



HOME LOAN STAR RATINGS



IN THIS REPORT: We research & rate over:

- 1,961 home loans
- from 115 lenders

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

LOCKING IN LOOKS GOOD TO HOME OWNERS

Australians have been fixing their home loans at a rate not seen since June 2008. The competitive pressure in the market has seen a dramatic drop in fixed interest rates, encouraging even more borrowers to fix their loans. Lenders have dropped their 3 year fixed interest rates by 1.11% on average since June 2011. One lender has dropped its equivalent rate by 1.61%. The activity in the market resulted in almost 1 in 10 borrowers opting to fix their loan in the period of July 2011 to January 2012.

CANSTAR RATINGS IMPACTED

The drop in fixed interest rates has shown up in the CANSTAR *home loan star ratings* with 48 fixed rate products losing their five star rating. This was a direct result of competitive pressure to reduce rates. When we compare a product we consider its interest rates over a six-month period relative to the rest of the market. On average, the interest rates on fixed home loan products that lost their five star rating were 0.37% higher than the lowest interest rate. This is an unusual situation brought about entirely by market pressure in a rate-driven environment where the borrowers are the ultimate beneficiaries.

RATE UNCERTAINTY TAMED?

There's no doubt reduced interest rates have great appeal to borrowers but the overriding reason borrowers are flocking to fixing has to do with the certainty a fixed loan offers. It's not easy to predict the movements of variable interest rates



and the level of uncertainty over the issue was highlighted last November and December when the Reserve Bank of Australia (RBA) decreased the cash rate by 0.25%. Subsequently, many lenders did not pass on the full cuts to borrowers.

"Lender's cost of funding" received another media airing but ANZ went one step further. When announcing that it would be passing on the full interest rate cut in December, it also announced plans to review interest rates on loan products on the second Friday of each month. ANZ CEO Australia Philip Chronican commented that the move "provides a measure of predictability for customers on when rate changes will occur and it provides us with the flexibility to reflect movements in funding costs across the full spectrum of funding sources – not solely in response to the Reserve Bank's cash rate".

CASH RATE STAYS PUT, BANKS BREAKAWAY

In February 2012, the RBA decided that the movements in November and December last year were having the desired effects and there was no need at that point in time for any further easing of monetary policy. However, at ANZ's monthly interest rate review in February, it was decided to increase rates on variable products by 0.06% due to higher funding costs irrespective of the RBA staying put. While ANZ was the first to announce the out-of-cycle rate increase, the bank was not alone nor did it post the biggest increase. In all, 42 lenders hiked up their rates in February on average by 0.1% with the largest increase being 0.15% by Bendigo Bank.

Lenders consistently claimed that the cost of funding was behind the out-of-cycle rate rises. This was backed

up by the Reserve Bank of Australia. Speaking at the Australian DCM Summit, Guy Debelle, RBA Assistant Governor (Financial Markets), noted that pricing on deposit products, in particular term deposits, had risen and the cost of wholesale funds had increased due to “investors’ concerns about the global banking industry”.

KNOW WHAT YOU’RE PAYING

In this current uncertain rate environment, the most positive thing borrowers can do is to compare the interest rate they are currently paying on their home loan with what else is available in the market to ensure they are not being overcharged. With the removal of

early exit fees last year, borrowers have the added flexibility to change lenders.

However, it is wise to remember that some additional costs still apply. Things like discharge, application and government fees will need to be factored in when refinancing sums are being done.

To help you compare loans, CANSTAR has looked at 1961 home loans from 115 lenders across variable, fixed rate and line of credit loans for both residential and investment purposes. Our star ratings are easy to use and give you the ability to narrow down products worth investigating further. They are also useful in seeing how your current lender stacks up.



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SECTION 1. SUMMARY REPORT

VARIABLE RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal +Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	Redraw Facility 100%	Portability
			Upfront	Ongoing							
★★★★★ "outstanding value"											
ANZ	Breakfree Investment Variable 250K to 500K	6.66%	0	375/a	✓	Both	90%	250000	✓	✓	✓
Bank of Melbourne	Advantage Package Investment Variable 250K+	6.70%	0	395/a	✓	Both	95%	250000	✓	✓	✓
bankmecu	Inv Premium <499k	6.58%	595	Nil	✓	P+I	95%	10000	✓	✓	✓
Collins Home Loans	Investment Variable	6.32%	1025	Nil	✓	Both	90%	150000	✓	✓	✓
Commonwealth Bank	Wealth Package Inv Standard Variable 250K to 500	6.66%	200	375/a	✓	Both	95%	250000	✓	✓	✓
CUA	Investment Discount Home Loan	6.72%	795	Nil	✓	Both	97%	250000	✓	✓	✓
ECU Australia	Loyalty Plus Investment Premium Variable 250K+	6.40%	450	30/m	✓	Both	95%	250000	✓	✓	✓
Greater Building Society	Ultimate Home Loan Package Inv Variable	6.49%	0	325/a	✓	Both	95%	0	✓	✓	✓
Illawarra CU NSW	Basic Home Loan Investment	6.32%	900	8/m	✗	P+I	95%	30000	✓	✓	✓
Illawarra Home Loans	Investment Bank Beater	6.28%	0	345/a	✓	Both	90%	250000	✓	✓	✓
IMB	Investment Budget Loan	6.29%	323.74	10/m	✓	Both	80%	75000	✗	✓	✓
loans.com.au	The Dream Investment Loan	6.50%	295	Nil	✓	Both	95%	50000	✓	✓	✓
loans.com.au	Inv Dream Loan Express Variable	6.40%	295	Nil	✓	Both	80%	50000	✓	✓	✓
loans.com.au	Investment Dream Catcher	6.25%	295	375/a	✓	Both	80%	50000	✓	✓	✓
Macquarie Bank	Premium Inv Premium Variable 150K to 2M	6.49%	600	33/m	✓	Both	90%	150000	✓	✓	✓
Macquarie Credit Union	Inv Property Variable	6.71%	800	Nil	✓	Both	95%	10000	✓	✓	✓
Mortgage HOUSE	Inv Peak Variable <649k	6.61%	595	Nil	✓	P+I	95%	10000	✓	✓	✓
Mortgage HOUSE	Inv Advantage Variable <649k	6.61%	595	Nil	✓	Both	90%	10000	✓	✓	✓
Mortgage HOUSE	Inv Essential Offset Variable <649k	6.56%	595	Nil	✓	Both	80%	10000	✓	✓	✓
nab	Private Tailored Pkg Inv Tailored Variable 250K+	6.61%	0	750/a	✓	Both	95%	250000	✓	✓	✓
nab	Choice Package Inv Tailored Variable 250K+	6.61%	0	395/a	✓	Both	95%	250000	✓	✓	✓
Newcastle Permanent	Investment Discounted Real Deal 3 yrs	6.31%	500	Nil	✓	Both	95%	50000	✗	✓	✓
Newcastle Permanent	Premium Plus Package Investment Premium Variabl	6.33%	0	350/a	✓	Both	95%	250000	✓	✓	✓
Newcastle Permanent	Investment Real Deal	6.56%	500	Nil	✓	Both	95%	50000	✗	✓	✓
Pacific Mortgage Group	Investment Variable	6.25%	0	Nil	✓	Both	95%	50000	✓	✓	✓
Qantas Staff CU	Inv Step Ahead Variable <499k	6.49%	0	Nil	✓	Both	95%	150000	✓	✓	✗
Qld Police Credit Union	Inv Classic Plus Unlimited	6.44%	0	25/m	✓	Both	97%	100000	✓	✓	✓
State Custodians	Inv Standard Variable Offset	6.37%	0	345/a	✓	Both	95%	151000	✓	✓	✓
State Custodians	Inv Breathe Easy Offset	6.62%	0	Nil	✓	Both	95%	150000	✓	✓	✓
Suncorp Bank	My Home Package Investment Variable 250K+	6.40%	0	25/m	✓	Both	95%	250000	✓	✓	✓
V Plus Home Loans	Inv Advantage Plus Variable <899k	6.23%	50	350/a	✓	Both	95%	250000	✓	✓	✓
Yellow Brick Road	Inv Gold Pathway Variable	6.44%	600	Nil	✓	Both	90%	250000	✓	✓	✓

★ "rising star"

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SECTION 1. SUMMARY REPORT

VARIABLE RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal +Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	Redraw Facility 100%	Portability
			Upfront	Ongoing							
★ "rising star"											
HomeSide Lending	Homeplus Package Homeplus Investment Variable 2	6.64%	162.5	10/m	✓	Both	95%	250000	✓	✓	✓
★★★★											
A M O Group	Investment Variable	6.68%	1240	Nil	✓	Both	90%	50000	✓	✓	✓
AMP Bank	Select Package Investment Classic Variable 100K+	6.57%	895	Nil	✓	Both	90%	100000	✓	✓	✓
AMP Bank	Professional Package Investment Classic Variable 2	6.57%	0	349/a	✓	Both	90%	250000	✓	✓	✓
AMP Bank	Affinity Package Investment Classic Variable 100K+	6.57%	895	Nil	✓	Both	90%	100000	✓	✓	✓
ANZ	Investment Simplicity Plus Unlimited	6.56%	0	Nil	✓	Both	90%	50000	✗	✓	✓
Bank of Melbourne	Advantage Package Investment Discount Variable 1	6.70%	0	395/a	✓	Both	95%	250000	✓	✓	✓
BankSA	Advantage Package Investment Variable 250K+	6.72%	0	395/a	✓	Both	95%	250000	✓	✓	✓
BankSA	Advantage Package Inv Discount Variable 1 yr 250K	6.72%	0	395/a	✓	Both	95%	250000	✓	✓	✓
BOQ	Shareholder Benefits Investment Standard Variable	6.76%	375	Nil	✓	Both	95%	250000	✓	✓	✓
BOQ	Home Loan Privileges Investment Standard Variable	6.61%	0	375/a	✓	Both	95%	250000	✓	✓	✓
Catalyst Mutual	Basic Home Loan Investment	6.32%	900	8/m	✗	P+I	95%	30000	✗	✓	✓
Catalyst Mutual	Investment Reward Rate	6.45%	900	8/m	✗	P+I	95%	250000	✓	✓	✓
Citibank	Mortgage Plus Investment Offset Variable 150K to 5	6.59%	0	350/a	✓	Both	80%	150000	✓	✓	✓
Collins Home Loans	Inv Premium Variable	6.66%	1025	Nil	✓	Both	90%	30000	✓	✓	✓
Community CPS Australia	Pinnacle +Plus Pkg Investment Variable 200K to 300	6.84%	0	Nil	✓	Both	95%	200000	✓	✓	✓
CUA	Investment Intro Variable 1 yr	6.34%	795	Nil	✓	Both	97%	10000	✓	✓	✓
CUA	Investment Basic Variable <5m	6.54%	795	Nil	✓	Both	97%	10000	✗	✓	✓
eMoney	Inv Full Doc Variable	6.38%	275	Nil	✓	Both	90%	50000	✗	✓	✓
eMoney	Inv Full Doc Variable Pro Pack	6.28%	550	330/a	✓	Both	90%	50000	✗	✓	✓
Gateway Credit Union	Inv Low Rate Essentials	6.63%	600	Nil	✓	Both	95%	50000	✗	✓	✓
Greater Building Society	Inv Great Rate Variable	6.54%	500	Nil	✓	Both	95%	No min	✗	✓	✓
Heritage Bank	Professional Package Investment Variable 150K+	6.53%	0	300/a	✓	Both	95%	150000	✓	✓	✓
Homeloans	Investment Monipower	6.71%	1066	Nil	✓	Both	95%	20000	✓	✓	✓
Homestar Finance	Inv No Fee Offset	6.59%	0	Nil	✓	Both	90%	250000	✓	✓	✓
Hume Building Society	Investment Interest Saver	6.55%	750	Nil	✓	Both	95%	50000	✗	✓	✓
Illawarra CU NSW	Investment Reward Rate	6.45%	900	8/m	✗	P+I	95%	250000	✓	✓	✓
IMB	Investment Budget Blue Loan	6.49%	768.74	Nil	✓	Both	80%	75000	✗	✓	✓
ING DIRECT	Inv Orange Advantage Variable <299k	6.84%	220	199/a	✓	Both	95%	50000	✓	✓	✓
LJ Hooker Finance	Leveredge Plus Var Inv	6.49%	0	Nil	✓	Both	90%	30000	✗	✓	✓
Macquarie Credit Union	Inv Low Rate Home Loan	6.46%	820	Nil	✓	P+I	95%	150000	✗	✓	✓
ME Bank	Member Package Investment Ultimate Offset 50K+	6.49%	300	395/a	✓	P+I	95%	50000	✓	✓	✓

