queensland	Investment Variable	8.07	565.00	8/m	✓	Both	100%	No max	✓	✓	✓	
BankWest	Invt Mortgage Shredder	8.07	700.00	Nil	✓	Both	95%	No max	✓	✓	✓	
BankWest	Invt MortShredder 1y Var	7.07	700.00	12/m	✓	Both	95%	No max	✓	✓	✓	
Better Choice Home Loans	Investment Homelend Plus	7.70	715.00	Nil	✓	Both	90%	No max	✗	✓	✓	
Better Choice Home Loans	Invt Balanced Variable	7.55	730.00	Nil	✓	Both	17.00%	No max	✓	✓	✓	
Capricornia CU	Investment Variable	7.99	400.00	Nil	✗	Both	95%	1,000,000.00	✓	✓	✓	
CHS Home Loans	Investment Variable	8.07	700.00	8/m	✓	P+I	97%	No max	✗	✓	✓	
Citibank	Invt Std Var Intro 1 yr	7.00	799.00	250/a	✓	Both	95%	1,000,000.00	✗	✓	✓	
Citibank	Invt Std Var >\$200k<300k	7.71	649.00	125/s	✓	Both	95%	299,999.99	✗	✓	✓	
Colonial	Investment Variable	8.07	700.00	8/m	✓	Both	97%	No max	✓	✓	✓	
Colonial	Invt Rate Saver HL P&I	7.56	700.00	8/m	✗	P+I	97%	No max	✗	✓	✓	
Colonial	Invt Rate Saver Int Only	7.56	700.00	8/m	✗	IO	97%	No max	✗	✓	✓	
Community First CU	Invt True Value Var HL	8.05	1002.00	Nil	✓	Both	95%	No max	✓	✓	✗	
Credit Union Australia	Invt Intro 1yr Var	6.84	795.00	Nil	✗	Both	97%	No max	✓	✓	✗	
Credit Union Australia	Investment Variable	7.99	795.00	Nil	✗	Both	97%	No max	✓	✓	✓	
Defence Force CU	Investment Variable	7.80	Nil	10/m	✓	Both	90%	No max	✗	✓	✓	
Defence Force CU	Invt First Plus Variable	7.74	Nil	Nil	✗	P+I	95%	No max	✓	✓	✓	
Fire Services CU	Investment Variable	7.49	548.50	Nil	✗	Both	80%	No max	✗	✓	✗	

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Company	Product	Published Rate (%)	Loan Fees (\$250k)		Split Facility Available	Principal + Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100% Facility	Redraw Facility	Loan Portable
			Upfront	Ongoing								
★ "satisfactory value"												
First Pacific CU	Invt Mortgage Plus Var	8.00	843.00	Nil	✓	Both	97%	No max	✓	✗	✓	✓
First Pacific CU	Invt Its Personal Var	7.90	941.00	Nil	✓	P+I	97%	No max	✓	✗	✓	✓
Greater Building Society	Invt Stand Var New Cust	7.70	Nil	Nil	✓	P+I	95%	1,000,000.00	✗	✓	✓	✗
Heritage Building Soc	Investment Premium Var	7.99	600.00	Nil	✓	Both	95%	No max	✓	✓	✓	✓
Home Building Society	Invt No Frills Home Loan	7.35	514.50	Nil	✓	P+I	95%	No max	✗	✓	✓	✓
Home Building Society	No Frills Home Loan IO	7.35	514.50	Nil	✓	IO	95%	No max	✗	✓	✓	✓
Homeloans	Balanced Securitised	7.90	949.00	Nil	✓	Both	97%	No max	✓	✓	✓	✓
Homeloans	All Purpose Saver Invt	7.49	964.00	Nil	✓	Both	95%	1,000,000.00	✗	✓	✓	✓
Homeloans	R8 Saver Variable Invt	7.55	949.00	400/a	✓	Both	97%	No max	✗	✓	✓	✓
HSBC	Investment Variable	8.02	825.00	Nil	✓	Both	95%	7,500,000.00	✗	✓	✓	✓
HSBC	Invt 1 Yr Disc Variable	6.75	825.00	25/m	✓	Both	97%	7,500,000.00	✗	✓	✓	✓
IMB Limited	Investment Variable	8.07	908.50	Nil	✓	Both	100%	No max	✓	✓	✓	✓
IMB Limited	Invt Discount Var 1 year	7.07	908.50	Nil	✓	Both	100%	No max	✗	✓	✓	✓
Industries Mutual CU	Investment Variable	7.80	795.00	Nil	✗	Both	95%	750,000.00	✓	✓	✓	✗
Industries Mutual CU	Investment Basic Var	7.49	795.00	Nil	✗	P+I	95%	No max	✗	✓	✓	✓
Intech Credit Union	Investment Loan	7.70	835.00	Nil	✓	IO	95%	1,000,000.00	✓	✓	✓	✗
islandstate CU	Investment Smart Rate	7.70	650.00	Nil	✓	P+I	100%	No max	✗	✓	✓	✓
islandstate CU	Investment Smart Options	8.20	650.00	Nil	✓	P+I	100%	No max	✓	✓	✓	✓
La Trobe Country Credit	Invt Securitised Loan	7.45	1009.50	Nil	✗	P+I	90%	500,000.00	✗	✓	✓	✗
Macquarie Credit Union	Investment Property Var	7.82	Nil	Nil	✗	Both	95%	No max	✗	✓	✓	✗
Maroondah Credit Union	Investment Variable	7.80	1338.50	Nil	✗	Both	95%	750,000.00	✗	✓	✓	✗
Maxis Loans	Invt Money Manager Off	8.04	Nil	Nil	✓	P+I	95%	No max	✓	✓	✓	✓
Members Equity Bank	Invt Ultimate Offset	8.04	Nil	Nil	✓	P+I	95%	No max	✓	✓	✓	✓
Mortgage House of Aust	Invt Bullet All in One	7.74	500.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓	✓
nab	Invt 12mth Intro Var	6.69	600.00	10/m	✓	P+I	95%	No max	✗	✓	✓	✓
Newcastle Permanent	Invt Premium Variable	8.06	Nil	7/m	✓	P+I	95%	No max	✓	✓	✓	✓
Orange Credit Union	Real Estate Investment	7.77	600.00	Nil	✗	P+I	97%	No max	✗	✓	✓	✗
Police & Nurses Credit	Invt Advantage Home Loan	7.50	650.00	5/m	✗	P+I	100%	No max	✗	✓	✓	✗
Police Credit	Invt Base Rate Variable	7.49	666.00	Nil	✗	P+I	95%	No max	✗	✓	✓	✗
Police CU NSW	Investment Variable	7.76	1045.00	Nil	✓	Both	90%	No max	✓	✗	✗	✗
PowerState Credit Union	Investment Variable	8.07	731.00	Nil	✓	Both	90%	No max	✓	✓	✓	✓
Qld Police Credit Union	Basic Home Loan Invest	7.57	804.00	Nil	✓	P+I	97%	No max	✗	✗	✓	✓
Qld Professional CU	Investment Variable	8.05	668.00	Nil	✗	Both	90%	No max	✓	✓	✓	✓
Queenslanders CU	Invt Original Home Loan	7.49	595.00	Nil	✗	Both	90%	No max	✗	✓	✓	✓
RAMS	Investment SmartWay	8.19	745.00	Nil	✓	Both	100%	2,000,000.00	✓	✓	✓	✓
RAMS	Invt Standard Variable	8.17	350.00	96/a	✓	Both	100%	2,000,000.00	✓	✓	✓	✓

SECTION 1. SUMMARY REPORT

STANDARD INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Split Facility Available	Principal +Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Redraw Facility	Loan Portable
			Upfront	Ongoing								
★ "satisfactory value"												
Savings & Loans CU SA	Investment Variable	8.07	600.00	Nil	✓	Both	100%	No max	✗	✓	✓	✓
SGE Credit Union	Invt Fstchoice 1y IntVar	7.05	200.00	Nil	✓	P+I	90%	2,000,000.00	✓	✓	✓	✓
SGE Credit Union	Invt Premium Invest Var	8.05	590.00	Nil	✓	P+I	97%	2,000,000.00	✓	✓	✓	✓
St George Bank	Invt Basic Home Loan	7.39	350.00	Nil	✗	Both	95%	1,000,000.00	✗	✓	✓	✓
The Rock Building Soc	Investment Variable	8.07	495.00	5/m	✓	Both	97%	3,500,000.00	✓	✓	✓	✓
Unicom Credit Union	Basic Home Loan Invest	7.57	957.50	8/m	✗	P+I	95%	No max	✗	✓	✓	✓
United Credit Union	Invt Classic Home Loan	7.60	600.00	8/m	✓	Both	95%	No max	✗	✗	✓	✓
Victoria Teachers CU	Invt Offset Home Loan	7.97	600.00	Nil	✓	Both	95%	No max	✓	✓	✗	✗
Warwick Credit Union	Invt Classic Home Loan	8.07	982.00	Nil	✓	Both	95%	No max	✓	✓	✓	✓
Warwick Credit Union	Invt Premium Home Loan	7.82	982.00	5/m	✓	Both	95%	No max	✓	✓	✓	✓
Westpac	Investment Variable	8.07	750.00	10/m	✓	Both	100%	No max	✗	✓	✓	✓
Wizard Home Loans	Invt Smart Choice Loan	7.72	760.00	Nil	✓	Both	100%	1,000,000.00	✗	✓	✓	✓