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SECTION 1. SUMMARY REPORT

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			Upfront	Ongoing							
★★★★											
Mortgageport Management	Inv Essential	6.69%	1704	Nil	✓	Both	95%	150000	✓	✓	✓
MyRate	Inv Advantage Variable <599k	6.45%	0	Nil	✓	Both	95%	100000	✗	✓	✓
Newcastle Permanent	Premium Plus Package Investment Real Deal 50K+	6.56%	0	350/a	✓	Both	95%	50000	✗	✓	✓
People's Choice Credit Union	Home Loan Package Investment Standard Variable	6.60%	0	375/a	✓	Both	90%	250000	✓	✓	✓
Police Credit	Premium Home Inv Standard Variable 250K+	6.49%	0	375/a	✓	Both	95%	250000	✗	✓	✓
Qantas Staff CU	Inv Home Plus Variable	6.79%	600	Nil	✓	P+I	95%	No min	✓	✓	✗
Qld Police Credit Union	Inv Classic	6.54%	876	Nil	✓	Both	97%	50000	✗	✓	✓
RAMS Home Loans	Investor Home Loan	6.59%	1020	20/m	✓	IO	95%	15000	✓	✓	✓
Rate Busters	Investment Fightback Prem Var	6.49%	855	Nil	✓	Both	90%	80000	✓	✓	✓
RESI Mortgage Corp	Inv Smart Pro Loan	6.69%	632.5	Nil	✓	Both	95%	30000	✗	✓	✓
RESI Mortgage Corp	Investment Flexi Options	6.81%	826.5	Nil	✓	Both	95%	10000	✓	✓	✓
Select Credit Union	Super Investment Loan	6.64%	547	Nil	✓	Both	95%	25000	✓	✓	✓
St George Bank	Advantage Package Investment Discount Variable 1	6.72%	0	395/a	✓	Both	95%	250000	✓	✓	✓
St George Bank	Advantage Package Investment Variable 250K+	6.72%	0	395/a	✓	Both	95%	250000	✓	✓	✓
The Rock Building Soc	Inv Rock Star Pkg Variable Special <3m	6.59%	0	350/a	✓	Both	90%	100000	✓	✓	✓
UBank	Inv UHomeLoan (for refinancing)	6.23%	0	Nil	✓	Both	80%	100000	✗	✓	✓
United Community	Pinnacle +Plus Pkg Investment Variable 200K to 300	6.84%	0	Nil	✓	Both	95%	200000	✓	✓	✓
V Plus Home Loans	Inv Basic Variable	6.39%	0	Nil	✓	Both	90%	200000	✗	✓	✓
Westpac	Premier Advantage Rocket Investment Loan 250K+	6.76%	750	395/a	✓	Both	97%	250000	✓	✓	✓
Yellow Brick Road	Investment Better Basics	6.48%	600	Nil	✓	Both	90%	50000	✗	✓	✓
★★★★											
ADCU	Investment Home Loan	7.04%	900	Nil	✓	Both	95%	30000	✓	✓	✓
Adelaide Bank	Investment Smartfit Variable	6.76%	895	10/m	✓	Both	90%	10000	✓	✓	✓
Adelaide Bank	Investment SmartSaver	6.66%	895	Nil	✓	Both	90%	10000	✗	✓	✓
AMP Bank	Professional Package Investment Intro 1yr Variable	6.42%	0	349/a	✓	Both	90%	100000	✓	✓	✓
AMP Bank	Investment Basic Variable Loan	6.62%	545	Nil	✓	Both	90%	40000	✓	✓	✓
ANZ	Investment Variable	7.36%	0	5/m	✓	Both	90%	20000	✓	✓	✓
Arab Bank Australia	Inv The Basics	6.84%	600	8/m	✓	P+I	95%	50000	✗	✓	✓
Assured Home Loans	Inv Fightback II	6.62%	1014.5	Nil	✓	Both	90%	150000	✓	✓	✓
Austral Mortgage	Investment Advantage Plus <499k	6.76%	1095	Nil	✓	Both	95%	50000	✓	✓	✓
B & E Personal Banking	Inv TopLine Discount Variable <299k	6.82%	650	Nil	✗	Both	95%	150000	✓	✓	✗
Bank of Melbourne	Inv Negotiated Basic Variable	6.73%	600	Nil	✓	Both	95%	30000	✗	✓	✓
Bank of Melbourne	Investment Basic Variable	6.82%	600	Nil	✓	Both	95%	30000	✗	✓	✓

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VARIABLE RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal + Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	Redraw Facility 100%	Portability
			Upfront	Ongoing							
★★★★											
bankmecu	Inv Basic Variable	6.58%	595	8/m	✓	P+I	95%	10000	✗	✓	✓
BankSA	Inv Negotiated Basic	6.75%	600	Nil	✓	Both	95%	30000	✗	✓	✓
BankSA	Inv Basic Variable	6.84%	600	Nil	✓	Both	95%	30000	✗	✓	✓
Bankstown City CU	Property Manager	6.73%	1025	Nil	✗	Both	97%	25000	✓	✓	✓
Bankstown City CU	Inv Basic Home Loan	6.44%	1290	Nil	✗	Both	95%	10000	✓	✗	✓
Bankwest	Inv Mortgage Shredder	7.30%	60	Nil	✓	Both	95%	20000	✓	✓	✓
Bankwest	Investment Premium Select <749k	6.55%	0	Nil	✓	Both	90%	200000	✓	✓	✓
Bankwest	Inv Premium Home Loan	6.70%	60	Nil	✓	Both	95%	20000	✓	✓	✓
Bankwest	Inv Rate Cutter Home Loan	6.90%	60	Nil	✓	Both	95%	20000	✓	✓	✓
bcu	Inv Discount Variable Rate 95%	6.45%	600	Nil	✗	Both	95%	10000	✓	✓	✗
bcu	Inv Discount Variable Rate 95%	6.75%	600	Nil	✗	Both	95%	10000	✓	✓	✗
Bendigo Bank	Home Loan Package Investment Variable 5K+	6.95%	705	8/m	✗	P+I	95%	5000	✓	✓	✓
Bendigo Bank	Home Loan Package Plus Investment Variable 250K	6.75%	705	8/m	✗	P+I	95%	250000	✓	✓	✓
BMC Mortgage	Inv Platinum Pack	6.73%	510	Nil	✓	Both	90%	50000	✓	✓	✗
BMC Mortgage	Inv Advantedge	6.78%	450	Nil	✓	Both	95%	50000	✗	✓	✓
BOQ	Investment Economy	6.88%	695	10/m	✓	Both	95%	No min	✗	✓	✓
Catalyst Mutual	Investment Variable	6.99%	900	8/m	✗	P+I	95%	30000	✓	✓	✓
Citibank	Mortgage Plus Investment Variable 150K to 500K	6.59%	0	350/a	✓	Both	80%	150000	✗	✓	✓
Citibank	Investment Basic Variable	6.62%	649	Nil	✓	Both	80%	50000	✗	✓	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	6.71%	800	8/m	✓	Both	95%	10000	✓	✓	✓
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	6.69%	800	Nil	✗	Both	95%	10000	✗	✓	✓
Commonwealth Bank	Inv Standard Variable	7.41%	800	8/m	✓	Both	95%	10000	✓	✓	✓
Commonwealth Bank	Inv No Fee Variable Rate	6.71%	0	Nil	✗	Both	95%	150000	✗	✓	✓
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150	6.71%	200	375/a	✓	Both	95%	150000	✓	✓	✓
Commonwealth Bank	Inv Rate Saver	6.90%	800	8/m	✗	Both	95%	10000	✗	✓	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	6.69%	800	Nil	✗	Both	95%	10000	✗	✓	✓
Commonwealth Bank	Inv Economiser	6.90%	800	8/m	✗	Both	95%	10000	✗	✓	✓
Community CPS Australia	Investment Basic Variable	6.44%	795	11/m	✓	P+I	95%	100000	✗	✓	✓
Community CPS Australia	Investment Parent Variable	7.14%	795	Nil	✓	Both	95%	10000	✓	✓	✓
Community CPS Australia	Investment Variable	7.14%	795	Nil	✓	Both	95%	10000	✓	✓	✓
Community First CU	True Basic Home Loan Investment	6.59%	1096	Nil	✓	Both	95%	50000	✗	✓	✓
Community First CU	Accelerator Home Loan Package Investment True V	6.65%	0	395/a	✓	Both	95%	250000	✓	✓	✓
Community Mutual Group	Investment Sustainable Home Ln	6.89%	470	Nil	✗	Both	95%	No min	✓	✓	✓

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			Upfront	Ongoing							
★★★★											
Companion CU	Investment Basic Variable	6.44%	795	11/m	✓	P+I	95%	100000	✗	✓	✓
Companion CU	Investment Parent Variable	7.14%	945	Nil	✓	Both	95%	10000	✓	✓	✓
Companion CU	Investment Variable	7.14%	795	Nil	✓	Both	95%	10000	✓	✓	✓
Credit Union SA	Investment Standard Variable <299k	6.97%	843.38	Nil	✓	Both	90%	5000	✓	✓	✓
Credit Union SA	Investment First Home Loan	6.67%	0	Nil	✗	Both	90%	100000	✓	✓	✓
Easy Street Fin Services	Investment Easystreet Basic Var	6.59%	500	Nil	✓	P+I	95%	50000	✗	✓	✓
ECU Australia	Investment Introductory Home Loan 1 yr	6.19%	800	Nil	✓	Both	95%	150000	✓	✓	✓
ECU Australia	Investment Premium Variable	7.00%	800	Nil	✓	Both	95%	No min	✓	✓	✓
ECU Australia	Investment Easy Move 1 yr	6.19%	800	Nil	✓	Both	95%	10000	✓	✓	✓
Encompass Credit Union	Investment Mortgage Loan	6.95%	930	Nil	✓	Both	95%	No min	✓	✓	✓
First Option CU	Investment Mortgage Secured	7.06%	275	Nil	✓	Both	95%	5000	✓	✓	✗
Gateway Credit Union	Investment Variable	6.99%	745	Nil	✓	Both	95%	20000	✓	✓	✓
Greater Building Society	Inv Variable	6.90%	500	Nil	✓	Both	95%	No min	✗	✓	✓
Hemisphere Financial	Investment Home Loan	6.89%	599	Nil	✓	Both	95%	50000	✓	✓	✓
Hemisphere Financial	Investment Horizon Loan	6.54%	599	345/a	✓	Both	95%	150000	✓	✓	✓
Heritage Bank	Investment Discount Variable	6.35%	850	Nil	✓	P+I	95%	150000	✗	✓	✓
Heritage Bank	Investment Basic Variable	6.53%	600	Nil	✓	P+I	95%	50000	✗	✓	✓
Heritage Bank	Investment Variable	6.94%	600	5/m	✓	Both	95%	20000	✓	✓	✓
Homeloans	Investment ProSmart	6.64%	1041	Nil	✓	Both	95%	50000	✗	✓	✓
Homeloans	Investment Ultra	6.64%	966	Nil	✓	Both	95%	30000	✗	✓	✓
Homestar Finance	Inv Advantage Variable	6.63%	0	Nil	✓	Both	95%	250000	✗	✓	✓
Horizon Credit Union	Investment Basic Home Loan	6.70%	935	5/m	✓	Both	95%	20000	✓	✓	✓
Horizon Credit Union	Platinum Loan Package Investment Classic Home L	6.60%	0	375/a	✓	Both	95%	250000	✗	✓	✓
HSBC	Investment Home Value	6.77%	100	Nil	✓	Both	90%	100000	✗	✓	✓
HSBC	Investment Variable	7.38%	850	Nil	✓	Both	90%	50000	✓	✓	✓
HSBC	Investment Home Smart	7.38%	850	Nil	✓	P+I	90%	50000	✓	✓	✓
Hume Building Society	Investment Variable	6.85%	750	Nil	✓	Both	97%	No min	✓	✓	✓
Hunter United Credit Un	Package Home Loan Investment Variable 250K+	6.65%	0	295/a	✓	P+I	95%	250000	✗	✓	✗
Hunter United Credit Un	Inv Basic Variable Unlimited	6.50%	930	5/m	✓	P+I	95%	No min	✗	✓	✗
Illawarra CU NSW	Investment Variable	6.99%	900	8/m	✗	P+I	95%	30000	✓	✓	✓

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VARIABLE RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal +Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	Redraw Facility 100%	Portability
			Upfront	Ongoing							
★★★★											
IMB	Investment Variable	7.09%	768.74	Nil	✓	Both	80%	10000	✓	✓	✓
IMB	Professional Mortgage Plus Investment Variable 200	6.54%	323.74	360/a	✓	Both	80%	200000	✓	✓	✓
IMB	Professional Mortgage Investment Variable 200K+	6.79%	323.74	Nil	✓	Both	80%	200000	✓	✓	✓
IMB	Inv Discount Intro Variable 1 yr	6.09%	768.75	10/m	✓	Both	80%	1000	✗	✓	✓
ING DIRECT	Inv Mortgage Simplifier <299k	6.72%	220	Nil	✓	Both	95%	50000	✗	✓	✓
LJ Hooker Finance	Leveredge Inv	6.59%	0	Nil	✓	Both	90%	30000	✗	✓	✓
LJ Hooker Finance	Kick-Start Plus Var Inv	6.59%	0	Nil	✓	Both	95%	30000	✗	✓	✓
LJ Hooker Finance	Kick-Start Var Inv	6.65%	0	Nil	✓	Both	95%	30000	✗	✓	✓
Macarthur Credit Union	Property Investment Loan	7.05%	1180	Nil	✓	Both	95%	No min	✗	✓	✗
Macquarie Bank	Inv Premium Variable	7.40%	600	Nil	✓	Both	90%	150000	✓	✓	✓
Macquarie Bank	Inv Classic P&I Variable	6.49%	0	Nil	✓	P+I	80%	150000	✗	✓	✓
Macquarie Bank	Classic Inv Classic IO Variable 150K to 2M	6.59%	600	Nil	✓	IO	90%	150000	✗	✓	✓
Macquarie Bank	Inv Classic IO Variable	6.59%	600	Nil	✓	IO	90%	150000	✗	✓	✓
Macquarie Credit Union	Inv Power Home Loan 1 yr	6.21%	800	Nil	✗	Both	95%	150000	✗	✓	✓
Maritime Mining & Power	Inv All In One	7.04%	800	Nil	✓	Both	90%	30000	✗	✓	✗
Maritime Mining & Power	Inv First Rate	6.78%	500	Nil	✓	Both	95%	30000	✗	✓	✗
ME Bank	Investment Var Supermember	6.74%	300	Nil	✓	P+I	95%	40000	✗	✓	✓
ME Bank	Investment Ultimate Supermember	7.04%	300	Nil	✓	P+I	95%	50000	✓	✓	✓
Mortgage HOUSE	Inv Vantage Offset Variable	6.49%	670	375/a	✓	Both	90%	10000	✓	✓	✓
Mortgageport Management	Inv Member Special	7.04%	879	Nil	✓	Both	95%	150000	✓	✓	✓
Mortgageport Management	Inv Choice Home Loan	6.80%	2105	Nil	✓	Both	90%	150000	✗	✓	✓
nab	Inv Base Variable Rate	7.10%	600	Nil	✓	Both	95%	20000	✗	✓	✓
nab	Inv Tailored Variable	7.31%	600	8/m	✓	Both	95%	20000	✓	✓	✓
nab	Inv Base Variable Rate Discount	6.81%	600	Nil	✓	Both	95%	20000	✗	✓	✓
Newcastle Permanent	Investment Intro Variable 1 yr	6.26%	500	Nil	✓	Both	95%	No min	✗	✓	✓
Newcastle Permanent	Investment Premium Variable	7.18%	0	Nil	✓	Both	95%	No min	✓	✓	✓
Newcastle Permanent	Premium Plus Package Investment Real Options	6.96%	0	350/a	✓	Both	95%	0	✗	✓	✓
Newcastle Permanent	Premium Plus Package Investment Intro Variable 1 y	6.26%	0	350/a	✓	Both	95%	0	✗	✓	✓
Newcastle Permanent	Investment Real Options	6.96%	500	Nil	✓	Both	95%	No min	✗	✓	✓
Northern Beaches CU	Investment All in One	7.09%	915	Nil	✓	P+I	95%	30000	✓	✓	✗
Northern Beaches CU	Investment Introductory Home Loan 1 yr	6.04%	1390	Nil	✓	P+I	95%	30000	✗	✓	✗
Northern Beaches CU	Investment Minimiser Home Loan	6.59%	915	Nil	✓	P+I	95%	100000	✗	✓	✗

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Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal + Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	Redraw Facility 100%	Portability
			Upfront	Ongoing							
★★★★											
People's Choice Credit Union	Investment Basic Variable	6.62%	900	8/m	✓	Both	95%	50000	X	✓	✓
People's Choice Credit Union	Investment Lite Basic Variable	6.68%	619	Nil	✓	Both	95%	30000	X	✓	✓
Police Credit	Inv 12m Discount Variable 1 yr	6.19%	0	Nil	✓	P+I	95%	120000	X	✓	✓
Police Credit	Inv Standard Variable	6.89%	600	Nil	✓	Both	95%	10000	X	✓	✓
Qantas Staff CU	Inv Options Variable IO	6.79%	600	Nil	✓	Both	95%	No min	X	X	X
Qld Police Credit Union	Inv Standard Variable	7.09%	876	Nil	✓	Both	97%	50000	X	✓	✓
Qld Professional CU	Inv Friendly	6.75%	705	10/m	✓	Both	90%	No min	✓	✓	✓
QT Mutual Bank	Smart Starter Extra Investment Mortgage Breaker 25	6.67%	600	Nil	✓	P+I	95%	250000	✓	X	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 250K to 500K	6.67%	0	395/a	✓	P+I	95%	250000	✓	X	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 250K to	6.67%	0	25/m	✓	P+I	95%	250000	✓	X	✓
QT Mutual Bank	Teachers' Life Inv Intro Rate Mortgage Breaker 1 yr	6.47%	0	25/m	✓	P+I	95%	150000	✓	X	✓
QT Mutual Bank	Smart Starter Extra Inv Intro Rate Mortgage Breaker	6.47%	600	Nil	✓	P+I	95%	150000	✓	X	✓
QT Mutual Bank	Choices Inv Intro Rate Mortgage Breaker 1 yr 150K+	6.47%	0	395/a	✓	P+I	95%	150000	✓	X	✓
Queensland Country Credit Union	Ultimate Home Loan Investment Variable Rate 150K	6.59%	0	330/a	X	Both	95%	150000	✓	✓	X
Queenslanders CU	Inv Original Home Loan	6.68%	595	Nil	✓	Both	95%	50000	X	✓	✓
RAMS Home Loans	Inv Full Feature	7.28%	1020	Nil	✓	Both	95%	15000	✓	✓	✓
RESI Mortgage Corp	Inv Complete Home Loan	7.10%	632.5	Nil	✓	Both	95%	30000	X	✓	✓
RESI Mortgage Corp	Inv Switch'n'Save Intro Var 2 yrs	6.49%	632.5	Nil	✓	Both	95%	30000	X	✓	✓
SCU	Inv Standard Variable	7.10%	747	Nil	✓	Both	95%	25000	✓	✓	✓
SCU	Investment Basic Home Loan	6.59%	747	Nil	✓	P+I	95%	25000	X	✓	✓
SERVICE ONE Members Bank	Investment Standard Variable	7.10%	750	8/m	✓	Both	97%	No min	✓	✓	✓
SGE Credit Union	Inv Affinity Standard Variable HL	6.89%	1090	Nil	✓	Both	95%	20000	✓	✓	X
SGE Credit Union	Investment Mortgage Secured Ln	7.19%	1090	Nil	✓	Both	95%	20000	✓	✓	X
St George Bank	Inv Negotiated Basic Variable	6.75%	600	Nil	✓	Both	95%	30000	X	✓	✓
St George Bank	Investment Basic Variable	6.84%	600	Nil	✓	Both	95%	30000	X	✓	✓
Summerland CU	Inv Premium	6.71%	0	380/a	✓	P+I	95%	250000	X	✓	✓
Suncorp Bank	Investment Back To Basics	6.85%	600	Nil	✓	Both	95%	10000	X	✓	✓
Sutherland Credit Union	Investment Home Plus	6.80%	1055	Nil	✓	P+I	95%	50000	✓	✓	✓
Teachers Credit Union	Rewards Package Inv Solutions Plus Home Loan 25	6.39%	765	200/a	✓	P+I	95%	250000	X	✓	✓
Teachers Credit Union	Inv Solutions Plus Home Loan	6.39%	765	200/a	✓	P+I	95%	250000	X	✓	✓
Teachers Credit Union	Rewards Package Inv Smart Home Loan 150K+	6.49%	765	200/a	✓	P+I	95%	150000	X	✓	✓
Teachers Credit Union	Inv Smart Home Loan	6.49%	765	200/a	✓	P+I	95%	150000	X	✓	✓
Teachers Credit Union	Inv Variable IO	7.04%	715	Nil	✓	IO	95%	25000	X	✓	✓

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Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal +Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	Redraw Facility 100%	Portability
			Upfront	Ongoing							
★★★											
The Capricornian	My First Home Loan Inv Variable 50K to 750K	6.45%	0	385/a	✓	Both	95%	50000	✓	✓	✓
The Capricornian	My Advantage Inv Variable 50K to 2M	6.85%	0	385/a	✓	Both	95%	50000	✓	✓	✓
The Mutual	Inv Intro Plus 3 yrs	6.39%	500	Nil	✓	P+I	90%	150000	✓	✓	✓
The Mutual	Inv Mutual	6.59%	300	Nil	✗	Both	90%	50000	✗	✓	✓
The Rock Building Soc	Investment Advantage Variable	6.91%	800	Nil	✓	Both	90%	50000	✗	✓	✓
The Rock Building Soc	Inv Rock Star Package Variable <3m	6.84%	0	350/a	✓	Both	90%	100000	✓	✓	✓
TIO Banking	Essentials Home Ln Pkg Investment Essentials Vari	6.76%	0	399/a	✗	P+I	90%	250000	✓	✓	✓
Unicredit-WA	Investment Variable	6.60%	0	Nil	✓	Both	95%	No min	✗	✓	✓
United Community	Investment Basic Variable	6.44%	795	11/m	✓	P+I	95%	100000	✗	✓	✓
United Community	Investment Parent Variable	7.14%	945	Nil	✓	Both	95%	10000	✓	✓	✓
United Community	Investment Variable	7.14%	795	Nil	✓	Both	95%	10000	✓	✓	✓
Victoria Teachers Mutual Rank	Inv Basic Variable	6.49%	0	Nil	✓	P+I	95%	No min	✗	✓	✓
Victoria Teachers Mutual Rank	Interest Only Investment Variable	6.79%	0	Nil	✓	IO	95%	50000	✗	✓	✓
Victoria Teachers Mutual Rank	Inv Offset Variable	6.99%	0	Nil	✓	Both	95%	No min	✓	✓	✓
Wagga Mutual Credit Un	Investment Basic Variable	6.44%	795	11/m	✓	P+I	95%	100000	✗	✓	✓
Wagga Mutual Credit Un	Investment Variable	7.14%	795	Nil	✓	Both	95%	10000	✓	✓	✓
Wagga Mutual Credit Un	Investment Parent Variable	7.14%	795	Nil	✓	Both	95%	10000	✓	✓	✓
Westpac	Investment Flexi First Option	6.76%	750	Nil	✓	Both	97%	25000	✗	✓	✓
Westpac	Rocket Investment Loan	7.46%	750	8/m	✓	Both	97%	10000	✓	✓	✓
Yellow Brick Road	Inv Homebase	6.84%	745	Nil	✓	Both	90%	20000	✓	✓	✓
★★											
ADCU	Interest Only Loan	7.04%	900	Nil	✓	IO	95%	30000	✗	✗	✓
AIMS Home Loans	Inv First Option Variable	7.07%	660	10/m	✓	Both	85%	200000	✗	✓	✓
AIMS Home Loans	Inv Gold Variable	7.25%	660	Nil	✓	Both	85%	50000	✗	✓	✓
AIMS Home Loans	Inv Super Saver Discount Variable 1 yr	6.71%	660	Nil	✓	Both	85%	150000	✗	✓	✓
AMP Bank	Investment Classic Variable	7.42%	895	10/m	✓	Both	90%	40000	✓	✓	✓
AMP Bank	Investment Intro 1yr Variable	6.42%	295	10/m	✓	Both	90%	40000	✓	✓	✓
Aussie Home Loans	Inv Optimizer Standard Variable	7.40%	100	Nil	✓	Both	95%	100000	✗	✓	✓
B & E Personal Banking	Investment Variable	7.30%	650	Nil	✗	Both	95%	No min	✓	✓	✗
Bank of Cyprus Australia	Investment Complete	7.35%	770	6/m	✓	Both	90%	No min	✗	✓	✓
Bank of Cyprus Australia	Investment Essential	7.35%	1020	8/m	✓	Both	90%	30000	✗	✓	✓
Bank of Melbourne	Investment Discount Variable 1 yr	6.70%	700	10/m	✓	Both	95%	50000	✓	✓	✓
Bank of Melbourne	Investment Variable	7.40%	700	10/m	✓	Both	95%	10000	✓	✓	✓

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Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal +Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	Redraw Facility 100%	Portability
			Upfront	Ongoing							
★★											
BankSA	Inv Discount Variable 1 yr	6.72%	700	10/m	✓	Both	95%	50000	✓	✓	✓
BankSA	Investment Variable	7.42%	700	10/m	✓	Both	95%	10000	✓	✓	✓
Bankwest	Inv Mortgage Shredder Intro Var 1 yr	6.30%	60	Nil	✓	Both	95%	20000	✓	✓	✓
Bankwest	Inv Lite Home Loan	7.18%	60	Nil	✓	Both	95%	20000	✗	✓	✓
Bankwest	Inv Super Start Home Loan	6.50%	60	Nil	✓	Both	95%	20000	✓	✓	✓
bcu	Inv Standard Variable	7.15%	600	Nil	✗	Both	95%	10000	✓	✓	✗
Bendigo Bank	Investment Variable	7.45%	705	8/m	✗	P+I	95%	5000	✓	✓	✓
BOQ	Investment Standard Variable	7.46%	845	10/m	✓	Both	95%	No min	✓	✓	✓
CairnsPenny Savings&Loan	Inv Standard Variable	6.85%	660	15/q	✓	Both	95%	20000	✗	✓	✓
Circle Credit Co-op	Inv Standard Variable	7.15%	500	Nil	✓	Both	95%	50000	✗	✓	✗
Citibank	Investment Offset Variable	7.62%	649	8/m	✓	Both	85%	50000	✓	✓	✓
Coastline Credit Union	Investment Options Home Loan	6.96%	755	8/m	✓	P+I	90%	100000	✗	✓	✓
Coastline Credit Union	Investment Variable	7.26%	755	Nil	✓	P+I	90%	15000	✗	✓	✓
Community First CU	Investment True Value Var HI	7.15%	1096	Nil	✓	Both	95%	10000	✓	✓	✓
Community Mutual Group	Investment Home Loan Redraw	7.14%	525	Nil	✗	Both	95%	No min	✓	✓	✓
FCCS Credit Union	Investment Value Home Loan	6.69%	750	8/m	✗	Both	95%	30000	✗	✗	✓
FCCS Credit Union	Investment Value Plus Variable	7.39%	750	Nil	✓	Both	95%	30000	✓	✓	✓
FCCS Credit Union	Investment Variable	7.39%	750	Nil	✓	Both	95%	30000	✗	✓	✓
Hemisphere Financial	Investment Alt Doc Loan	7.29%	599	Nil	✓	Both	80%	50000	✓	✓	✓
Holiday Coast CU	Inv Keep It Simple Standard <399k	7.20%	935	Nil	✗	Both	95%	50000	✗	✗	✓
Holiday Coast CU	Inv Live Life Platinum <399k	7.10%	935	8/m	✓	Both	95%	No min	✗	✓	✓
Holiday Coast CU	Inv Live Life Standard <399k	7.35%	935	8/m	✓	Both	95%	No min	✗	✓	✓
Holiday Coast CU	Inv Keep It Simple Platinum <399k	7.00%	935	Nil	✗	Both	95%	50000	✗	✗	✓
Horizon Credit Union	Investment Classic Home Loan	7.10%	835	Nil	✓	Both	95%	No min	✗	✓	✓
Hunter United Credit Un	Investment Variable	7.04%	930	5/m	✓	P+I	95%	No min	✗	✓	✗
Intech Credit Union	Investment Loan	7.06%	935	Nil	✓	IO	95%	30000	✓	✗	✗
ME Bank	Investment Ultimate Offset	7.49%	300	Nil	✓	P+I	95%	50000	✓	✓	✓
ME Bank	Investment Interest Only Loan	7.19%	300	Nil	✓	Both	95%	40000	✗	✓	✓
ME Bank	Investment Variable	7.19%	300	Nil	✓	IO	95%	40000	✗	✓	✓
Mortgageport Management	Inv April Special	6.85%	550	330/a	✓	Both	90%	250000	✗	✓	✓
MyState	Investment Essentials	6.98%	850	Nil	✓	Both	97%	150000	✗	✓	✗
MyState	Residential Investment	7.35%	952	Nil	✓	Both	97%	30000	✗	✓	✗
People's Choice Credit Union	Investment Standard Variable	7.20%	900	Nil	✓	Both	90%	20000	✓	✓	✓