SUPERSEDED

SECTION 1. SUMMARY REPORT

1 YEAR FIXED RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★★★ "superior value"											
Adelaide Bank	Investment 1 year Fixed	7.35	695.00	8/m	✓	Both	100%	No max	✓		✓
Austral Mortgage	Inv AdvantagePlus 1y Fxd	7.40	830.00	Nil	✓	Both	95%	2,000,000.00	✓		✓
Community CPS Australia	Investment 1 year Fixed	7.35	695.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Community First CU	Inv True 1 year Fixed	7.24	1002.45	Nil	✓	P+I	95%	No max	✓		✓
Homeloans	Inv Balanced Secure 1yr	7.04	949.00	Nil	✓	Both	97%	No max	✓		✓
Lifepan Funds Managemnt	Inv FlexiSmart 1yr Fxd	6.74	600.00	Nil	✓	P+I	97%	400,000.00	✗		✗
Newcastle Permanent	Investment 1 year Fixed	7.34	Nil	Nil	✓	Both	95%	No max	✗		✓
NSW Teachers CU	Inv Option 1 year Fixed	7.18	250.00	Nil	✗	P+I	95%	No max	✗		✓
PowerState Credit Union	Investment 1 year Fixed	6.59	731.00	Nil	✓	P+I	90%	No max	✓		✓
Qld Professional CU	Investment Std Fixed	6.45	679.00	Nil	✓	Both	90%	No max	✗		✓
Savings & Loans CU SA	Investment 1 year Fixed	7.39	600.00	Nil	✓	Both	100%	No max	✓		✓
★★★★★ "exceptional value"											
Advantage Finance	Inv FixedRatePlus1y Fxd	7.10	635.00	Nil	✓	Both	95%	1,000,000.00	✗		✓
ANZ Bank	Investment 1 year Fixed	7.35	500.00	10/m	✓	Both	95%	No max	✓		✓
Arab Bank Australia	Investment 1 year Fixed	7.17	600.00	8/m	✓	Both	95%	No max	✗		✓
Bank of Queensland	Investment 1 year Fixed	7.34	565.00	8/m	✓	Both	100%	No max	✓		✓
BankWest	Investment 1 year Fixed	7.35	700.00	12/m	✓	Both	95%	No max	✗		✓
Better Choice Home Loans	Investment 1 year Fixed	7.19	730.00	Nil	✓	Both	97.00%	No max	✓		✓
Credit Union Australia	Investment 1 year Fixed	7.40	795.00	Nil	✓	Both	97%	No max	✓		✓
Gateway Credit Union	Investment 1 year Fixed	7.35	Nil	Nil	✓	Both	95%	No max	✗		✗
Heritage Building Soc	Investment 1 year Fixed	7.20	600.00	5/m	✓	Both	95%	No max	✗		✓
Illawarra CU NSW	Investment 1 year Fixed	7.42	957.50	8/m	✓	Both	95%	No max	✗		✓
Lifepan Funds Managemnt	Investment 1 year Fixed	7.39	600.00	Nil	✓	Both	97%	400,000.00	✗		✗
Members Equity Bank	Inv SuperMember 1yr Fxd	7.35	Nil	Nil	✓	Both	95%	No max	✗		✓
Members Equity Bank	Investment 1 year Fixed	7.49	Nil	Nil	✓	Both	95%	No max	✗		✓
nab	Inv Tailored HL 1yr Fxd	7.35	600.00	8/m	✓	Both	100%	No max	✗		✓
Qantas Staff CU	Inv Options 1yr Fxd IO	7.50	600.00	Nil	✓	IO	80%	3,000,000.00	✗		✗
RTA Staff CU	Investment 1 year Fixed	7.44	380.00	Nil	✓	P+I	95%	No max	✗		✓
Sapphire Mortgage Servic	Inv Sapphire+ 1yr 150k+	7.19	635.00	Nil	✓	Both	100%	No max	✗		✓
SGE Credit Union	Inv Flexible Opt 1y Fxd	7.49	200.00	Nil	✓	Both	90%	2,000,000.00	✗		✓
St George Bank	Investment 1 year Fixed	7.35	700.00	Nil	✓	Both	95%	No max	✗		✓
The Rock Building Soc	Investment 1 year Fixed	7.19	495.00	5/m	✓	Both	97%	3,500,000.00	✓		✓
Warwick Credit Union	Inv Premium 1yr Fixed	7.49	982.00	5/m	✓	Both	95%	No max	✓		✓
★★★ "strong value"											
Australian Central CU	Investment 1 year Fixed	7.35	830.00	7/m	✓	Both	100%	No max	✗		✓

SECTION 1. SUMMARY REPORT

1 YEAR FIXED RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★ "strong value"											
BankSA	Investment 1 year Fixed	7.35	700.00	10/m	✓	Both	90%	No max	✗	✓	✓
CHS Home Loans	Investment 1 year Fixed	7.35	700.00	8/m	✓	P+I	97%	No max	✗	✓	✓
Colonial	Investment 1 year Fixed	7.35	700.00	8/m	✓	Both	97%	No max	✗	✓	✓
Commonwealth Bank	Investment 1 year Fixed	7.35	700.00	8/m	✓	Both	97%	No max	✗	✓	✓
connectfinancial	Investment 1 year Fixed	7.35	332.00	Nil	✓	P+I	97%	1,000,000.00	✗	✓	✓
Hibernian Credit Union	Investment 1 year Fixed	7.15	1150.00	20/m	✗	IO	80%	No max	✗	✗	✗
HSBC	Investment 1 year Fixed	7.35	825.00	Nil	✓	Both	97%	7,500,000.00	✗	✓	✓
IMB Limited	Investment 1 year Fixed	7.39	908.50	Nil	✓	Both	100%	No max	✗	✓	✓
Maitland Mutual BS	Inv Premium 1yr Fixed	7.35	300.00	Nil	✓	Both	97%	No max	✗	✓	✓
Maxis Loans	Investment 1 year Fixed	7.49	Nil	Nil	✗	Both	95%	No max	✗	✓	✓
Unicom Credit Union	Investment 1 year Fixed	7.42	957.50	8/m	✓	Both	95%	No max	✗	✓	✓
Warwick Credit Union	Inv Classic 1yr Fixed	7.58	982.00	Nil	✓	Both	95%	No max	✓	✓	✓
Westpac	Investment 1 year Fixed	7.35	750.00	8/m	✓	Both	100%	No max	✗	✓	✓
★ "rising star"											
NSW Teachers CU	Inv IO 1 year Fixed	7.28	250.00	Nil	✗	IO	95%	No max	✗	✓	✓
one direct home loans	1 year Fixed Investment	6.95	60.00	Nil	✓	Both	95%	No max	✗	✓	✓
★★ "average value"											
AMP Banking	Investment 1 year Fixed	7.35	Nil	349/a	✗	Both	95%	2,000,000.00	✗	✓	✓
Austral Mortgage	Inv Design a Loan 1y Fxd	7.39	750.00	Nil	✓	Both	97%	1,000,000.00	✗	✓	✓
Bendigo Bank	Investment 1 year Fixed	7.35	685.00	8/m	✓	Both	95%	No max	✗	✓	✓
Encompass Credit Union	Investment 1 year Fixed	7.35	910.00	Nil	✓	P+I	95%	No max	✗	✗	✗
Greater Building Society	Investment 12mth Fxd	7.45	Nil	Nil	✓	Both	95%	1,000,000.00	✗	✗	✗
Horizon Credit Union	Inv Horizon 1yr Fixed	7.55	935.00	Nil	✓	Both	95%	No max	✗	✓	✓
ING Bank	Investment 1 year Fixed	7.29	719.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓
mecu	Investment 1 year Fixed	7.35	595.00	Nil	✗	P+I	95%	750,000.00	✗	✓	✓
nab	Inv Tailored 1yr Fxd IO	7.45	600.00	8/m	✓	IO	100%	No max	✗	✓	✓
Police CU SA	Investment 1 year Fixed	7.49	781.08	Nil	✓	Both	100%	No max	✗	✓	✓
RESI Mortgage Corp	Inv Complete 1yr Fixed	7.45	616.00	Nil	✗	Both	95%	4,000,000.00	✗	✓	✓
SUNCORP	Investment 1 year Fixed	7.30	600.00	10/m	✓	Both	100%	No max	✗	✓	✓
United Credit Union	Inv Access Plus 1yr Fxd	7.35	750.00	8/m	✓	P+I	95%	No max	✗	✓	✓
University Credit Soc	Investment 1 year Fixed	7.29	606.40	Nil	✗	Both	95%	No max	✗	✗	✗
★ "satisfactory value"											
ABS Building Society	Investment 1 year Fixed	7.75	840.00	Nil	✓	Both	95%	No max	✗	✓	✓
AIMS Home Loans	Investment 1 year Fixed	7.73	660.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓
Aussie Home Loans	Investment 1 year Fixed	7.49	600.00	Nil	✓	Both	100%	No max	✗	✓	✓