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Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal +Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	Redraw Facility 100%	Portability
			Upfront	Ongoing							
★★											
Police Credit Union	Investment Variable	6.91%	1045	Nil	✓	Both	90%	30000	✗	✓	✗
QT Mutual Bank	Inv Intro Rate Mortgage Breaker 1 yr	6.47%	644	Nil	✓	P+I	95%	125000	✓	✗	✓
QT Mutual Bank	Investment Mortgage Breaker	7.27%	644	Nil	✓	P+I	95%	20000	✓	✗	✓
QT Mutual Bank	Investment Rate Tracker HL Series 2 80%	6.85%	644	Nil	✗	P+I	95%	150000	✓	✗	✗
Queensland Country Credit Union	Investment Variable Rate	7.09%	950	5/m	✗	Both	95%	10000	✓	✓	✗
Railways Credit Union	Investment Mort Loan Variable	6.85%	450	Nil	✗	P+I	90%	50000	✗	✓	✓
RESI Mortgage Corp	Inv Low Start 1 yr	6.20%	1182.5	Nil	✗	Both	95%	30000	✗	✓	✓
RTA Staff CU	Investment Variable	7.14%	1010	Nil	✗	P+I	95%	10000	✓	✓	✓
RTA Staff CU	Investment Basic Variable	6.89%	1010	Nil	✗	P+I	95%	100000	✓	✓	✓
SGE Credit Union	Inv Affinity Mortgage Breaker HL	6.99%	1090	Nil	✓	Both	95%	20000	✓	✓	✗
St George Bank	Investment Variable	7.42%	700	10/m	✓	Both	95%	10000	✓	✓	✓
St George Bank	Investment Discount Variable 1 yr	6.72%	700	10/m	✓	Both	95%	50000	✓	✓	✓
Summerland CU	Investment Eco Mortgage Loan	7.06%	600	8/m	✓	P+I	95%	20000	✗	✓	✓
Summerland CU	Investment Mortgage Investment	7.31%	800	8/m	✓	Both	95%	20000	✗	✓	✓
Suncorp Bank	Investment Variable	7.43%	600	10/m	✓	Both	95%	10000	✓	✓	✓
Sutherland Credit Union	Investment Home In One	7.41%	1055	8/a	✓	P+I	95%	50000	✓	✓	✓
Sutherland Credit Union	Investment Home Basic	6.65%	1055	Nil	✗	P+I	95%	250000	✗	✓	✓
Teachers Credit Union	Inv Flexi Choice	7.04%	715	Nil	✓	P+I	95%	25000	✗	✓	✓
The Capricornian	Inv Variable	7.35%	250	Nil	✓	Both	95%	10000	✓	✓	✓
The Mutual	Inv Premium Variable	6.94%	300	Nil	✗	Both	95%	20000	✓	✓	✓
The Rock Building Soc	Investment Variable	7.59%	800	5/m	✓	Both	95%	50000	✓	✓	✓
TIO Banking	Investment Essentials Variable	7.26%	1180	10/m	✗	P+I	90%	10000	✓	✓	✓
★											
Adelaide Bank	Investment Smartdoc Variable	7.84%	895	10/m	✓	Both	80%	10000	✓	✓	✓
Arab Bank Australia	Inv Standard Variable	7.90%	250	Nil	✓	Both	95%	50000	✗	✓	✓
Arab Bank Australia	Inv HeadStart Intro Variable 6 mths	6.44%	600	8/m	✓	P+I	95%	50000	✗	✓	✓
Bank of Melbourne	Super Fund Variable	7.40%	1600	12/m	✓	Both	80%	100000	✓	✗	✓
BankSA	Super Fund Variable	7.42%	1600	12/m	✓	Both	80%	100000	✓	✗	✓
Beirut Hellenic Bank	Investment Variable	7.58%	1020	10/m	✓	Both	80%	No min	✗	✓	✓
Citibank	Investment Variable	7.62%	649	8/m	✓	Both	85%	50000	✗	✓	✓
Community Mutual Group	Investment Mortgage Breaker	7.14%	470	Nil	✗	P+I	95%	No min	✗	✗	✗
Horizon Credit Union	Investment Real Estate	7.60%	835	Nil	✓	P+I	95%	10000	✗	✓	✓
Hunter United Credit Un	Inv Interest Only	6.90%	880	Nil	✗	IO	90%	150000	✗	✓	✗

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SECTION 1. SUMMARY REPORT

VARIABLE RATE INVESTMENT HOME LOAN

Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal +Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	Redraw Facility	Portability
			Upfront	Ongoing							
★											
Macquarie Credit Union	Inv Property Secured Loan	9.10%	800	Nil	✓	Both	95%	10000	✓	✓	✓
Qld Professional CU	Inv Variable	7.60%	705	Nil	✗	Both	90%	No min	✓	✓	✓
Queenslanders CU	Inv Standard Variable Rate	7.29%	595	8/m	✗	P+I	90%	50000	✗	✓	✓
St George Bank	Super Fund Variable	7.42%	1600	12/m	✓	Both	80%	100000	✓	✗	✓
Summerland CU	Investment Equity Extra	7.71%	800	10/m	✓	Both	80%	20000	✗	✓	✓

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home loan star ratings

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	Split Facility
			Upfront	Ongoing						
★★★★★ "outstanding value"										
ANZ	Equity Manager	7.51%	0	150/a	X	✓	90%	No Max	N/A	✓
ANZ	Breakfree Equity Manager 250K to 500K	6.81%	0	375/a	X	✓	90%	499999.99	N/A	✓
Commonwealth Bank	Wealth Package Viridian Line Of Credit 250K to 500	6.81%	200	375/a	X	X	90%	499999.99	Annual	X
Greater Building Society	Ultimate Home Loan Package Constant Credit Equit	7.20%	0	325/a	X	✓	90%	No Max	Annual	✓
HomeSide Lending	Homeplus Package Peak Performance Equity 250K	6.79%	162.5	70/s	X	X	90%	No Max	Annual	✓
Macquarie Bank	Premium Line of Credit Variable 150K to 2M	6.49%	0	33/m	X	✓	90%	2000000	Annual	✓
nab	Portfolio Package Portfolio Facility <499k 250K to 5	6.88%	0	550/a	X	✓	90%	499999.99	Annual	✓
nab	Portfolio Facility <499k	6.88%	0	550/a	X	✓	90%	No Max	Annual	✓
nab	Private Portfolio Portfolio Facility <499k 250K to 500	6.88%	0	750/a	X	✓	90%	499999.99	Annual	✓
nab	Home Equity LOC	6.79%	600	8/m	X	✓	90%	No Max	Annual	✓
Newcastle Permanent	Premium Plus Package Real Equity 250K to 500K	6.41%	0	350/a	X	✓	90%	499999.99	Annual	✓
Select Credit Union	Super Equity Access	6.84%	547	Nil	✓	✓	95%	No Max	Annual	✓
State Custodians	Line of Credit	6.37%	0	345/a	X	✓	95%	1000000	N/A	✓
Suncorp Bank	My Home Package Asset Line Of Credit 250K+	6.40%	0	25/m	X	✓	90%	No Max	N/A	✓
★★★★★										
Bank of Melbourne	Advantage Package Portfolio Loan 250K to 1000K	6.80%	0	395/a	✓	✓	90%	999999.99	N/A	✓
BankSA	Advantage Package Portfolio Loan 250K+	6.82%	0	395/a	✓	✓	90%	No Max	N/A	✓
bcu	All-In-One Discount Variable Unlimited	6.45%	600	Nil	X	✓	90%	No Max	Annual	X
BOQ	Shareholder Benefits Come-N-Go Line of Credit 250	6.96%	625	Nil	X	✓	90%	No Max	Annual	✓
Commonwealth Bank	CALIA+	7.04%	220	Nil	X	✓	80%	No Max	N/A	✓
Community CPS Australia	Pinnacle +Plus Pkg All-In-One Variable 200K to 300	6.99%	0	Nil	✓	✓	90%	299999.99	Annual	✓
Gateway Credit Union	Equitismart Home Loan	7.14%	745	Nil	X	✓	80%	No Max	N/A	✓
Greater Building Society	Constant Credit Equity	7.25%	500	5/m	X	✓	90%	No Max	Annual	✓
IMB	Professional Mortgage Equity Line Advantage 200K	6.89%	323.74	Nil	✓	X	80%	No Max	Annual	✓
Mortgage HOUSE	Home Line <649k	6.59%	595	150/a	✓	X	95%	No Max	N/A	✓
nab	Flexi Plus	7.46%	600	250/a	X	✓	90%	No Max	Annual	✓
nab	Choice Package Flexi Plus 150K+	7.31%	0	395/a	X	✓	90%	No Max	Annual	✓
nab	Private Tailored Pkg Flexi Plus 20K+	7.31%	0	750/a	X	✓	90%	No Max	Annual	✓
Pacific Mortgage Group	Line Of Credit	6.44%	0	Nil	X	✓	95%	2000000	N/A	✓
Qantas Staff CU	Access Loan	6.79%	600	Nil	X	X	95%	No Max	N/A	✓
St George Bank	Advantage Package Portfolio Loan 250K to 1000K	6.82%	0	395/a	✓	✓	90%	999999.99	N/A	✓
Unicredit-WA	Equity Access	6.95%	0	Nil	X	X	80%	No Max	Annual	✓
United Community	Pinnacle +Plus Pkg All-In-One Variable 200K to 300	6.99%	0	Nil	✓	✓	90%	299999.99	Annual	✓
Westpac	Premier Advantage Equity Access Loan 250K+	6.91%	150	395/a	X	✓	92%	No Max	Semi-Annual	✓

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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	Split Facility
			Upfront	Ongoing						
★★★★										
A M O Group	Line Of Credit	6.78%	1240	150/a	X	X	95%	2000000	N/A	✓
ADCU	Home Equity Loan	7.29%	900	Nil	✓	X	80%	No Max	Annual	✓
AMP Bank	Affinity Package Classic LOC 100K+	6.77%	895	Nil	✓	X	90%	No Max	N/A	✓
AMP Bank	Select Package Classic LOC 100K+	6.77%	895	Nil	✓	X	90%	No Max	N/A	✓
Arab Bank Australia	Line of Credit	7.90%	0	150/a	X	✓	90%	500000	Annual	✓
Aussie Home Loans	Optimizer Line of Credit	6.59%	100	198/a	X	X	95%	2000000	N/A	✓
Bank of Cyprus Australia	Home Equity	7.50%	1020	8/m	X	X	90%	5000000	N/A	✓
Bank of Melbourne	Portfolio Loan	7.50%	800	14/m	✓	✓	90%	No Max	N/A	✓
BankSA	Portfolio Loan	7.52%	800	14/m	✓	✓	90%	No Max	N/A	✓
bcu	All-In-One Standard Variable	7.15%	600	Nil	X	✓	90%	7000000	Annual	X
Bendigo Bank	Home Loan Package Plus Home Equity Loan 250K t	6.85%	705	8/m	X	X	90%	No Max	N/A	X
Bendigo Bank	Home Equity Loan	7.55%	705	8/m	X	X	90%	No Max	N/A	X
Bendigo Bank	Home Loan Package Home Equity Loan 5K to 10M	7.10%	705	8/m	X	X	90%	No Max	N/A	X
BMC Mortgage	Advantage LOC	7.03%	450	Nil	X	X	90%	750000	N/A	✓
BOQ	Come-N-Go Line of Credit	7.81%	845	10/m	X	✓	90%	No Max	Annual	✓
BOQ	Home Loan Privileges Come-N-Go Line of Credit 25	6.81%	250	375/a	X	✓	90%	999999.99	Annual	✓
CairnsPenny Savings&Loan	Line Of Credit	6.85%	760	Nil	X	✓	80%	1000000	N/A	X
Citibank	Mortgage Plus Mortgage Power LOC 150K to 500K	6.74%	0	350/a	✓	X	80%	499999.99	N/A	✓
Coastline Credit Union	Home Equity Access Unlimited	6.96%	755	5/m	X	X	90%	No Max	Annual	X
Collins Home Loans	Line Of Credit	6.76%	1025	150/a	✓	✓	95%	2000000	N/A	✓
Commonwealth Bank	Viridian Line Of Credit	7.56%	800	12/m	X	X	90%	No Max	Annual	X
Community CPS Australia	All-In-One Variable	7.29%	795	Nil	✓	✓	90%	2000000	Annual	✓
Companion CU	All-In-One Variable	7.29%	795	Nil	✓	✓	90%	2000000	Annual	✓
CUA	Mortgage Freedom Variable <1m	6.97%	795	Nil	X	✓	90%	1000000	N/A	X
Defence Bank	Smart Mover	7.14%	0	300/a	✓	✓	80%	1500000	N/A	X
ECU Australia	Loyalty Plus Mortgage Eliminator 250K+	6.40%	450	30/m	✓	✓	95%	No Max	q	✓
eMoney	Line of Credit	6.59%	275	Nil	X	X	90%	1000000	N/A	✓
Encompass Credit Union	Equity Home Loan	7.25%	930	Nil	X	X	80%	1000000	N/A	✓
Heritage Bank	Living Equity	7.01%	600	8/m	✓	X	85%	500000	Annual	X
Heritage Bank	Professional Package Living Equity 150K+	6.63%	0	300/a	✓	X	85%	No Max	Annual	X
Homeloans	Ultra Plus Loc	6.74%	966	330/a	X	X	90%	2000000	N/A	✓
Homeloans	ProSmart All-In-One Variable	6.74%	1041	295/a	X	X	95%	2000000	N/A	✓
Homeloans	Ultra Loc	6.84%	1031	Nil	X	X	90%	2000000	N/A	✓
HomeSide Lending	Peak Performance Equity	7.52%	162.5	70/s	X	X	90%	No Max	Annual	✓

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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	Split Facility
			Upfront	Ongoing						
★★★★										
HSBC	Home Equity Loan	7.46%	850	Nil	✓	✗	80%	1000000	Annual	✓
Hume Building Society	Line Of Credit	6.95%	750	Nil	✗	✓	80%	No Max	N/A	✓
Hume Building Society	Transactional Loan	6.95%	750	Nil	✓	✗	80%	No Max	N/A	✓
Hunter United Credit Un	Home Equity	7.24%	930	5/m	✗	✗	80%	No Max	N/A	✓
Illawarra Home Loans	Bank Beater LOC	6.28%	0	345/a	✗	✗	90%	1000000	N/A	✓
IMB	Equity Line Advantage	7.29%	768.74	Nil	✓	✗	80%	1000000	Annual	✓
IMB	Professional Mortgage Plus Equity Line Advantage	6.89%	323.74	360/a	✓	✗	80%	No Max	Annual	✓
ING DIRECT	Smart Home Loan <299k	7.32%	719	180/a	✗	✓	90%	2000000	N/A	✓
ING DIRECT	Action Equity Loan	7.32%	220	Nil	✗	✓	90%	2000000	N/A	✓
Intech Credit Union	Mortgage Master	7.32%	935	Nil	✓	✗	80%	750000	Annual	✓
LJ Hooker Finance	Leveredge LOC	6.79%	0	Nil	✓	✗	90%	2000000	N/A	✓
Macquarie Bank	Line of Credit Variable	7.40%	0	Nil	✗	✓	90%	2000000	Annual	✓
Mortgage HOUSE	Essential Offset Equity <649k	6.56%	595	Nil	✗	✗	80%	No Max	N/A	✓
Mortgage HOUSE	Vantage Offset Equity	6.49%	670	375/a	✗	✗	90%	750000	N/A	✓
MyRate	All-In-One Variable <599k	7.10%	0	Nil	✗	✓	95%	2000000	N/A	✓
Newcastle Permanent	Real Equity	7.16%	500	9/m	✗	✓	90%	No Max	Annual	✓
People's Choice Credit Union	Home Loan Package Line of Credit 250K+	6.70%	0	375/a	✗	✓	95%	No Max	Annual	✓
People's Choice Credit Union	Line of Credit	7.30%	900	8/m	✗	✓	95%	No Max	Annual	✓
Police&NursesMut Banking	Equity Access Account	7.40%	650	8/m	✗	✓	90%	No Max	Annual	✓
QT Mutual Bank	Choices Home Loan Overdraft 250K to 500K	6.87%	0	395/a	✓	✗	80%	499999.99	N/A	✓
QT Mutual Bank	Teachers' Life Home Loan Overdraft 250K to 500K	6.87%	0	25/m	✓	✗	80%	499999.99	N/A	✓
Queenslanders CU	Home Action Account	7.24%	595	8/m	✗	✓	80%	No Max	Annual	✓
Railways Credit Union	Tilt-All-In-One Overdraft	6.85%	450	Nil	✗	✗	90%	No Max	Annual	✗
Railways Credit Union	Tilt Investment Overdraft	6.85%	450	Nil	✗	✗	85%	No Max	Annual	✗
RAMS Home Loans	Line Of Credit	7.38%	1020	20/m	✗	✓	90%	No Max	N/A	✓
RESI Mortgage Corp	Line Of Credit	7.10%	632.5	Nil	✗	✓	95%	500000	N/A	✓
St George Bank	Portfolio Loan	7.52%	800	14/m	✓	✓	90%	No Max	N/A	✓
Suncorp Bank	Asset Line Of Credit	7.43%	600	10/m	✗	✓	90%	No Max	N/A	✓
Suncorp Bank	Equity Home Loan	7.33%	600	10/m	✗	✓	90%	No Max	N/A	✓
United Community	All-In-One Variable	7.29%	795	Nil	✓	✓	90%	2000000	Annual	✓
Victoria Teachers Mutual Bank	Equity Line of Credit	7.04%	0	150/a	✗	✓	90%	No Max	Annual	✓
Wagga Mutual Credit Un	All-In-One Variable	7.29%	795	Nil	✓	✓	90%	2000000	Annual	✓
Westpac	Equity Access Loan	7.61%	750	10/m	✗	✓	92%	No Max	Semi-Annual	✓
Yellow Brick Road	Wealth Access	6.99%	745	Nil	✗	✓	80%	1000000	N/A	✓

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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	Split Facility
			Upfront	Ongoing						
★★★										
AMP Bank	Professional Package Classic LOC 250K+	6.77%	0	349/a	✓	✗	90%	No Max	N/A	✓
Austral Mortgage	Homebuyer Plus LOC	6.86%	1095	150/a	✓	✗	90%	5000000	N/A	✓
bankmecu	Home Equity	7.04%	595	12.5/m	✓	✗	80%	No Max	N/A	✗
Bankwest	Equity Access	7.28%	0	325/a	✗	✗	90%	No Max	Annual	✗
Catalyst Mutual	All In One	7.02%	900	Nil	✗	✗	80%	No Max	N/A	✗
Citibank	Mortgage Power LOC	7.99%	649	12/m	✓	✗	85%	1000000	N/A	✓
Credit Union SA	Line of Credit Variable <299k	6.97%	843.38	Nil	✗	✗	90%	No Max	Annual	✓
ECU Australia	Mortgage Eliminator	7.00%	800	Nil	✓	✓	95%	No Max	q	✓
Horizon Credit Union	Handy Loan	7.10%	835	5/m	✓	✗	80%	No Max	Annual	✗
Illawarra CU NSW	All In One	7.02%	900	Nil	✗	✗	80%	No Max	N/A	✗
MyState	Cash on Hand Line of Credit	7.35%	952	150/a	✗	✓	80%	No Max	Annual	✗
Police Credit	Line of Credit	6.89%	600	Nil	✓	✗	90%	1000000	N/A	✗
Police Credit Union	Equity Maximiser Variable	6.97%	1045	7/m	✓	✗	90%	No Max	Annual	✗
QT Mutual Bank	Home Loan Overdraft	7.47%	644	Nil	✓	✗	80%	No Max	N/A	✓
QT Mutual Bank	Choices Home Equity Overdraft Variable 250K to 50	7.17%	0	395/a	✓	✗	80%	499999.99	N/A	✗
QT Mutual Bank	Teachers' Life Home Equity Loan Variable 250K to	6.97%	0	25/m	✗	✗	85%	499999.99	N/A	✗
QT Mutual Bank	Choices Home Equity Loan Variable 250K to 500K	6.97%	0	395/a	✗	✗	85%	499999.99	N/A	✗
QT Mutual Bank	Teachers' Life Home Equity Overdraft Variable 250	7.17%	0	25/m	✓	✗	80%	499999.99	N/A	✗
Queensland Country Credit Union	Ultimate Home Loan Line of Credit 150K+	6.49%	0	330/a	✗	✓	80%	No Max	Annual	✗
RTA Staff CU	Home Equity	7.20%	1010	Nil	✗	✗	80%	798900	N/A	✗
SCU	Home Equity Overdraft	7.35%	747	100/a	✗	✗	95%	No Max	N/A	✓
SERVICE ONE Members Bank	HomePlus Line of Credit	7.55%	750	12/m	✗	✓	80%	No Max	Annual	✓
The Capricornian	My Advantage Mortgage Line 50K to 2M	7.20%	0	385/a	✗	✓	95%	2000000	N/A	✓
The Mutual	Express Credit Facility	7.10%	300	10/m	✗	✓	90%	No Max	Annual	✗
The Rock Building Soc	Line of Credit Variable	7.59%	800	5/m	✓	✗	80%	3000000	N/A	✓
The Rock Building Soc	Rock Star Line of Credit <3m	6.84%	0	350/a	✓	✓	80%	3000000	N/A	✓
Unicredit-WA	Mortgage Secured Personal Loan	6.60%	0	Nil	✗	✗	95%	No Max	N/A	✗

★										
AMP Bank	Classic LOC	7.62%	895	10/m	✓	✗	90%	2000000	N/A	✓
Beirut Hellenic Bank	Equity Maximiser	9.18%	980	10/m	✗	✗	80%	No Max	Annual	✗
Qld Professional CU	Amortising Equity Variable	8.15%	705	Nil	✗	✗	90%	No Max	N/A	✗
QT Mutual Bank	Home Equity Loan Variable	7.57%	600	Nil	✗	✗	85%	No Max	N/A	✗
QT Mutual Bank	Home Equity Overdraft Variable	7.77%	600	Nil	✓	✗	80%	No Max	N/A	✗
Queensland Country Credit Union	Line of Credit	6.99%	950	100/a	✗	✓	80%	No Max	Annual	✗

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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	Split Facility
			Upfront	Ongoing						
★ The Capricornian	Mortgageline	7.39%	250	Nil	X	✓	95%	1000000	N/A	✓

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SECTION 1. SUMMARY REPORT

VARIABLE RATE HOME LOAN

Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal+Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	100% Redraw	Portability
			Upfront	Ongoing							
★★★★★ "outstanding value"											
ANZ	Breakfree Variable 250K to 500K	6.66%	0	375/a	✓	Both	90%	250000	✓	✓	✓
Bank of Melbourne	Advantage Package Variable 250K+	6.70%	0	395/a	✓	Both	95%	250000	✓	✓	✓
Bank of Melbourne	Advantage Package Discount Variable 1 yr 250K+	6.70%	0	395/a	✓	Both	95%	250000	✓	✓	✓
bankmecu	Premium <499k	6.58%	595	Nil	✓	P+I	95%	10000	✓	✓	✓
BankSA	Advantage Package Variable 250K+	6.72%	0	395/a	✓	Both	95%	250000	✓	✓	✓
BOQ	Shareholder Benefits Standard Variable 250K+	6.76%	375	Nil	✓	Both	95%	250000	✓	✓	✓
Coastline Credit Union	Minimiser Home Loan	6.51%	755	8/m	✓	P+I	90%	250000	✓	✓	✓
Commonwealth Bank	Wealth Package Standard Variable 250K to 500K	6.66%	200	375/a	✓	Both	95%	250000	✓	✓	✓
ECU Australia	Loyalty Plus Premium Variable 250K+	6.40%	450	30/m	✓	Both	95%	250000	✓	✓	✓
Greater Building Society	Ultimate Home Loan Package Variable	6.49%	0	325/a	✓	Both	95%	0	✓	✓	✓
HomeSide Lending	Homeplus Package Homeplus Variable Rate 250K to 5	6.64%	162.5	10/m	✓	Both	95%	250000	✓	✓	✓
Illawarra CU NSW	Basic Home Loan	6.32%	900	8/m	✗	P+I	95%	30000	✓	✓	✓
IMB	Budget Blue Home Loan	6.49%	768.74	Nil	✓	Both	80%	75000	✓	✓	✓
IMB	Budget Home Loan	6.29%	323.74	10/m	✓	Both	80%	75000	✗	✓	✓
IMB	Professional Mortgage Plus Variable 200K+	6.54%	323.74	360/a	✓	Both	80%	200000	✓	✓	✓
loans.com.au	Dream Loan Express Variable	6.40%	295	Nil	✓	Both	80%	50000	✓	✓	✓
loans.com.au	The Dream Home Loan	6.50%	295	Nil	✓	Both	95%	50000	✓	✓	✓
Macquarie Bank	Premium Premium Variable 150K to 2M	6.49%	600	33/m	✓	Both	90%	150000	✓	✓	✓
Macquarie Credit Union	First Home Buyers 3 yrs	6.21%	420	Nil	✓	P+I	95%	10000	✓	✓	✓
nab	Private Tailored Pkg Tailored Variable 250K+	6.61%	0	750/a	✓	Both	95%	250000	✓	✓	✓
nab	Choice Package Tailored Variable 250K+	6.61%	0	395/a	✓	Both	95%	250000	✓	✓	✓
Newcastle Permanent	Premium Plus Package Premium Variable 250K to 500	6.33%	0	350/a	✓	Both	95%	250000	✓	✓	✓
Newcastle Permanent	Discounted Real Deal 3 yrs	6.31%	500	Nil	✓	Both	95%	50000	✗	✓	✓
Pacific Mortgage Group	Variable	6.25%	0	Nil	✓	Both	95%	50000	✓	✓	✓
Qantas Staff CU	Step Ahead Variable <499k	6.49%	0	Nil	✓	Both	95%	150000	✓	✓	✗
Qld Police Credit Union	Classic Plus Unlimited	6.44%	0	25/m	✓	Both	97%	100000	✓	✓	✓
Select Credit Union	Super Mortgage Loan	6.64%	547	Nil	✓	Both	95%	25000	✓	✓	✓
St George Bank	Advantage Package Discount Variable 1 yr 250K+	6.72%	100	395/a	✓	Both	95%	250000	✓	✓	✓
St George Bank	Advantage Package Variable 250K+	6.72%	0	395/a	✓	Both	95%	250000	✓	✓	✓
State Custodians	Breathe Easy Offset	6.62%	0	Nil	✓	Both	95%	150000	✓	✓	✓
State Custodians	Standard Variable Offset	6.37%	0	345/a	✓	Both	95%	151000	✓	✓	✓
Suncorp Bank	My Home Package Variable 250K+	6.40%	0	25/m	✓	Both	95%	250000	✓	✓	✓
V Plus Home Loans	Advantage Plus Variable <899k	6.23%	50	350/a	✓	Both	95%	250000	✓	✓	✓
Westpac	Premier Advantage Rocket Repay Home Loan 250K+	6.76%	150	395/a	✓	Both	97%	250000	✓	✓	✓

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home loan star ratings

SECTION 1. SUMMARY REPORT

VARIABLE RATE HOME LOAN

Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal+Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	100% Redraw	Portability
			Upfront	Ongoing							
★★★★★ "outstanding value"											
Yellow Brick Road	Better Basics	6.48%	600	Nil	✓	Both	95%	50000	✗	✓	✓
Yellow Brick Road	Gold Pathway Variable	6.44%	600	Nil	✓	Both	95%	250000	✓	✓	✓
★★★★★											
A M O Group	Variable Home Loan	6.68%	1240	Nil	✓	Both	90%	10000	✓	✓	✓
AMP Bank	Select Package Classic Variable 100K+	6.57%	895	Nil	✓	Both	90%	100000	✓	✓	✓
AMP Bank	Affinity Package Classic Variable 100K+	6.57%	895	Nil	✓	Both	90%	100000	✓	✓	✓
ANZ	Simplicity Plus Unlimited	6.56%	0	Nil	✓	Both	90%	50000	✗	✓	✓
bankmecu	Premium First Home Buyer	6.48%	595	Nil	✓	P+I	95%	10000	✓	✓	✗
BankSA	Advantage Package Discount Variable 1 yr 250K+	6.72%	0	395/a	✓	Both	95%	250000	✓	✓	✓
BOQ	Home Loan Privileges Standard Variable 250K to 1000	6.61%	0	375/a	✓	Both	95%	250000	✓	✓	✓
Catalyst Mutual	Reward Rate	6.45%	900	Nil	✗	P+I	95%	250000	✓	✓	✓
Collins Home Loans	Variable	6.32%	1025	Nil	✓	Both	90%	150000	✓	✓	✓
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150K+	6.71%	200	375/a	✓	Both	95%	150000	✓	✓	✓
Community CPS Australia	Pinnacle +Plus Pkg Variable 200K to 300K	6.84%	0	Nil	✓	Both	95%	200000	✓	✓	✓
CUA	Intro Variable 1 yr	6.34%	795	Nil	✓	Both	97%	10000	✓	✓	✓
CUA	Discounted Home Loan	6.72%	795	Nil	✓	Both	97%	250000	✓	✓	✓
eMoney	Full Doc Variable	6.38%	275	Nil	✓	Both	90%	50000	✗	✓	✓
Gateway Credit Union	Low Rate Essentials	6.63%	600	Nil	✓	Both	95%	50000	✗	✓	✓
Greater Building Society	Great Rate Variable	6.54%	500	Nil	✓	Both	95%	No min	✗	✓	✓
Heritage Bank	Professional Package Variable 250K+	6.53%	0	300/a	✓	Both	95%	250000	✓	✓	✓
Homeloans	Monipower	6.71%	1066	Nil	✓	Both	95%	20000	✓	✓	✓
Hume Building Society	Variable	6.85%	750	Nil	✓	Both	97%	No min	✓	✓	✓
Illawarra CU NSW	Reward Rate	6.45%	900	Nil	✗	P+I	95%	250000	✓	✓	✓
Illawarra Home Loans	Bank Beater	6.28%	0	345/a	✓	Both	90%	250000	✓	✓	✓
IMB	Professional Mortgage Variable 200K+	6.79%	323.74	Nil	✓	Both	80%	200000	✓	✓	✓
ING DIRECT	Orange Advantage Variable <299k	6.84%	220	199/a	✓	Both	95%	50000	✓	✓	✓
LJ Hooker Finance	Leveredge Plus Var	6.49%	0	Nil	✓	Both	90%	30000	✗	✓	✓
LJ Hooker Finance	Kick-Start Var	6.65%	0	Nil	✓	Both	95%	30000	✗	✓	✓
LJ Hooker Finance	Leveredge	6.59%	0	Nil	✓	Both	90%	30000	✗	✓	✓
loans.com.au	Dream Catcher	6.25%	295	375/a	✓	Both	80%	50000	✓	✓	✓
Macquarie Credit Union	Home Loan Variable	6.71%	800	Nil	✗	Both	95%	10000	✓	✓	✓
Macquarie Credit Union	Low Rate Home Loan	6.46%	820	Nil	✓	P+I	95%	150000	✗	✓	✓