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SECTION 1. SUMMARY REPORT

1 YEAR FIXED RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★ "satisfactory value"											
Austral Credit Union	Investment 1 year Fixed	7.67	1395.00	Nil	✗	P+I	95%	750,000.00	✗		✗
B & E	Investment 1 year Fixed	7.35	650.00	8/m	✓	P+I	97%	No max	✓		✗
BMC Mortgage	Invnt Origin 1 year Fixed	7.90	685.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Citibank	Investment 1 year Fixed	7.40	649.00	8/m	✓	Both	95%	4,000,000.00	✗		✓
Coastline Credit Union	Investment 1 year Fixed	7.44	740.00	Nil	✓	P+I	90%	No max	✗		✓
Collins Home Loans	Investment 1 year Fixed	7.64	55.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Home Building Society	Invnt 1yr Fixed Rollover	7.35	864.50	8/m	✓	Both	90%	No max	✗		✓
HomeSide Lending	Investment 1 year Fixed	7.35	500.00	6/m	✓	P+I	95%	No max	✗		✓
La Trobe Financial Servs	Invnt Home Loan 1yr Fxd	7.80	1410.00	25/s	✓	Both	95%	2,500,000.00	✗		✓
Macquarie Bank	Investment 1 year Fixed	7.55	750.00	Nil	✓	Both	100%	2,000,000.00	✗		✓
Nationwide Mortgage Corp	Investment 1 year Fixed	7.59	654.50	Nil	✗	Both	90%	4,000,000.00	✗		✓
Pacific Mortgage Corp	Investment 1 year Fixed	7.75	764.50	Nil	✗	Both	95%	No max	✗		✓
Police Credit	Investment 1 year Fixed	7.39	Nil	Nil	✓	Both	95%	No max	✗		✗
Qld Teachers CU	Investment 1 year Fixed	7.35	735.00	Nil	✓	Both	90%	No max	✗		✓
Resident Home Loans	Investment 1 year Fixed	7.45	800.00	Nil	✓	Both	95%	No max	✗		✓
Royal Guardian Mortgage	4nvt Royal 1 year Fixed	7.64	1150.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
TIO Banking	Investment 1 yr Fixed	7.55	720.00	7.50/m	✗	Both	95%	No max	✗		✓
Uni Credit Union	Investment 1 year Fixed	7.35	700.00	Nil	✓	P+I	97%	750,000.00	✗		✗

SECTION 1. SUMMARY REPORT

2 YEAR FIXED RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							

★★★★★ "superior value"

A M O Group	Investment 2 year Fixed	7.49	1170.00	Nil	✓	Both	100%	2,000,000.00	✓	✓
Adelaide Bank	Investment 2 year Fixed	7.35	695.00	8/m	✓	Both	100%	No max	✓	✓
Advantage Finance	Invnt FixedRatePlus2y Fxd	7.10	635.00	Nil	✓	Both	95%	1,000,000.00	✗	✓
Arab Bank Australia	Investment 2 year Fixed	7.17	600.00	8/m	✓	Both	95%	No max	✗	✓
Austral Mortgage	Inv AdvantagePlus 2y Fxd	7.40	830.00	Nil	✓	Both	95%	2,000,000.00	✓	✓
Community CPS Australia	Investment 2 year Fixed	7.35	695.00	Nil	✓	Both	95%	2,000,000.00	✗	✓
Community First CU	Invnt True 2 year Fixed	7.19	1002.45	Nil	✓	P+I	95%	No max	✓	✓
Credit Union Australia	Investment 2 year Fixed	7.30	795.00	Nil	✓	Both	97%	No max	✓	✓
HomePath	Investment 2yr Fixed	7.09	100.00	Nil	✓	Both	97%	No max	✗	✓
Lifepan Funds Managemnt	Invnt FlexiSmart 2yr Fxd	7.29	600.00	Nil	✓	P+I	97%	400,000.00	✗	✗
Newcastle Permanent	Investment 2 year Fixed	7.24	Nil	Nil	✓	Both	95%	No max	✗	✓
NSW Teachers CU	Invnt Option 2 year Fixed	7.18	250.00	Nil	✗	P+I	95%	No max	✗	✓
Sapphire Mortgage Servic	Invnt Sapphire+ 2yr 150k+	7.19	635.00	Nil	✓	Both	95%	No max	✗	✓
Savings & Loans CU SA	Investment 2 year Fixed	7.39	600.00	Nil	✓	Both	100%	No max	✓	✓
SGE Credit Union	Invnt Flexible Opt 2y Fxd	7.49	200.00	Nil	✓	Both	90%	2,000,000.00	✗	✓

★★★★★ "exceptional value"

BankWest	Investment 2 year Fixed	7.35	700.00	12/m	✓	Both	95%	No max	✗	✓
Gateway Credit Union	Investment 2 year Fixed	7.35	Nil	Nil	✓	Both	95%	No max	✗	✗
Heritage Building Soc	Investment 2 year Fixed	7.25	600.00	5/m	✓	Both	95%	No max	✗	✓
Homeloans	Invnt Balanced Secure 2yr	7.49	949.00	Nil	✓	Both	97%	No max	✓	✓
Illawarra CU NSW	Investment 2 year Fixed	7.42	957.50	8/m	✓	Both	95%	No max	✗	✓
Lifepan Funds Managemnt	Investment 2 year Fixed	7.49	600.00	Nil	✓	Both	97%	400,000.00	✗	✗
nab	Invnt Tailored HL 2yr Fxd	7.35	600.00	8/m	✓	Both	100%	No max	✗	✓
PowerState Credit Union	Investment 2 year Fixed	7.35	731.00	Nil	✓	P+I	90%	No max	✓	✓
St George Bank	Investment 2 year Fixed	7.29	700.00	Nil	✓	Both	95%	No max	✗	✓
The Rock Building Soc	Investment 2 year Fixed	7.24	495.00	5/m	✓	Both	97%	3,500,000.00	✓	✓

★★★ "strong value"

ANZ Bank	Investment 2 year Fixed	7.35	500.00	10/m	✓	Both	95%	No max	✗	✓
API Lifestyle Home Loans	Investment 2 year Fixed	7.25	323.00	Nil	✗	Both	97%	2,500,000.00	✗	✓
Australian Central CU	Investment 2 year Fixed	7.35	830.00	7/m	✓	Both	100%	No max	✗	✓
Bank of Queensland	Investment 2 year Fixed	7.24	565.00	8/m	✓	Both	100%	No max	✗	✓
BankSA	Investment 2 year Fixed	7.29	700.00	10/m	✓	Both	90%	No max	✗	✓
Bendigo Bank	Investment 2 year Fixed	7.35	685.00	8/m	✓	Both	95%	No max	✗	✓
Better Choice Home Loans	Investment 2 year Fixed	7.45	730.00	Nil	✓	Both	97.00%	No max	✓	✓
CHS Home Loans	Investment 2 year Fixed	7.35	700.00	8/m	✓	P+I	97%	No max	✗	✓

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SECTION 1. SUMMARY REPORT

2 YEAR FIXED RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★ "strong value"											
Colonial	Investment 2 year Fixed	7.35	700.00	8/m	✓	Both	97%	No max	✗		✓
Commonwealth Bank	Investment 2 year Fixed	7.35	700.00	8/m	✓	Both	97%	No max	✗		✓
connectfinancial	Investment 2 year Fixed	7.35	332.00	Nil	✓	P+I	97%	1,000,000.00	✗		✓
Defence Force CU	Investment 2 year Fixed	7.55	Nil	10/m	✓	Both	90%	No max	✗		✓
HSBC	Investment 2 year Fixed	7.35	825.00	Nil	✓	Both	97%	7,500,000.00	✗		✓
IMB Limited	Investment 2 year Fixed	7.39	908.50	Nil	✓	Both	100%	No max	✗		✓
ING Bank	Investment 2 year Fixed	7.29	719.00	Nil	✓	Both	100%	2,000,000.00	✗		✓
nab	Invt Tailored 2yr Fxd IO	7.45	600.00	8/m	✓	IO	100%	No max	✗		✓
Qantas Staff CU	Invt Options 2yr Fxd IO	7.55	600.00	Nil	✓	IO	80%	3,000,000.00	✗		✗
Royal Guardian Mortgage	Invt Royal 2 year Fixed	7.20	1150.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Satisfac Credit Union	Invt Satisfac 2yr Fixed	7.62	800.00	Nil	✓	P+I	90%	1,250,000.00	✗		✓
SUNCORP	Investment 2 year Fixed	7.30	600.00	10/m	✓	Both	100%	No max	✗		✓
Unicom Credit Union	Investment 2 year Fixed	7.42	957.50	8/m	✓	Both	95%	No max	✗		✓
Warwick Credit Union	Invt Classic 2yr Fixed	7.65	982.00	Nil	✓	Both	95%	No max	✓		✓
Warwick Credit Union	Invt Premium 2yr Fixed	7.60	982.00	5/m	✓	Both	95%	No max	✓		✓
Westpac	Investment 2 year Fixed	7.35	750.00	8/m	✓	Both	100%	No max	✗		✓
Yes Home Loans	Investment 2 year Fixed	7.69	835.00	Nil	✓	Both	97%	2,500,000.00	✗		✓
★ "rising star"											
NSW Teachers CU	Invt IO 2 year Fixed	7.28	250.00	Nil	✗	IO	95%	No max	✗		✓
one direct home loans	2 year Fixed Investment	6.95	60.00	Nil	✓	Both	95%	No max	✗		✓
State Custodians	Invt Standard 2yr Fixed	7.20	650.00	Nil	✓	Both	100%	2,500,000.00	✗		✓
★★ "average value"											
Hibernian Credit Union	Investment 2 year Fixed	7.25	1150.00	20/m	✗	IO	80%	No max	✗		✗
Horizon Credit Union	Invt Horizon 2yr Fixed	7.55	935.00	Nil	✓	Both	95%	No max	✗		✓
Maitland Mutual BS	Invt Premium 2yr Fixed	7.35	300.00	Nil	✓	Both	97%	No max	✗		✓
Police CU SA	Investment 2 year Fixed	7.49	781.08	Nil	✓	Both	100%	No max	✗		✓
University Credit Soc	Investment 2 year Fixed	7.29	606.40	Nil	✗	Both	95%	No max	✗		✗
Wizard Home Loans	Investment 2 year Fixed	7.25	760.00	Nil	✗	Both	100%	1,000,000.00	✗		✓
★ "satisfactory value"											
AIMS Home Loans	Investment 2 year Fixed	7.70	660.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
AMP Banking	Investment 2 year Fixed	7.35	Nil	349/a	✗	Both	95%	2,000,000.00	✗		✓
Aussie Home Loans	Investment 2 year Fixed	7.49	600.00	Nil	✓	Both	100%	No max	✗		✓
Austral Mortgage	Inv Design a Loan 2y Fxd	7.34	750.00	Nil	✓	Both	95%	1,000,000.00	✗		✓
B & E	Investment 2 year Fixed	7.40	650.00	8/m	✓	P+I	97%	No max	✓		✗
Citibank	Investment 2 year Fixed	7.40	649.00	8/m	✓	Both	95%	4,000,000.00	✗		✓

your guide to product excellence

SECTION 1. SUMMARY REPORT

2 YEAR FIXED RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★ "satisfactory value"											
Coastline Credit Union	Investment 2 year Fixed	7.54	740.00	Nil	✓	P+I	90%	No max	✗		✓
Encompass Credit Union	Investment 2 year Fixed	7.35	910.00	Nil	✓	P+I	95%	No max	✗		✗
Greater Building Society	Investment 24mth Fxd	7.75	Nil	Nil	✓	Both	95%	1,000,000.00	✗		✗
Home Building Society	Invt 2yr Fixed Rollover	7.35	864.50	8/m	✓	Both	90%	No max	✗		✓
HomeSide Lending	Investment 2 year Fixed	7.35	500.00	6/m	✓	P+I	95%	No max	✗		✓
La Trobe Financial Servs	Invt Home Loan 2yr Fxd	7.75	1410.00	25/s	✓	Both	90%	2,500,000.00	✗		✓
Memberfirst Credit Union	Investment 2 year Fixed	7.35	600.00	Nil	✗	P+I	95%	No max	✗		✗
Morgan Brooks DIRECT	Invt Premier 2yr Fixed	7.29	700.00	Nil	✓	Both	95%	2,500,000.00	✗		✓
Nationwide Mortgage Corp	Investment 2 year Fixed	7.59	654.50	Nil	✗	Both	90%	4,000,000.00	✗		✓
Police Credit	Investment 2 year Fixed	7.39	Nil	Nil	✓	Both	95%	No max	✗		✗
Qld Teachers CU	Investment 2 year Fixed	7.35	735.00	Nil	✓	Both	90%	No max	✗		✓
Queenslanders CU	Investment 2 year Fixed	7.90	595.00	8/m	✓	Both	90%	No max	✗		✓
RAMS	Invt Standard Var 2y Fxd	7.35	350.00	96/a	✗	Both	100%	2,000,000.00	✗		✓
RAMS	Invt SmartWay 2yr Fixed	7.35	745.00	Nil	✗	Both	100%	2,000,000.00	✗		✓
RAMS	Investment Basic 2yr Fxd	7.35	645.00	Nil	✗	Both	100%	2,000,000.00	✗		✓
Resident Home Loans	Investmebt 2 year Fixed	7.40	800.00	Nil	✓	Both	95%	No max	✗		✓
Satisfac Credit Union	Invt Integris Fixed 2yr	7.70	800.00	Nil	✗	P+I	90%	750,000.00	✗		✓
Stellar Finance	Investment 2 year Fixed	7.65	685.00	Nil	✓	Both	97%	No max	✗		✓
Sutherland Credit Union	Investment 2 year Fixed	7.45	1055.00	8/a	✓	P+I	95%	750,000.00	✗		✓
TIO Banking	Investment 2 yr Fixed	7.55	720.00	7.50/m	✗	Both	95%	No max	✗		✓
Uni Credit Union	Investment 2 year Fixed	7.35	700.00	Nil	✓	P+I	97%	750,000.00	✗		✗
United Credit Union	Invt Access Plus 2yr Fxd	7.35	750.00	8/m	✓	P+I	95%	No max	✗		✓