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Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal+Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	100% Redraw	Portability
			Upfront	Ongoing							
★★★★											
Mortgage HOUSE	Advantage Variable <649k	6.61%	595	Nil	✓	Both	90%	10000	✓	✓	✓
Mortgage HOUSE	Peak Variable <649k	6.61%	595	Nil	✓	P+I	95%	10000	✓	✓	✓
Mortgage HOUSE	Essential Offset Variable <649k	6.56%	570	Nil	✓	Both	80%	10000	✓	✓	✓
Mortgageport Management	Essential	6.69%	1704	Nil	✓	Both	95%	150000	✓	✓	✓
MyRate	Advantage Variable <599k	6.45%	0	Nil	✓	Both	95%	100000	X	✓	✓
Newcastle Permanent	Premium Plus Package Real Deal 50K+	6.56%	0	350/a	✓	Both	95%	50000	X	✓	✓
Newcastle Permanent	Real Deal	6.56%	500	Nil	✓	Both	95%	50000	X	✓	✓
People's Choice Credit Union	Home Loan Package Standard Variable 250K to 500K	6.60%	0	375/a	✓	Both	90%	250000	✓	✓	✓
Police Credit	Premium Home Standard Variable 250K+	6.49%	0	375/a	✓	Both	95%	250000	X	✓	✓
Qantas Staff CU	Home Plus Variable	6.79%	600	Nil	✓	Both	95%	No min	✓	✓	X
Qld Police Credit Union	Classic	6.54%	876	Nil	✓	Both	97%	50000	X	✓	✓
Queenslanders CU	Queenslanders Ultimate Home Loan	6.45%	0	100/a	✓	Both	95%	250000	X	✓	✓
RESI Mortgage Corp	Smart Pro Loan	6.69%	632.5	Nil	✓	Both	95%	30000	X	✓	✓
RESI Mortgage Corp	Flexi Options	6.81%	826.5	Nil	✓	Both	95%	10000	✓	✓	✓
Teachers Credit Union	Solutions Plus Home Loan	6.39%	765	200/a	✓	P+I	95%	250000	X	✓	✓
The Rock Building Soc	Rock Star Pkg Variable Special <3m	6.59%	0	350/a	✓	Both	90%	100000	✓	✓	✓
United Community	Pinnacle +Plus Pkg Variable 200K to 300K	6.84%	0	Nil	✓	Both	95%	200000	✓	✓	✓
V Plus Home Loans	Basic Variable	6.39%	0	Nil	✓	Both	90%	200000	X	✓	✓
Yellow Brick Road	Homebase	6.84%	745	Nil	✓	Both	95%	20000	✓	✓	✓
★★★★											
ADCU	Budget Home Loan	6.69%	900	Nil	✓	P+I	95%	100000	X	✓	✓
ADCU	Standard Variable Offset	7.04%	900	Nil	✓	P+I	95%	30000	✓	✓	✓
Adelaide Bank	Smartfit Variable	6.76%	895	10/m	✓	Both	95%	10000	✓	✓	✓
Adelaide Bank	SmartSaver	6.66%	895	Nil	✓	Both	90%	10000	X	✓	✓
AMP Bank	Professional Package Intro 1yr Variable 100K+	6.42%	0	349/a	✓	Both	90%	100000	✓	✓	✓
AMP Bank	Professional Package Classic Variable 250K+	6.57%	0	349/a	✓	Both	90%	250000	✓	✓	✓
AMP Bank	Basic Variable Loan	6.62%	545	Nil	✓	Both	90%	40000	✓	✓	✓
ANZ	Variable	7.36%	0	5/m	✓	Both	90%	20000	✓	✓	✓
Arab Bank Australia	The Basics	6.84%	600	8/m	✓	P+I	95%	50000	X	✓	✓
Assured Home Loans	Fightback II	6.62%	1014.5	Nil	✓	Both	90%	150000	✓	✓	✓
Austral Mortgage	Advantage Plus <499k	6.76%	1095	Nil	✓	Both	95%	50000	✓	✓	✓
Bank of Cyprus Australia	Essential	7.35%	1020	8/m	✓	Both	90%	30000	X	✓	✓

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VARIABLE RATE HOME LOAN

Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal+Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	100% Fedraw	Portability
			Upfront	Ongoing							
★★★★											
Bank of Melbourne	Basic Variable	6.82%	600	Nil	✓	Both	95%	30000	X	✓	✓
Bank of Melbourne	Discount Variable 1 yr	6.70%	700	10/m	✓	Both	95%	50000	✓	✓	✓
Bank of Melbourne	Negotiated Basic Variable	6.73%	600	Nil	✓	Both	95%	30000	X	✓	✓
bankmecu	Basic Variable	6.58%	595	8/m	✓	P+I	95%	10000	X	✓	✓
BankSA	Discount Variable 1 yr	6.72%	700	10/m	✓	Both	95%	50000	✓	✓	✓
BankSA	Basic Variable	6.84%	600	Nil	✓	Both	95%	30000	X	✓	✓
BankSA	Negotiated Basic Variable	6.75%	600	Nil	✓	Both	95%	30000	X	✓	✓
Bankstown City CU	Premium Home Loan	6.73%	1025	Nil	✓	Both	97%	25000	✓	✓	✓
Bankstown City CU	Basic Home Loan	6.44%	1290	Nil	X	Both	95%	10000	✓	X	✓
Bankwest	Premium Select <749k	6.55%	0	Nil	✓	Both	90%	200000	✓	✓	✓
Bankwest	Rate Cutter Home Loan	6.90%	60	Nil	✓	Both	95%	20000	✓	✓	✓
Bankwest	Premium Home Loan	6.70%	60	Nil	✓	Both	95%	20000	✓	✓	✓
Bankwest	Mortgage Shredder	7.30%	60	Nil	✓	Both	95%	20000	✓	✓	✓
bcu	Discount Variable Rate 95%	6.75%	600	Nil	X	Both	95%	10000	✓	✓	X
bcu	Discount Variable Rate 95%	6.45%	600	Nil	X	Both	95%	10000	✓	✓	X
Bendigo Bank	Home Loan Package Plus Variable 250K+	6.75%	705	8/m	X	P+I	95%	250000	✓	✓	✓
Bendigo Bank	Home Loan Package Variable 5K+	6.95%	705	8/m	X	P+I	95%	5000	✓	✓	✓
BMC Mortgage	Advantedge	6.78%	450	Nil	✓	Both	95%	50000	X	✓	✓
BMC Mortgage	Platinum Pack	6.73%	510	Nil	✓	Both	90%	50000	✓	✓	✓
BOQ	Economy	6.88%	695	10/m	✓	Both	95%	No min	X	✓	✓
CairnsPenny Savings&Loan	Standard Variable	6.85%	660	15/q	✓	Both	95%	20000	X	✓	✓
Catalyst Mutual	Variable	6.99%	900	Nil	X	P+I	95%	30000	✓	✓	✓
Catalyst Mutual	Basic Home Loan	6.32%	900	8/m	X	P+I	95%	30000	X	✓	✓
Citibank	Mortgage Plus Offset Variable 150K to 500K	6.59%	0	350/a	✓	Both	80%	150000	✓	✓	✓
Citibank	Mortgage Plus Variable 150K to 500K	6.59%	0	350/a	✓	Both	80%	150000	X	✓	✓
Citibank	Basic Variable	6.62%	649	Nil	✓	Both	80%	50000	X	✓	✓
Collins Home Loans	First Home Buyer Loan	6.95%	875	Nil	✓	Both	95%	30000	✓	✓	✓
Collins Home Loans	Premium Variable	6.66%	1025	Nil	✓	Both	90%	30000	✓	✓	✓

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Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal+Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	100% Redraw	Portability
			Upfront	Ongoing							
★★★★											
Commonwealth Bank	Standard Variable	7.41%	800	8/m	✓	Both	95%	10000	✓	✓	✓
Commonwealth Bank	No Fee Variable Rate	6.71%	0	Nil	✗	Both	95%	150000	✗	✓	✓
Commonwealth Bank	Economiser	6.90%	800	8/m	✗	Both	95%	10000	✗	✓	✓
Commonwealth Bank	Rate Saver	6.90%	800	8/m	✗	Both	95%	10000	✗	✓	✓
Commonwealth Bank	Discount Intro Variable 1 yr	6.71%	800	8/m	✓	Both	95%	10000	✓	✓	✓
Commonwealth Bank	Economiser Intro Variable 3 yrs	6.69%	800	Nil	✗	Both	95%	10000	✗	✓	✓
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	6.69%	800	Nil	✗	Both	95%	10000	✗	✓	✓
Community CPS Australia	Parent Variable	7.14%	945	Nil	✓	Both	95%	10000	✓	✓	✓
Community CPS Australia	Basic Variable	6.44%	795	11/m	✓	P+I	95%	100000	✗	✓	✓
Community CPS Australia	Variable	7.14%	795	Nil	✓	Both	95%	10000	✓	✓	✓
Community First CU	Accelerator Home Loan Package True Value Var HI 25	6.65%	0	395/a	✓	Both	95%	250000	✓	✓	✓
Community First CU	True Basic Home Loan	6.59%	1096	Nil	✓	Both	95%	50000	✗	✓	✓
Community Mutual Group	Home Loan Redraw	7.14%	470	Nil	✓	Both	95%	No min	✓	✓	✗
Community Mutual Group	Sustainable Home Loan	6.89%	470	Nil	✗	Both	95%	No min	✓	✓	✗
Companion CU	Parent Variable	7.14%	945	Nil	✓	Both	95%	10000	✓	✓	✓
Companion CU	Variable	7.14%	795	Nil	✓	Both	95%	10000	✓	✓	✓
Companion CU	Basic Variable	6.44%	795	11/m	✓	P+I	95%	100000	✗	✓	✓
Credit Union SA	First Home Loan	6.67%	0	Nil	✗	P+I	95%	100000	✓	✓	✓
Credit Union SA	Standard Variable <299k	6.97%	843.38	Nil	✓	Both	95%	5000	✓	✓	✓
CUA	Basic Variable <5m	6.54%	795	Nil	✓	Both	97%	10000	✗	✓	✓
Easy Street Fin Services	Easystreet Basic Var	6.59%	500	Nil	✗	P+I	95%	50000	✗	✓	✓
ECU Australia	Easy Move 1 yr	6.19%	800	Nil	✓	Both	95%	10000	✓	✓	✓
ECU Australia	Premium Variable	7.00%	800	Nil	✓	Both	95%	No min	✓	✓	✓
ECU Australia	Introductory Home Loan 1 yr	6.19%	800	Nil	✓	Both	95%	150000	✓	✓	✓
eMoney	Full Doc Variable Pro Pack	6.28%	550	330/a	✓	Both	90%	50000	✗	✓	✓
Encompass Credit Union	1yr Intro Rate Variable 1 yr	6.25%	930	Nil	✓	Both	90%	10000	✗	✓	✓
Encompass Credit Union	3yr Introductory Variable 3 yrs	6.59%	930	Nil	✓	Both	90%	10000	✗	✓	✓
Encompass Credit Union	Mortgage Loan	6.95%	930	Nil	✓	Both	95%	No min	✓	✓	✓
First Option CU	Mortgage Secured	7.06%	275	Nil	✓	Both	95%	5000	✓	✓	✗
Gateway Credit Union	Variable	6.99%	745	Nil	✓	Both	95%	20000	✓	✓	✓
Greater Building Society	Mortgage Express	7.10%	500	5/m	✓	P+I	95%	No min	✗	✓	✓
Greater Building Society	Variable	6.90%	500	Nil	✓	Both	95%	No min	✗	✓	✓
Hemisphere Financial	Horizon Loan	6.54%	599	345/a	✓	Both	95%	150000	✓	✓	✓
Hemisphere Financial	Home Loan	6.89%	599	Nil	✓	Both	95%	50000	✓	✓	✓

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			Upfront	Ongoing							
★★★★											
Heritage Bank	Discount Variable	6.35%	850	Nil	✓	P+I	95%	150000	X	✓	✓
Heritage Bank	Variable	6.94%	600	5/m	✓	Both	95%	20000	✓	✓	✓
Heritage Bank	Basic Variable	6.53%	600	Nil	✓	P+I	95%	50000	X	✓	✓
Holiday Coast CU	Home Sweet Home Standard <399k	7.10%	535	320/a	✓	Both	95%	50000	✓	✓	✓
Holiday Coast CU	Home Sweet Home Platinum <399k	6.85%	535	320/a	✓	Both	95%	50000	✓	✓	✓
Homeloans	ProSmart	6.64%	1041	Nil	✓	Both	95%	50000	X	✓	✓
Homeloans	Ultra	6.64%	966	Nil	✓	Both	95%	30000	X	✓	✓
HomeSide Lending	Homeplus Variable Rate	7.34%	162.5	10/m	✓	Both	95%	No min	✓	✓	✓
Homestar Finance	Advantage Variable	6.63%	0	Nil	✓	Both	95%	150000	X	✓	✓
Homestar Finance	No Fee Offset	6.59%	0	Nil	✓	Both	90%	250000	✓	✓	✓
Horizon Credit Union	Platinum Loan Package Classic Home Loan 250K to 10	6.60%	0	375/a	✓	Both	95%	250000	X	✓	✓
Horizon Credit Union	Mortgage Breaker	6.70%	935	5/m	✓	P+I	95%	10000	✓	✓	✓
Horizon Credit Union	Basic Home Loan	6.70%	935	5/m	✓	Both	95%	No min	✓	✓	✓
HSBC	Home Value	6.77%	100	Nil	✓	Both	90%	100000	X	✓	✓
HSBC	Variable	7.38%	850	Nil	✓	Both	90%	50000	✓	✓	✓
Hume Building Society	Interest Saver	6.55%	750	Nil	✓	Both	95%	50000	X	✓	✓
Hunter United Credit Un	Package Home Loan Variable 250K+	6.65%	0	295/a	✓	P+I	95%	250000	X	✓	X
Hunter United Credit Un	Basic Variable Unlimited	6.50%	930	5/m	✓	P+I	95%	No min	X	✓	X
Illawarra CU NSW	Variable	6.99%	900	Nil	X	P+I	95%	30000	✓	✓	✓
IMB	Variable	7.09%	768.74	Nil	✓	Both	80%	10000	✓	✓	✓
IMB	Discount Intro Variable 1 yr	6.09%	768.75	10/m	✓	Both	80%	10000	X	✓	✓
ING DIRECT	Mortgage Simplifier <299k	6.72%	220	Nil	✓	Both	95%	50000	X	✓	✓
Intech Credit Union	Classic Home Loan	7.06%	935	Nil	✓	Both	95%	30000	✓	✓	X
LJ Hooker Finance	Kick-Start Plus Var	6.59%	0	Nil	✓	Both	95%	30000	X	✓	✓
Macarthur Credit Union	Home Loan	7.05%	1323	Nil	✓	Both	95%	No min	X	✓	X
Macquarie Bank	Premium Variable	7.40%	600	Nil	✓	Both	90%	150000	✓	✓	✓
Macquarie Bank	Classic Classic IO Variable 150K to 2M	6.59%	600	Nil	✓	IO	90%	150000	X	✓	✓
Macquarie Bank	Classic P&I Variable	6.49%	0	Nil	✓	P+I	80%	150000	X	✓	✓
Macquarie Bank	Classic IO Variable	6.59%	600	Nil	✓	IO	90%	150000	X	✓	✓
Macquarie Credit Union	Power Home Loan 1 yr	6.21%	800	Nil	X	Both	95%	150000	X	✓	✓
Maritime Mining & Power	All In One	7.04%	800	Nil	✓	Both	90%	30000	✓	✓	X
Maritime Mining & Power	First Rate	6.78%	500	Nil	✓	Both	90%	30000	X	✓	X
Maritime Mining & Power	First Home Buyers	6.78%	450	Nil	X	P+I	95%	30000	X	✓	X

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			Upfront	Ongoing							
★★★★											
ME Bank	Var Super Member	6.74%	300	Nil	✓	P+I	95%	40000	X	✓	✓
ME Bank	Member Package Ultimate Offset 50K+	6.49%	300	395/a	✓	P+I	95%	50000	✓	✓	✓
Mortgage HOUSE	Vantage Offset Variable	6.49%	670	375/a	✓	Both	90%	10000	X	✓	✓
Mortgageport Management	Choice Home Loan	6.80%	2105	Nil	✓	Both	90%	150000	X	✓	✓
Mortgageport Management	Member Special	7.04%	879	Nil	✓	Both	95%	150000	✓	✓	✓
nab	Base Variable Rate	7.10%	600	Nil	✓	Both	95%	20000	X	✓	✓
nab	Tailored Variable	7.31%	600	8/m	✓	Both	95%	20000	✓	✓	✓
nab	Base Variable Rate Discount	6.81%	600	Nil	✓	Both	95%	20000	X	✓	✓
Newcastle Permanent	Premium Variable	7.18%	0	Nil	✓	Both	95%	No min	✓	✓	✓
Newcastle Permanent	Intro Variable 1 yr	6.26%	500	Nil	✓	Both	95%	No min	X	✓	✓
Newcastle Permanent	Real Options	6.96%	500	Nil	✓	Both	95%	No min	X	✓	✓
Newcastle Permanent	Premium Plus Package Real Options	6.96%	0	350/a	✓	Both	95%	0	X	✓	✓
Newcastle Permanent	Premium Plus Package Intro Variable 1 yr	6.26%	0	350/a	✓	Both	95%	0	X	✓	✓
Northern Beaches CU	Introductory Home Loan 1 yr	6.04%	1390	Nil	✓	P+I	95%	30000	X	✓	X
Northern Beaches CU	All in One	7.09%	915	Nil	✓	P+I	95%	30000	✓	✓	X
Northern Beaches CU	Minimiser Home Loan	6.59%	915	Nil	✓	P+I	95%	100000	X	✓	X
People's Choice Credit Union	Standard Variable	7.20%	900	Nil	✓	Both	90%	20000	✓	✓	✓
People's Choice Credit Union	Lite Basic Variable	6.68%	619	Nil	✓	Both	95%	30000	X	✓	✓
People's Choice Credit Union	Basic Variable	6.62%	900	8/m	✓	Both	95%	50000	X	✓	✓
Police Credit	12m Discount Variable 1 yr	6.19%	0	Nil	✓	P+I	95%	120000	X	✓	✓
Police Credit	Standard Variable	6.89%	600	Nil	✓	Both	95%	10000	X	✓	✓
Police&NursesMut Banking	Life Style Home Loan	6.90%	650	5/m	✓	P+I	95%	20000	✓	✓	✓
Police&NursesMut Banking	Easypay Variable	6.90%	650	5/m	✓	Both	95%	20000	✓	✓	✓
Police&NursesMut Banking	Dream Home Loan Var	6.61%	650	5/m	✓	Both	95%	50000	X	✓	✓
Qld Police Credit Union	Standard Variable	7.09%	876	Nil	✓	Both	97%	50000	X	✓	✓
Qld Professional CU	Friendly	6.75%	705	10/m	✓	Both	95%	No min	✓	✓	✓
QT Mutual Bank	Smart Starter Extra Intro Rate Mortgage Breaker 1 yr 1	6.47%	600	Nil	✓	P+I	95%	150000	✓	✓	✓
QT Mutual Bank	Teachers' Life Intro Rate Mortgage Breaker 1 yr 150K+	6.47%	0	25/m	✓	P+I	95%	150000	✓	✓	✓
QT Mutual Bank	Teachers' Life Mortgage Breaker 250K to 500K	6.67%	0	25/m	✓	P+I	95%	250000	✓	✓	✓
QT Mutual Bank	Smart Starter Extra Mortgage Breaker 250K to 500K	6.67%	600	Nil	✓	P+I	95%	250000	✓	✓	✓
QT Mutual Bank	Choices Mortgage Breaker 250K to 500K	6.67%	0	395/a	✓	P+I	95%	250000	✓	✓	✓
QT Mutual Bank	Choices Intro Rate Mortgage Breaker 1 yr 150K+	6.47%	0	395/a	✓	P+I	95%	150000	✓	✓	✓
Queensland Country Credit Union	Ultimate Home Loan Variable Rate 150K+	6.59%	0	330/a	X	Both	95%	150000	✓	✓	X
Queenslanders CU	Original Home Loan	6.68%	595	Nil	✓	Both	95%	50000	X	✓	✓

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VARIABLE RATE HOME LOAN

Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal+Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	100% Redraw	Portability
			Upfront	Ongoing							
★★★											
Railways Credit Union	Economy Home Loan Variable	6.30%	450	5/m	✗	P+I	80%	50000	✗	✓	✓
RAMS Home Loans	Full Feature	7.28%	1020	Nil	✓	Both	95%	15000	✓	✓	✓
Rate Busters	Fightback Premium Var	6.49%	855	Nil	✓	Both	90%	80000	✓	✓	✓
RESI Mortgage Corp	Switch'n'Save Intro Variable 2 yrs	6.49%	632.5	Nil	✓	Both	95%	30000	✗	✓	✓
RESI Mortgage Corp	Complete Home Loan	7.10%	632.5	Nil	✓	Both	95%	30000	✗	✓	✓
SCU	Basic Home Loan	6.59%	747	Nil	✓	P+I	95%	25000	✗	✓	✓
SCU	Standard Variable	7.10%	747	Nil	✓	Both	95%	25000	✓	✓	✓
SERVICE ONE Members Rank	Standard Variable	7.10%	750	8/m	✓	Both	97%	No min	✓	✓	✓
SERVICE ONE Members Rank	The Base Variable	6.70%	750	8/m	✓	Both	97%	No min	✗	✗	✓
SGE Credit Union	Mortgage Secured Loan	7.19%	1090	Nil	✓	Both	95%	20000	✓	✓	✗
SGE Credit Union	Get Ahead Start Home Ln	7.19%	1090	Nil	✓	P+I	95%	20000	✓	✓	✗
St George Bank	Basic Variable	6.84%	600	Nil	✓	Both	95%	30000	✗	✓	✓
St George Bank	Negotiated Basic Variable	6.75%	600	Nil	✓	Both	95%	30000	✗	✓	✓
St George Bank	Discount Variable 1 yr	6.72%	700	10/m	✓	Both	95%	50000	✓	✓	✓
Suncorp Bank	Back To Basics	6.85%	600	Nil	✓	Both	95%	10000	✗	✓	✓
Sutherland Credit Union	Home Plus	6.80%	1055	Nil	✓	P+I	95%	50000	✓	✓	✓
Teachers Credit Union	Smart Home Loan	6.49%	765	200/a	✓	P+I	95%	150000	✗	✓	✓
Teachers Credit Union	Rewards Package Solutions Plus Home Loan 250K+	6.39%	765	200/a	✓	P+I	95%	250000	✗	✓	✓
Teachers Credit Union	Variable Loan IO	7.04%	715	Nil	✓	IO	95%	25000	✗	✓	✓
Teachers Credit Union	My First Home Loan	6.79%	0	Nil	✓	P+I	98%	100000	✗	✓	✗
Teachers Credit Union	Rewards Package Smart Home Loan 150K+	6.49%	765	200/a	✓	P+I	95%	150000	✗	✓	✓
The Capricornian	My First Home Loan Variable 50K to 750K	6.45%	0	385/a	✓	Both	95%	50000	✓	✓	✓
The Capricornian	My Advantage Variable 50K to 2M	6.85%	0	385/a	✓	Both	95%	50000	✓	✓	✓
The Rock Building Soc	Advantage+ Variable	6.91%	800	Nil	✓	Both	90%	50000	✗	✓	✓
The Rock Building Soc	Rock Star Package Variable <3m	6.84%	0	350/a	✓	Both	90%	100000	✓	✓	✓
TIO Banking	Essentials Home Ln Pkg Essentials Variable 250K to 3	6.76%	0	399/a	✗	Both	90%	250000	✓	✓	✓
UBank	UHomeLoan (for refinancing)	6.23%	0	Nil	✓	Both	80%	100000	✗	✓	✓
Unicredit-WA	Variable	6.60%	0	Nil	✓	Both	95%	No min	✗	✓	✓
United Community	Variable	7.14%	795	Nil	✓	Both	95%	10000	✓	✓	✓
United Community	Parent Variable	7.14%	945	Nil	✓	Both	95%	10000	✓	✓	✓
United Community	Basic Variable	6.44%	795	11/m	✓	P+I	95%	100000	✗	✓	✓
Victoria Teachers Mutual Rank	Basic Variable	6.49%	0	Nil	✓	P+I	95%	No min	✗	✓	✓
Victoria Teachers Mutual Rank	Offset Variable	6.99%	0	Nil	✓	Both	95%	No min	✓	✓	✓

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Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal+Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	100% Redraw	Portability
			Upfront	Ongoing							
★★★★											
Wagga Mutual Credit Un	Parent Variable	7.14%	795	Nil	✓	Both	95%	10000	✓	✓	✓
Wagga Mutual Credit Un	Basic Variable	6.44%	795	11/m	✓	P+I	95%	100000	✗	✓	✓
Wagga Mutual Credit Un	Variable	7.14%	795	Nil	✓	Both	95%	10000	✓	✓	✓
Westpac	Rocket Repay Home Loan	7.46%	750	8/m	✓	Both	97%	10000	✓	✓	✓
Westpac	Flexi First Option	6.76%	750	Nil	✓	Both	97%	25000	✗	✓	✓
★★★											
AIMS Home Loans	Gold Variable	7.25%	660	Nil	✓	Both	90%	50000	✓	✓	✓
AIMS Home Loans	Super Saver Discount Variable 1 yr	6.71%	660	Nil	✓	Both	90%	150000	✗	✓	✓
AIMS Home Loans	First Option Variable	7.07%	660	10/m	✓	Both	90%	200000	✗	✓	✓
AMP Bank	Classic Variable	7.42%	895	10/m	✓	Both	90%	40000	✓	✓	✓
AMP Bank	Intro 1yr Variable	6.42%	295	10/m	✓	Both	90%	40000	✓	✓	✓
Aussie Home Loans	Optimizer Standard Variable	7.40%	100	Nil	✓	Both	95%	100000	✗	✓	✓
B & E Personal Banking	TopLine Discount Variable <299k	6.82%	650	Nil	✗	P+I	95%	150000	✓	✓	✗
Bank of Cyprus Australia	Complete	7.35%	770	6/m	✓	Both	90%	No min	✗	✓	✓
Bank of Melbourne	Variable	7.40%	700	10/m	✓	Both	95%	10000	✓	✓	✓
BankSA	Variable	7.42%	700	10/m	✓	Both	95%	10000	✓	✓	✓
Bankwest	Super Start Home Loan	6.50%	60	Nil	✓	Both	95%	20000	✓	✓	✓
Bankwest	Mortgage Shredder Intro Variable 1 yr	6.30%	60	Nil	✓	Both	95%	20000	✓	✓	✓
Bankwest	Lite Home Loan	7.18%	60	Nil	✓	Both	95%	20000	✗	✓	✓
bcu	Standard Variable	7.15%	600	Nil	✗	Both	95%	10000	✓	✓	✗
Bendigo Bank	Variable	7.45%	705	8/m	✗	P+I	95%	5000	✓	✓	✓
BOQ	First Start 1 yr	6.46%	845	10/m	✗	Both	95%	5000	✓	✓	✓
BOQ	Standard Variable	7.46%	845	10/m	✓	Both	95%	No min	✓	✓	✓
Circle Credit Co-op	Standard Variable	7.15%	1000	Nil	✓	Both	90%	50000	✗	✓	✗
Citibank	Offset Variable	7.62%	649	8/m	✓	Both	85%	50000	✓	✓	✓
Coastline Credit Union	Options Home Loan	6.96%	755	8/m	✓	P+I	90%	100000	✗	✓	✓
Coastline Credit Union	No Fee Home Loan Variable	7.26%	0	Nil	✓	P+I	90%	15000	✗	✓	✓
Collins Home Loans	First Home Buyer Low Deposit	7.35%	732	Nil	✓	P+I	95%	50000	✓	✓	✓
Community First CU	True Value Var HI	7.15%	1096	Nil	✓	Both	95%	10000	✓	✓	✓
Community Mutual Group	Mortgage Breaker	7.14%	470	Nil	✓	P+I	95%	No min	✗	✗	✗
Defence Bank	Flexi Choice Variable	7.04%	400	Nil	✓	P+I	95%	50000	✓	✓	✓
Defence Bank	True Value Home Loan	7.04%	1146	Nil	✗	P+I	95%	50000	✗	✓	✗