SECTION 1. SUMMARY REPORT

3 YEAR FIXED RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★★★ "superior value"											
A M O Group	Investment 3 year Fixed	7.49	1170.00	Nil	✓	Both	100%	2,000,000.00	✓		✓
Adelaide Bank	Investment 3 year Fixed	7.35	695.00	8/m	✓	Both	100%	No max	✓		✓
Advantage Finance	Invnt FixedRatePlus3yr Fxd	7.00	635.00	Nil	✓	Both	95%	1,000,000.00	✗		✓
Arab Bank Australia	Investment 3 year Fixed	7.17	600.00	8/m	✓	Both	95%	No max	✗		✓
Austral Mortgage	Inv AdvantagePlus 3yr Fxd	7.24	830.00	Nil	✓	Both	95%	2,000,000.00	✓		✓
Community CPS Australia	Investment 3 year Fixed	7.35	695.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Community First CU	Invnt True 3 year Fixed	7.14	1002.45	Nil	✓	P+I	95%	No max	✓		✓
Credit Union Australia	Investment 3 year Fixed	7.29	795.00	Nil	✓	Both	97%	No max	✓		✓
Homeloans	Invnt Balanced Secure 3yr	7.32	949.00	Nil	✓	Both	97%	No max	✓		✓
HomePath	Investment 3yr Fixed	7.09	100.00	Nil	✓	Both	97%	No max	✗		✓
Illawarra CU NSW	Investment 3 year Fixed	7.31	957.50	8/m	✓	Both	95%	No max	✗		✓
Members Equity Bank	Invnt SuperMember 3yr Fxd	7.35	Nil	Nil	✓	Both	95%	No max	✗		✓
nab	Invnt Tailored HL 3yr Fxd	7.25	600.00	8/m	✓	Both	100%	No max	✗		✓
Newcastle Permanent	Investment 3 year Fixed	7.14	Nil	Nil	✓	Both	95%	No max	✗		✓
NSW Teachers CU	Invnt Option 3 year Fixed	7.18	250.00	Nil	✗	P+I	95%	No max	✗		✓
Sapphire Mortgage Servic	Invnt Sapphire+ 3yr 150k+	7.09	635.00	Nil	✓	Both	95%	No max	✗		✓
Savings & Loans CU SA	Investment 3 year Fixed	7.29	600.00	Nil	✓	Both	100%	No max	✓		✓
SGE Credit Union	Invnt Flexible Opt 3yr Fxd	7.49	200.00	Nil	✓	Both	90%	2,000,000.00	✗		✓
★★★★★ "exceptional value"											
ANZ Bank	Investment 3 year Fixed	7.35	500.00	10/m	✓	Both	95%	No max	✗		✓
Australian Central CU	Investment 3 year Fixed	7.29	830.00	7/m	✓	Both	100%	No max	✗		✓
BankSA	Investment 3 year Fixed	7.19	700.00	10/m	✓	Both	90%	No max	✗		✓
BankWest	Investment 3 year Fixed	7.35	700.00	12/m	✓	Both	95%	No max	✗		✓
Better Choice Home Loans	Investment 3 year Fixed	7.45	730.00	Nil	✓	Both	97.00%	No max	✓		✓
Colonial	Investment 3 year Fixed	7.35	100.00	Nil	✓	Both	97%	No max	✗		✓
Commonwealth Bank	Investment 3 year Fixed	7.35	700.00	8/m	✓	Both	97%	No max	✗		✓
Defence Force CU	Investment 3 year Fixed	7.55	Nil	10/m	✓	Both	90%	No max	✗		✓
Gateway Credit Union	Investment 3 year Fixed	7.35	Nil	Nil	✓	Both	95%	No max	✗		✗
IMB Limited	Investment 3 year Fixed	7.34	908.50	Nil	✓	Both	100%	No max	✗		✓
Lifeplan Funds Managemnt	Invnt FlexiSmart 3yr Fxd	7.49	600.00	Nil	✓	P+I	97%	400,000.00	✗		✗
Lifeplan Funds Managemnt	Investment 3 year Fixed	7.49	600.00	Nil	✓	Both	97%	400,000.00	✗		✗
Maxis Loans	Investment 3 year Fixed	7.49	Nil	Nil	✗	Both	95%	No max	✗		✓
Members Equity Bank	Investment 3 year Fixed	7.49	Nil	Nil	✓	Both	95%	No max	✗		✓
nab	Invnt Tailored 3yr Fxd IO	7.35	600.00	8/m	✓	IO	100%	No max	✗		✓
St George Bank	Investment 3 year Fixed	7.19	700.00	Nil	✓	Both	95%	No max	✗		✓
SUNCORP	Investment 3 year Fixed	7.19	600.00	10/m	✓	Both	100%	No max	✗		✓

your guide to product excellence

SECTION 1. SUMMARY REPORT

3 YEAR FIXED RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★★ "exceptional value"											
The Rock Building Soc	Investment 3 year Fixed	7.25	495.00	5/m	✓	Both	97%	3,500,000.00	✓		✓
Unicom Credit Union	Investment 3 year Fixed	7.31	957.50	8/m	✓	Both	95%	No max	✗		✓
Westpac	Investment 3 year Fixed	7.19	750.00	8/m	✓	Both	100%	No max	✗		✓
★★★ "strong value"											
API Lifestyle Home Loans	Investment 3 year Fixed	7.35	323.00	Nil	✗	Both	97%	2,500,000.00	✗		✓
Bank of Queensland	Investment 3 year Fixed	7.24	565.00	8/m	✓	Both	100%	No max	✗		✓
Bendigo Bank	Investment 3 year Fixed	7.25	685.00	8/m	✓	Both	95%	No max	✗		✓
CHS Home Loans	Investment 3 year Fixed	7.35	700.00	8/m	✓	P+I	97%	No max	✗		✓
connectfinancial	Investment 3 year Fixed	7.35	332.00	Nil	✓	P+I	97%	1,000,000.00	✗		✓
Heritage Building Soc	Investment 3 year Fixed	7.30	600.00	5/m	✓	Both	95%	No max	✗		✓
HSBC	Investment 3 year Fixed	7.29	825.00	Nil	✓	Both	97%	7,500,000.00	✗		✓
ING Bank	Investment 3 year Fixed	7.29	719.00	Nil	✓	Both	100%	2,000,000.00	✗		✓
Royal Guardian Mortgage	Invt Royal 3 year Fixed	7.34	1150.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
SERVICE ONE Members Ba	Investment 3 year Fixed	7.45	600.00	Nil	✓	Both	95%	1,300,000.00	✗		✓
Wizard Home Loans	Investment 3 year Fixed	7.35	760.00	Nil	✗	Both	100%	1,000,000.00	✗		✓
★ "rising star"											
NSW Teachers CU	Invt IO 3 year Fixed	7.28	250.00	Nil	✗	IO	95%	No max	✗		✓
one direct home loans	3 year Fixed Investment	6.95	60.00	Nil	✓	Both	95%	No max	✗		✓
State Custodians	Invt Standard 3yr Fixed	7.34	650.00	Nil	✓	Both	100%	2,500,000.00	✗		✓
★★ "average value"											
AMP Banking	Investment 3 year Fixed	7.18	Nil	349/a	✗	Both	95%	2,000,000.00	✗		✓
Bananacoast Community CU	Investment 3 year Fixed	7.30	520.00	Nil	✓	Both	100%	7,000,000.00	✗		✗
Citibank	Investment 3 year Fixed	7.19	649.00	8/m	✓	Both	95%	4,000,000.00	✗		✓
HomeSide Lending	Investment 3 year Fixed	7.29	500.00	6/m	✓	P+I	95%	No max	✗		✓
Horizon Credit Union	Invt Horizon 3yr Fixed	7.45	935.00	Nil	✓	Both	95%	No max	✗		✓
Maitland Mutual BS	Invt Premium 3yr Fixed	7.19	300.00	Nil	✓	Both	97%	No max	✗		✓
mecu	Investment 3 year Fixed	7.19	595.00	Nil	✗	P+I	95%	750,000.00	✗		✓
Police CU SA	Investment 3 year Fixed	7.49	781.08	Nil	✓	Both	100%	No max	✗		✓
PowerState Credit Union	Investment 3 year Fixed	7.69	731.00	Nil	✓	P+I	90%	No max	✓		✓
Qantas Staff CU	Invt Options 3yr Fxd IO	7.60	600.00	Nil	✓	IO	80%	3,000,000.00	✗		✗
Qld Teachers CU	Investment 3 year Fixed	7.35	735.00	Nil	✓	Both	90%	No max	✗		✓
Satisfac Credit Union	Invt Satisfac 3yr Fixed	7.62	800.00	Nil	✓	P+I	90%	1,250,000.00	✗		✓
University Credit Soc	Investment 3 year Fixed	7.29	606.40	Nil	✗	Both	95%	No max	✗		✗
Virgin Money	Investment 3 year Fixed	7.45	310.00	Nil	✓	Both	80%	2,000,000.00	✗		✓
Yes Home Loans	Investment 3 year Fixed	7.83	835.00	Nil	✓	Both	97%	2,500,000.00	✗		✓

your guide to product excellence

SECTION 1. SUMMARY REPORT

3 YEAR FIXED RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★ "satisfactory value"											
AIMS Home Loans	Investment 3 Year Fixed	7.67	660.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Aussie Home Loans	Investment 3 year Fixed	7.49	600.00	Nil	✓	Both	100%	No max	✗		✓
Austral Mortgage	Inv Design a Loan 3y Fxd	7.34	750.00	Nil	✓	Both	95%	1,000,000.00	✗		✓
BMC Mortgage	Invt Origin 3 year Fixed	7.85	685.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Encompass Credit Union	Investment 3 year Fixed	7.35	910.00	Nil	✓	P+I	95%	No max	✗		✗
Hibernian Credit Union	Investment 3 year Fixed	7.40	1150.00	20/m	✗	IO	80%	No max	✗		✗
Home Building Society	Invt 3yr Fixed Rollover	7.30	864.50	8/m	✓	Both	90%	No max	✗		✓
Nationwide Mortgage Corp	Investment 3 year Fixed	7.29	654.50	Nil	✗	Both	90%	4,000,000.00	✗		✓
Police & Nurses Credit	Investment 3 year Fixed	7.30	650.00	5/m	✓	Both	90%	1,000,000.00	✗		✗
Police Credit	Investment 3 year Fixed	7.39	Nil	Nil	✓	Both	95%	No max	✗		✗
Police CU NSW	Invt Fixed Rate Home Ln	7.49	1045.00	Nil	✓	Both	95%	No max	✗		✗
Queenslanders CU	Investment 3 year Fixed	7.90	595.00	8/m	✓	Both	90%	No max	✗		✓
RAMS	Investment Basic 3yr Fxd	7.35	645.00	Nil	✗	Both	100%	2,000,000.00	✗		✓
RAMS	Invt Standard Var 3y Fxd	7.35	350.00	96/a	✗	Both	100%	2,000,000.00	✗		✓
RAMS	Invt SmartWay 3yr Fixed	7.35	745.00	Nil	✗	Both	100%	2,000,000.00	✗		✓
Resident Home Loans	Investment 3 year Fixed	7.20	800.00	Nil	✓	Both	95%	No max	✗		✓
Satisfac Credit Union	Invt Integris Fixed 3yr	7.70	800.00	Nil	✗	P+I	90%	750,000.00	✗		✓
Stellar Finance	Investment 3 year Fixed	7.65	685.00	Nil	✓	Both	97%	No max	✗		✓
TIO Banking	Investment 3 yr Fixed	7.55	720.00	7.50/m	✗	Both	95%	No max	✗		✓
Uni Credit Union	Investment 3 year Fixed	7.45	700.00	Nil	✓	P+I	97%	750,000.00	✗		✗

SECTION 1. SUMMARY REPORT

5 YEAR FIXED RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★★★ "superior value"											
A M O Group	Investment 5 year Fixed	7.54	1170.00	Nil	✓	Both	100%	2,000,000.00	✓		✓
Adelaide Bank	Investment 5 year Fixed	7.30	695.00	8/m	✓	Both	100%	No max	✓		✓
Advantage Finance	Invnt FixedRatePlus5y Fxd	7.00	635.00	Nil	✓	Both	95%	1,000,000.00	✗		✓
Austral Mortgage	Inv AdvantagePlus 5y Fxd	7.34	830.00	Nil	✓	Both	95%	2,000,000.00	✓		✓
BankWest	Investment 5 year Fixed	6.99	700.00	12/m	✓	Both	95%	No max	✗		✓
Community CPS Australia	Investment 5 year Fixed	7.35	695.00	Nil	✓	Both	95%	2,000,000.00	✗		✓
Credit Union Australia	Investment 5 year Fixed	7.25	795.00	Nil	✓	Both	97%	No max	✓		✓
Homeloans	Invnt Balanced Secure 5yr	7.29	949.00	Nil	✓	Both	97%	No max	✓		✓
HomePath	Investment 5yr Fixed	7.09	100.00	Nil	✓	Both	97%	No max	✗		✓
Members Equity Bank	Invnt SuperMember 5yr Fxd	7.35	Nil	Nil	✓	Both	95%	No max	✗		✓
Newcastle Permanent	Investment 5 year Fixed	6.99	Nil	Nil	✓	Both	95%	No max	✗		✓
Sapphire Mortgage Servic	Invnt Sapphire+ 5yr 150k+	7.10	635.00	Nil	✓	Both	95%	No max	✗		✓
Savings & Loans CU SA	Investment 5 year Fixed	7.39	600.00	Nil	✓	Both	100%	No max	✓		✓
St George Bank	Investment 5 year Fixed	7.15	700.00	Nil	✓	Both	95%	No max	✗		✓
★★★★★ "exceptional value"											
ANZ Bank	Investment 5 year Fixed	7.35	500.00	10/m	✓	Both	95%	No max	✗		✓
Arab Bank Australia	Investment 5 year Fixed	7.17	600.00	8/m	✓	Both	95%	No max	✗		✓
Australian Central CU	Investment 5 year Fixed	7.35	830.00	7/m	✓	Both	100%	No max	✗		✓
BankSA	Investment 5 year Fixed	7.15	700.00	10/m	✓	Both	90%	No max	✗		✓
Better Choice Home Loans	Investment 5 year Fixed	7.50	730.00	Nil	✓	Both	97.00%	No max	✓		✓
Colonial	Investment 5 year Fixed	7.35	700.00	8/m	✓	Both	97%	No max	✗		✓
Commonwealth Bank	Investment 5 year Fixed	7.35	700.00	8/m	✓	Both	97%	No max	✗		✓
IMB Limited	Investment 5 year Fixed	7.34	908.50	Nil	✓	Both	100%	No max	✗		✓
Maxis Loans	Investment 5 year Fixed	7.49	Nil	Nil	✗	Both	95%	No max	✗		✓
Members Equity Bank	Investment 5 year Fixed	7.49	Nil	Nil	✓	Both	95%	No max	✗		✓
nab	Invnt Tailored HL 5yr Fxd	7.25	600.00	8/m	✓	Both	100%	No max	✗		✓
SGE Credit Union	Invnt Flexible Opt 5y Fxd	7.49	200.00	Nil	✓	Both	90%	2,000,000.00	✗		✓
SUNCORP	Investment 5 year Fixed	7.20	600.00	10/m	✓	Both	100%	No max	✗		✓
Westpac	Investment 5 year Fixed	7.25	750.00	8/m	✓	Both	100%	No max	✗		✓
★★★ "strong value"											
AMP Banking	Investment 5 year Fixed	7.24	Nil	349/a	✗	Both	95%	2,000,000.00	✗		✓
API Lifestyle Home Loans	Investment 5 year Fixed	7.45	323.00	Nil	✗	Both	97%	2,500,000.00	✗		✓
Bank of Queensland	Investment 5 year Fixed	7.34	565.00	8/m	✓	Both	100%	No max	✗		✓
Bendigo Bank	Investment 5 year Fixed	7.25	685.00	8/m	✓	Both	95%	No max	✗		✓
CHS Home Loans	Investment 5 year Fixed	7.35	700.00	8/m	✓	P+I	97%	No max	✗		✓

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SECTION 1. SUMMARY REPORT

5 YEAR FIXED RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+ Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100%	Loan Portable
			Upfront	Ongoing							
★★★ "strong value"											
Heritage Building Soc	Investment 5 year Fixed	7.30	600.00	5/m	✓	Both	95%	No max	✗	✓	✓
HSBC	Investment 5 year Fixed	7.35	825.00	Nil	✓	Both	97%	7,500,000.00	✗	✓	✓
ING Bank	Investment 5 year Fixed	7.29	719.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓
Lifeplan Funds Managemnt	Invt FlexiSmart 5yr Fxd	7.69	600.00	Nil	✓	P+I	97%	400,000.00	✗	✗	✗
Lifeplan Funds Managemnt	Investment 5 year Fixed	7.69	600.00	Nil	✓	Both	97%	400,000.00	✗	✗	✗
nab	Invt Tailored 5yr Fxd IO	7.35	600.00	8/m	✓	IO	100%	No max	✗	✓	✓
Royal Guardian Mortgage	Invt Royal 5 year Fixed	7.48	1150.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓
SERVICE ONE Members Ba	Investment 5 year Fixed	7.45	600.00	Nil	✓	Both	95%	1,300,000.00	✗	✓	✓
Virgin Money	Investment 5 year Fixed	7.45	310.00	Nil	✓	Both	80%	2,000,000.00	✗	✓	✓
Yes Home Loans	Investment 5 year Fixed	7.77	835.00	Nil	✓	Both	97%	2,500,000.00	✗	✓	✓
★ "rising star"											
Illawarra CU NSW	Investment 5 year Fixed	7.43	957.50	8/m	✓	Both	95%	No max	✗	✓	✓
one direct home loans	5 year Fixed Investment	7.19	60.00	Nil	✓	Both	95%	No max	✗	✓	✓
State Custodians	INvt Standard 5yr Fixed	7.48	650.00	Nil	✓	Both	100%	2,500,000.00	✗	✓	✓
★★ "average value"											
Aussie Home Loans	Investment 5 year Fixed	7.39	600.00	Nil	✓	Both	100%	No max	✗	✓	✓
Bananacoast Community CU	Investment 5 year Fixed	7.39	520.00	Nil	✓	Both	100%	7,000,000.00	✗	✗	✗
Citibank	Investment 5 year Fixed	7.30	649.00	8/m	✓	Both	95%	4,000,000.00	✗	✓	✓
Greater Building Society	Investment 49-60mth Fxd	7.70	Nil	Nil	✓	Both	95%	1,000,000.00	✗	✗	✗
Police CU SA	Investment 5 year Fixed	7.59	781.08	Nil	✓	Both	100%	No max	✗	✓	✓
RAMS	Investment Basic 5yr Fxd	7.35	645.00	Nil	✗	Both	100%	2,000,000.00	✗	✓	✓
RAMS	Invt Standard Var 5y Fxd	7.35	350.00	96/a	✗	Both	100%	2,000,000.00	✗	✓	✓
Resident Home Loans	Investment 5 year Fixed	7.17	800.00	Nil	✓	Both	95%	No max	✗	✓	✓
University Credit Soc	Investment 5 year Fixed	7.45	606.40	Nil	✗	Both	95%	No max	✗	✗	✗
Wizard Home Loans	Investment 5 year Fixed	7.35	760.00	Nil	✗	Both	100%	1,000,000.00	✗	✓	✓
★ "satisfactory value"											
AIMS Home Loans	Investment 5 year Fixed	7.66	660.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓
Austral Mortgage	Inv Design a Loan 5y Fxd	7.34	750.00	Nil	✓	Both	95%	1,000,000.00	✗	✓	✓
Collins Home Loans	Investment 5 year Fixed	7.54	55.00	Nil	✓	Both	95%	2,000,000.00	✗	✓	✓
Encompass Credit Union	Investment 5 year Fixed	7.49	910.00	Nil	✓	P+I	95%	No max	✗	✗	✗
Home Building Society	Invt 5yr Fixed Rollover	7.35	864.50	8/m	✓	Both	90%	No max	✗	✓	✓
HomeSide Lending	Investment 5 year Fixed	7.29	500.00	6/m	✓	P+I	95%	No max	✗	✓	✓
Macquarie Bank	Investment 5 year Fixed	7.55	750.00	Nil	✓	Both	100%	2,000,000.00	✗	✓	✓
Morgan Brooks DIRECT	Invt Premier 5yr Fixed	8.11	700.00	Nil	✓	Both	95%	2,500,000.00	✗	✓	✓
Nationwide Mortgage Corp	Investment 5 year Fixed	7.26	654.50	Nil	✗	Both	90%	4,000,000.00	✗	✓	✓

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SECTION 1. SUMMARY REPORT

5 YEAR FIXED RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100% Available	Loan Portable
			Upfront	Ongoing							
★ "satisfactory value"											
Pacific Mortgage Corp	Investment 5 year Fixed	7.42	764.50	Nil	✗	Both	95%	No max	✗	✓	✓
Police & Nurses Credit	Investment 5 year Fixed	7.35	650.00	5/m	✓	Both	90%	1,000,000.00	✗	✗	✗
Police Credit	Investment 5 year Fixed	7.39	Nil	Nil	✓	Both	95%	No max	✗	✗	✗
RAMS	Invt SmartWay 5yr Fixed	7.35	745.00	Nil	✗	Both	100%	2,000,000.00	✗	✓	✓
Satisfac Credit Union	Invt Integris Fixed 5yr	7.70	800.00	Nil	✗	P+I	90%	750,000.00	✗	✓	✓
TIO Banking	Investment 5 yr Fixed	7.55	720.00	7.50/m	✗	Both	95%	No max	✗	✓	✓

SUPERSEDED

SECTION 1. SUMMARY REPORT

REVOLVING LINE OF CREDIT

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Mandatory Payments Necessary	Interest Capitalisation	Max LVR	Max Loan	Loan Review Period	Loan Portable
			Upfront	Ongoing						
★★★★★ "superior value"										
A M O Group	Smart Option	7.74	1165.00	Nil	✓	✗	95%	2,000,000.00	N/A	✓
ANZ Bank	Equity Manager	8.07	500.00	150/a	✗	✓	80%	No max	Semi-Annual	✓
API Lifestyle Home Loans	Line of Credit	7.37	323.00	Nil	✗	✗	90%	2,500,000.00	N/A	✓
Arab Bank Australia	Line of Credit	8.05	Nil	375/a	✗	✓	95%	No max	Annual	✓
Commonwealth Bank	Viridian LOC Quarterly	8.09	700.00	12/m	✗	✗	90%	No max	Annual	✓
Commonwealth Bank	CBA Portfolio Loan	7.96	100.00	495/a	✗	✓	80%	No max	Annual	✓
Gateway Credit Union	EquiSmart Home Loan	7.64	Nil	Nil	✓	✗	95%	No max	Annual	✓
Intech Credit Union	Mortgage Master	7.70	835.00	Nil	✓	✗	80%	750,000.00	Annual	✓
Loan Australia Corp	Line of Credit Loan	7.14	355.00	Nil	✗	✗	90%	No max	m	✓
Mortgage Ezy	Ezy Niva Line of Credit	7.19	1257.00	Nil	✓	✗	90%	2,000,000.00	N/A	✓
Newcastle Permanent	Real Equity	8.04	Nil	5/m	✗	✓	90%	No max	Annual	✓
Refund Mortgage	Line of Credit	7.45	960.00	Nil	✗	✓	90%	1,000,000.00	N/A	✓
Refund Mortgage	Pro Pack	7.35	960.00	250/a	✗	✓	90%	2,000,000.00	N/A	✓
Royal Guardian Mortgage	Equity	7.60	1150.00	15/m	✗	✗	90%	1,000,000.00	N/A	✓
Select Credit Union	Equity Access	7.44	697.00	Nil	✓	✓	95%	No max	Annual	✓
State Custodians	Standard Variable	7.30	650.00	Nil	✗	✓	100%	2,500,000.00	N/A	✓
Yes Home Loans	Equity Access	7.43	835.00	Nil	✗	✓	97%	2,500,000.00	Annual	✓
★★★★★ "exceptional value"										
Adelaide Bank	HomeBuyer Power	8.17	695.00	150/a	✗	✓	100%	No max	N/A	✓
BankSA	Portfolio Loan	8.17	800.00	14/m 200/a	✓	✓	90%	No max	Semi-Annual	✓
Commonwealth Bank	Residential Equity	8.07	700.00	12/m	✗	✗	90%	No max	Annual	✓
Community CPS Australia	All-in-One Account	8.20	695.00	Nil	✓	✓	90%	2,000,000.00	Annual	✓
Companion CU	Line Of Credit	7.79	558.00	10/m	✗	✗	90%	750,000.00	Annual	✓
Credit Union Australia	Mortgage Freedom >\$250k	7.59	795.00	Nil	✗	✓	97%	1,000,000.00	N/A	✓
Home Building Society	Equity Line	8.07	664.00	75/s	✗	✓	80%	No max	N/A	✓
Macquarie Bank	Executive Choice >250K	7.55	750.00	150/a	✗	✓	90%	499,999.99	N/A	✓
nab	National Flexi Plus	8.22	600.00	250/a	✗	✓	95%	No max	Annual	✓
RAMS	Line of Credit Pro Pack2	7.47	595.00	300/a	✗	✓	90%	1,000,000.00	N/A	✓
RAMS	Line of Credit Pro Pack1	7.47	745.00	300/a	✗	✓	90%	1,000,000.00	N/A	✓
RESI Mortgage Corp	Line of Credit	7.59	616.00	Nil	✗	✓	90%	4,000,000.00	N/A	✓
Savings & Loans CU SA	Latitude Plus >\$150k	7.71	600.00	8/m	✗	✗	90%	No max	Annual	✓
St George Bank	Portfolio Loan	8.17	800.00	14/m 200/a	✓	✓	90%	No max	N/A	✓
StGeorge QLD VIC TAS WA	Portfolio Loan	8.17	800.00	14/m 200/a	✓	✓	90%	No max	N/A	✓
University Credit Soc	Equity Access	7.95	606.40	Nil	✗	✗	80%	No max	Annual	✓
Wizard Home Loans	Wealth Power	7.72	760.00	Nil	✓	✗	90%	750,000.00	N/A	✓

SECTION 1. SUMMARY REPORT

REVOLVING LINE OF CREDIT

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Mandatory Payments Necessary	Interest Capitalisation	Max LVR	Max Loan	Loan Review Period	Loan Portable
			Upfront	Ongoing						
★★★ "strong value"										
Austral Credit Union	Line of Credit	7.64	1175.00	2/m	✓	✗	90%	500,000.00	N/A	✓
Bank of Queensland	Line of Credit	8.22	565.00	6/m	✗	✓	90%	No max	Annual	✓
Better Choice Home Loans	Balanced Home Line	7.72	730.00	100/a	✓	✓	95%	No max	N/A	✓
Citibank	Mortgage Power >200<300k	7.73	840.00	250/a	✓	✗	90%	299,999.99	N/A	✓
eChoice	eChoice Line Of Credit	7.53	Nil	Nil	✗	✓	95%	2,000,000.00	N/A	✓
HomeSide Lending	Peak Performance Conces	8.02	500.00	70/s	✗	✗	90%	No max	Annual	✓
HomeSide Lending	Peak Performance	8.22	500.00	70/s	✗	✗	90%	No max	Annual	✓
Illawarra Home Loans	Complete	7.50	Nil	Nil	✗	✓	95%	1,200,000.00	N/A	✓
ING Bank	Action Equity Loan	7.99	220.00	Nil	✗	✓	90%	2,000,000.00	N/A	✓
ING Bank	Professional SHL <300k	7.99	220.00	180/a	✗	✓	90%	299,999.00	N/A	✓
Mortgage House of Aust	Ready Access Loan	7.80	600.00	5/m 100/a	✗	✓	97%	3,500,000.00	N/A	✓
Nationwide Mortgage Corp	Line Of Credit	7.60	654.50	Nil	✓	✗	90%	2,000,000.00	N/A	✓
Pacific Mortgage Corp	Gold Access Account	7.49	765.00	Nil	✗	✓	95%	No max	N/A	✓
Qantas Staff CU	Access Loan	7.90	600.00	Nil	✗	✗	80%	3,000,000.00	N/A	✗
Railways Credit Union	Tilt All-in-One Mort O/D	7.70	550.00	Nil	✗	✓	88%	No max	Annual	✗
Savings & Loans CU SA	Latitude	8.21	600.00	Nil	✗	✗	90%	No max	Annual	✓
SUNCORP	Asset Line	8.07	600.00	10/m	✗	✓	97%	No max	N/A	✓
★ "rising star"										
Ironbark Mort Solutions	Standard	7.55	632.50	Nil	✓	✗	100%	750,000.00	N/A	✓
Ironbark Mort Solutions	Premium	7.45	882.50	300/a	✓	✗	100%	750,000.00	N/A	✓
Ironbark Mort Solutions	FeeFree	7.65	Nil	Nil	✓	✗	90%	750,000.00	N/A	✓
★★ "average value"										
A M O Group	Professional All in One	7.81	1165.00	Nil	✗	✗	90%	2,000,000.00	N/A	✓
Aussie Home Loans	Line Of Credit	7.65	600.00	150/a	✓	✓	90%	349,999.99	N/A	✓
Austral Mortgage	Design a Loan	7.30	750.00	Nil	✗	✗	97%	1,000,000.00	N/A	✓
BankWest	Equity Access	7.60	Nil	325/a	✗	✗	90%	No max	Annual	✓
Bendigo Bank	Bendigo One	7.95	685.00	8/m	✗	✗	90%	No max	N/A	✓
BMC Mortgage	Origin Full Doc	7.70	660.00	25/a	✗	✗	90%	2,000,000.00	N/A	✓
Greater Building Society	Constant Credit Equity	8.05	Nil	3/m	✗	✓	90%	No max	Annual	✗
HSBC	Home Equity Loan	8.15	725.00	Nil	✓	✗	80%	1,000,000.00	Annual	✓
Illawarra CU NSW	All in One	8.07	957.50	Nil	✗	✓	80%	No max	Annual	✓
IMB Limited	Equity Line Advantage	8.07	908.50	Nil	✓	✗	90%	No max	Annual	✓
mecu	Home Equity	8.15	595.00	12.50/m	✓	✗	80%	No max	Annual	✓
Mortgage House of Aust	Equity Gold	7.99	500.00	Nil	✗	✓	100%	2,000,000.00	N/A	✓
MyRate	All-in-One Loan	7.75	Nil	Nil	✗	✗	100%	2,000,000.00	N/A	✓

SECTION 1. SUMMARY REPORT

REVOLVING LINE OF CREDIT

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Mandatory Payments Necessary	Interest Capitalisation	Max LVR	Max Loan	Loan Review Period	Loan Portable
			Upfront	Ongoing						

★★ "average value"

PowerState Credit Union	Flexi Power	8.07	731.00	Nil	✓	✗	90%	No max	N/A	✓
Railways Credit Union	Tilt Investment Mort O/D	7.70	550.00	Nil	✗	✓	88%	No max	Annual	✗
Rate Busters	RateBuster	6.90	1895.00	Nil	✓	✓	90%	2,000,000.00	N/A	✓
TAFE & Community CU	Line of Credit	7.69	1000.00	Nil	✓	✗	80%	No max	Annual	✓
United Credit Union	Premium Home Equity Line	8.21	600.00	300/a	✗	✓	85%	No max	Annual	✓
Warwick Credit Union	LifeStyle Eqty > \$150k	7.65	982.00	5/m	✗	✓	95%	No max	Annual	✓
Westpac	Equity Access Loan	8.22	600.00	10/m	✗	✓	92%	No max	N/A	✓

★ "satisfactory value"

Alliance One CreditUnion	All in One	8.25	943.25	Nil	✓	✗	80%	400,000.00	Annual	✗
Assured Home Loans	Easy Start	7.54	730.50	Nil	✓	✓	90%	2,000,000.00	N/A	✓
Assured Home Loans	Rate Breaker	7.27	3480.50	Nil	✓	✓	90%	2,000,000.00	N/A	✓
Austral Mortgage	Wealth Maximiser	7.67	750.00	Nil	✗	✓	90%	750,000.00	N/A	✓
Austral Mortgage	DAL Money Manager	7.55	750.00	Nil	✓	✗	90%	750,000.00	N/A	✓
Bananacoast Community CU	All-In-One Account	8.05	520.00	Nil	✗	✓	100%	7,000,000.00	Annual	✗
Citibank	Business Power >\$200k	8.47	649.00	Nil	✓	✗	90%	1,000,000.00	N/A	✓
Collins Home Loans	Collins Complete	8.10	899.00	Nil	✗	✓	90%	1,000,000.00	N/A	✓
Collins Home Loans	Collins Equityline	7.44	55.00	Nil	✗	✓	90%	2,000,000.00	N/A	✓
connectfinancial	Cash on Hand	7.74	832.00	150/a	✗	✓	80%	No max	Annual	✓
Defence Force CU	Smart Mover	7.49	Nil	300/a	✓	✗	80%	No max	N/A	✓
Encompass Credit Union	Mortgage Plus Loan	8.05	1455.00	Nil	✗	✗	90%	No max	Annual	✓
Family First CU	Smart Credit	7.85	997.00	Nil	✗	✗	90%	No max	Annual	✗
Heritage Building Soc	Living Equity	7.90	600.00	Nil	✓	✗	85%	500,000.00	Annual	✓
Homeloans	MoniPower	8.10	1029.00	100/a	✗	✓	100%	No max	N/A	✓
Horizon Credit Union	Handy Loan	8.20	785.00	5/m	✓	✗	80%	No max	Annual	✓
Hunter United Credit Un	Maximiser	7.95	889.50	2/m	✗	✗	80%	No max	N/A	✗
Maitland Mutual BS	Express Credit Facility	8.05	300.00	10/m	✗	✓	80%	No max	Annual	✓
one direct home loans	Equity Loan	7.39	60.00	Nil	✗	✗	90%	No max	N/A	✓
Police & Nurses Credit	Equity Access Account	8.05	650.00	8/m	✗	✗	90%	No max	Annual	✗
Police CU SA	Equity Plus Home Saver	8.24	836.08	Nil	✓	✗	90%	500,000.00	Annual	✓
Qld Teachers CU	Home Loan Overdraft	8.27	735.00	Nil	✓	✗	80%	No max	Annual	✓
Queenslanders CU	Home Action Ac	8.05	595.00	8/m	✗	✓	80%	No max	Annual	✓
Rate Busters	FeeBuster	7.17	220.00	Nil	✓	✓	90%	2,000,000.00	N/A	✓
SERVICE ONE Members Ba	HomePlus	8.00	600.00	7.50/m	✗	✓	80%	1,300,000.00	Annual	✓
SGE Credit Union	Equity Line InterestOnly	8.05	590.00	Nil	✓	✗	97%	2,000,000.00	N/A	✓
The Rock Building Soc	Line Of Credit	8.07	495.00	5/m	✓	✗	80%	3,500,000.00	Annual	✓

SECTION 1. SUMMARY REPORT

REVOLVING LINE OF CREDIT

Company	Product	Published Rate (%)	Loan Fees (\$250k)		Mandatory Payments Necessary	Interest Capitalisation	Max LVR	Max Loan	Loan Review Period	Loan Portable
			Upfront	Ongoing						
★ "satisfactory value"										
Victoria Teachers CU	Reducing Line of Credit	8.07	600.00	Nil	✗	✗	95%	No max	N/A	✗
Victoria Teachers CU	Revolving Line of Credit	8.07	600.00	150/a	✗	✗	95%	No max	Annual	✗
Wagga Mutual Credit Un	Line of Credit	7.95	880.00	Nil	✓	✗	95%	500,000.00	Annual	✗

SUPERSEDED