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Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal+Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	100% Redraw	Portability
			Upfront	Ongoing							
★★											
FCCS Credit Union	Value Plus Variable	7.39%	750	Nil	✓	Both	95%	30000	✓	✓	✓
FCCS Credit Union	Variable	7.39%	750	Nil	✓	Both	95%	30000	X	✓	✓
FCCS Credit Union	Value Home Loan	6.69%	750	8/m	X	Both	95%	30000	X	X	✓
Hemisphere Financial	Alt Doc Loan	7.29%	599	Nil	✓	Both	80%	50000	✓	✓	✓
Hemisphere Financial	Quickstart Loan	7.19%	599	Nil	✓	P+I	95%	50000	✓	✓	✓
Holiday Coast CU	Live Life Standard <399k	7.35%	935	8/m	✓	Both	95%	50000	X	✓	✓
Holiday Coast CU	Live Life Platinum <399k	7.10%	935	8/m	✓	Both	95%	50000	X	✓	✓
Holiday Coast CU	Keep It Simple Platinum <399k	7.00%	935	Nil	X	Both	95%	50000	X	X	✓
Horizon Credit Union	Classic Home Loan	7.10%	0	Nil	✓	Both	95%	No min	X	✓	✓
HSBC	Home Smart	7.38%	850	Nil	✓	P+I	90%	50000	✓	✓	✓
Hunter United Credit Un	Variable	7.04%	930	5/m	✓	P+I	95%	No min	X	✓	X
ME Bank	Ultimate Super Member	7.04%	300	Nil	✓	P+I	95%	50000	✓	✓	✓
ME Bank	Ultimate Offset	7.49%	300	Nil	✓	P+I	95%	50000	✓	✓	✓
ME Bank	Variable	7.19%	300	Nil	✓	IO	95%	40000	X	✓	✓
Mortgageport Management	April Special	6.85%	550	330/a	✓	Both	90%	250000	X	✓	✓
MyState	Variable	7.35%	952	Nil	✓	Both	97%	30000	X	✓	✓
MyState	Essentials	6.98%	850	Nil	✓	Both	97%	150000	X	✓	X
Police Credit Union	Variable	6.91%	1045	Nil	✓	Both	95%	30000	X	✓	X
QT Mutual Bank	Mortgage Breaker	7.27%	644	Nil	✓	P+I	95%	20000	✓	✓	✓
QT Mutual Bank	Rate Tracker Home Loan Series 2 80%	6.85%	644	Nil	X	P+I	95%	150000	✓	✓	X
QT Mutual Bank	Intro Rate Mortgage Breaker 1 yr	6.47%	644	Nil	✓	P+I	95%	125000	✓	✓	✓
Queensland Country Credit Union	Variable Rate	7.09%	950	5/m	X	Both	95%	10000	✓	✓	X
Railways Credit Union	Home Mortgage Loan Variable	6.85%	450	Nil	X	P+I	95%	50000	X	✓	✓
RESI Mortgage Corp	Low Start 1 yr	6.20%	1182.5	Nil	X	Both	95%	30000	X	✓	✓
RTA Staff CU	Variable	7.14%	1010	Nil	X	P+I	95%	10000	✓	✓	✓
RTA Staff CU	Basic Variable	6.89%	1010	Nil	X	P+I	95%	100000	✓	✓	✓
SGE Credit Union	Affinity Standard Variable HL	6.89%	1090	Nil	✓	Both	95%	20000	✓	✓	X
SGE Credit Union	Affinity Mortgage Breaker Home Loan	6.99%	1090	Nil	✓	Both	95%	20000	✓	✓	X
St George Bank	Variable	7.42%	700	10/m	✓	Both	95%	10000	✓	✓	✓
Summerland CU	First Start Intro Variable 1 yr	6.31%	800	8/m	✓	P+I	95%	75000	X	✓	✓
Summerland CU	Premium	6.71%	0	380/a	✓	P+I	95%	250000	X	✓	✓
Summerland CU	Mortgage Plus Loan	7.38%	800	8/m	✓	P+I	95%	20000	✓	✓	✓
Summerland CU	Family Advantage Intro Variable 1 yr	6.81%	800	8/m	✓	P+I	95%	75000	X	✓	✓
Summerland CU	Eco Mortgage Loan	7.06%	600	8/m	✓	P+I	95%	20000	X	✓	✓

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Company	Product	Published Rate (%) \$250k	Loan Fees (\$250k)		Split Facility Available	Principal+Interest, Interest Only	Max LVR	Min Loan	Offset a/c Available	100% Redraw	Portability
			Upfront	Ongoing							
★★											
Suncorp Bank	Variable	7.43%	600	10/m	✓	Both	95%	10000	✓	✓	✓
Sutherland Credit Union	Home Basic	6.65%	1055	Nil	✗	P+I	95%	250000	✗	✓	✓
Sutherland Credit Union	Home In One Loan	7.41%	1055	8/a	✓	P+I	95%	50000	✓	✓	✓
Teachers Credit Union	Flexi Choice	7.04%	715	Nil	✓	P+I	95%	25000	✗	✓	✓
The Capricornian	Variable	7.35%	250	Nil	✓	Both	95%	10000	✓	✓	✓
The Mutual	Intro Plus 3 yrs	6.39%	500	Nil	✓	P+I	90%	150000	✗	✓	✓
The Mutual	Mutual	6.59%	300	Nil	✗	Both	90%	50000	✗	✓	✓
The Mutual	Premium Variable	6.94%	0	Nil	✓	Both	95%	20000	✓	✓	✓
The Rock Building Soc	Variable	7.59%	800	5/m	✓	Both	95%	50000	✓	✓	✓
TIO Banking	Essentials Variable	7.26%	1180	10/m	✗	Both	90%	10000	✓	✓	✓
★											
Adelaide Bank	Smartdoc Variable	7.84%	895	10/m	✓	Both	80%	10000	✓	✓	✓
Arab Bank Australia	HeadStart Intro Variable 6 mths	6.44%	600	8/m	✓	P+I	95%	50000	✗	✓	✓
Arab Bank Australia	Standard Variable	7.90%	250	Nil	✓	Both	95%	50000	✗	✓	✓
B & E Personal Banking	Variable	7.30%	650	Nil	✗	P+I	95%	No min	✓	✓	✗
Beirut Hellenic Bank	Variable	7.58%	1020	10/m	✓	Both	80%	No min	✗	✓	✓
Citibank	Variable	7.62%	649	8/m	✓	Both	85%	50000	✗	✓	✓
Community CPS Australia	Bridging Home Loan	7.14%	795	Nil	✗	Both	85%	10000	✗	✗	✗
Companion CU	Bridging Home Loan	7.14%	795	Nil	✗	Both	85%	10000	✗	✗	✗
Holiday Coast CU	Keep It Simple Standard <399k	7.20%	935	Nil	✗	Both	95%	50000	✗	✗	✓
Hunter United Credit Un	Interest Only	6.90%	880	Nil	✗	IO	90%	150000	✗	✓	✗
Macquarie Credit Union	Property Secured Loan	9.10%	100	Nil	✗	Both	95%	10000	✗	✓	✗
Qld Professional CU	Variable	7.60%	705	Nil	✗	Both	95%	No min	✓	✓	✓
Queenslanders CU	Standard Variable Rate	7.29%	595	8/m	✗	P+I	90%	50000	✗	✓	✓
Summerland CU	Equity Extra	7.71%	800	10/m	✓	Both	80%	20000	✗	✓	✓
Summerland CU	Home Loan Plus	7.31%	800	8/m	✓	P+I	95%	20000	✗	✓	✓
United Community	Bridging Home Loan	7.14%	795	Nil	✗	Both	85%	10000	✗	✗	✗
Wagga Mutual Credit Un	Bridging Home Loan	7.14%	795	Nil	✗	Both	85%	10000	✗	✗	✗

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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% Available	Redraw Available
			Upfront	Ongoing							
★★★★★ "outstanding value"											
ANZ	Residential 1yr Fixed 1 yr	6.29%	0	10/m	✓	Both	90%	No Max	✓		✗
ANZ	Breakfree Residential 1yr Fixe	6.14%	0	375/a	✓	Both	90%	No Max	✓		✗
Greater Building Society	Great Rate Fixed 1 yr	6.20%	500	Nil	✓	Both	95%	No Max	✗		✓
Heritage Bank	Residential Fixed 1 yr	6.05%	600	5/m	✓	Both	95%	No Max	✗		✓
Heritage Bank	Professional Package Reside	6.05%	0	300/a	✓	Both	95%	No Max	✗		✓
HomeSide Lending	Homeplus Fixed Rate 1 yr	6.09%	162.5	10/m	✓	Both	95%	No Max	✗		✗
ING DIRECT	Residential Fixed 1 yr	6.14%	719	Nil	✓	Both	95%	2000000	✗		✗
Macquarie Bank	Premium Fixed 1 yr	6.19%	600	Nil	✓	Both	90%	2000000	✗		✓
Newcastle Permanent	Premium Plus Package Resid	5.99%	0	350/a	✓	Both	95%	No Max	✗		✗
Newcastle Permanent	Residential Fixed 1 yr	5.99%	500	Nil	✓	Both	95%	No Max	✗		✗
The Rock Building Soc	Residential Fixed 1 yr	6.19%	800	5/m	✓	Both	95%	3000000	✗		✓
V Plus Home Loans	Advantage Plus Fixed 1 yr	5.69%	649	8/m	✓	Both	95%	2000000	✗		✗
★★★★★											
A M O Group	Residential Fixed 1 yr	6.39%	1240	Nil	✓	Both	90%	1000000	✓		✓
AMP Bank	Affinity Package Residential Fi	5.94%	895	Nil	✗	Both	90%	No Max	✗		✗
AMP Bank	Select Package Residential Fi	5.99%	895	Nil	✗	Both	90%	No Max	✗		✗
Austral Mortgage	Advantage Plus Fixed 1 yr	6.59%	1095	Nil	✓	Both	95%	5000000	✓		✓
Catalyst Mutual	Residential Fixed 1 yr	6.19%	900	Nil	✓	Both	95%	No Max	✗		✓
Community CPS Australia	Pinnacle +Plus Pkg Residenti	6.14%	0	Nil	✓	Both	95%	No Max	✗		✓
CUA	Residential Fixed 1 yr	5.95%	795	Nil	✓	Both	80%	5000000	✗		✗
ECU Australia	Premium Fixed 1 yr	6.19%	800	Nil	✓	Both	95%	No Max	✗		✓
FCCS Credit Union	Value Plus Fixed 1 yr	6.45%	1025	Nil	✓	Both	95%	No Max	✗		✓
Greater Building Society	Standard Fixed 1 yr	6.55%	500	Nil	✓	Both	95%	No Max	✗		✓
Homestar Finance	Advantage Fixed 1 yr	6.10%	0	Nil	✓	Both	95%	2000000	✗		✓
Illawarra CU NSW	Residential Fixed 1 yr	6.19%	900	Nil	✓	Both	95%	No Max	✗		✓
IMB	Professional Mortgage Reside	5.99%	323.74	Nil	✓	Both	80%	No Max	✗		✓
Macquarie Bank	Classic P&I Fixed 1 yr	6.19%	0	Nil	✓	P+I	90%	2000000	✗		✓
ME Bank	Super Member Fixed 1 yr	5.99%	300	Nil	✓	P+I	95%	No Max	✗		✗
Mortgage HOUSE	Advantage Fixed 1 yr	6.17%	595	Nil	✓	Both	90%	2500000	✓		✓
nab	Choice Package Standard Fix	6.09%	0	395/a	✓	Both	95%	No Max	✗		✗
nab	Standard Fixed 1 yr	6.19%	600	8/m	✓	Both	95%	No Max	✗		✗
United Community	Pinnacle +Plus Pkg Residenti	6.14%	0	Nil	✓	Both	95%	No Max	✗		✓
V Plus Home Loans	Basic Fixed 1 yr	5.92%	649	8/m	✓	Both	90%	2000000	✗		✗
Victoria Teachers Mutual Ba	Offset Fixed 1 yr	6.09%	0	Nil	✓	IO	95%	No Max	✓		✓
Victoria Teachers Mutual Ba	Basic Fixed 1 yr	6.09%	0	Nil	✓	P+I	95%	No Max	✗		✓

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Company	Product	Published Rate (%)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest, Interest Only	Max LVR	Max Loan	Offset a/c Available	100% Available	Redraw Available
			Upfront	Ongoing							
★★★★											
Adelaide Bank	Smartsuite Fixed ** 1 yr	6.61%	895	10/m	✓	Both	95%	No Max	✓	✓	✓
AMP Bank	Residential Fixed 1 yr	6.09%	545	Nil	✗	Both	90%	2000000	✗	✗	✗
AMP Bank	Professional Package Reside	6.09%	0	349/a	✗	Both	90%	2000000	✗	✗	✗
Aussie Home Loans	Optimizer Fixed 1 yr	6.29%	700	Nil	✓	Both	95%	2000000	✗	✗	✗
Bank of Melbourne	Advantage Package Residenti	6.14%	0	395/a	✓	Both	95%	No Max	✗	✓	✓
Bank of Melbourne	Residential Fixed 1 yr	6.29%	700	10/m	✓	Both	95%	1000000	✗	✓	✓
bankmecu	Residential Fixed 1 yr	5.99%	595	Nil	✓	P+I	95%	No Max	✗	✗	✗
BankSA	Residential Fixed 1 yr	6.29%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
BankSA	Advantage Package Residenti	6.14%	0	395/a	✓	Both	95%	No Max	✗	✓	✓
bcu	Residential Fixed 1 yr	6.19%	600	Nil	✗	Both	95%	7000000	✗	✗	✗
BOQ	Home Loan Privileges Reside	6.19%	0	375/a	✓	Both	95%	No Max	✗	✗	✗
BOQ	Residential Fixed 1 yr	6.19%	845	10/m	✓	Both	95%	No Max	✗	✗	✗
BOQ	Shareholder Benefits Resident	6.19%	375	Nil	✓	Both	95%	No Max	✗	✗	✗
Citibank	Standard Fixed 1 yr	6.29%	649	8/m	✓	Both	85%	4000000	✗	✗	✗
Coastline Credit Union	Residential Fixed 1 yr	6.19%	755	Nil	✓	P+I	90%	No Max	✗	✓	✓
Commonwealth Bank	Residential Fixed 1 yr	6.29%	800	8/m	✓	Both	95%	No Max	✗	✗	✗
Commonwealth Bank	Wealth Package Residential F	6.14%	200	375/a	✓	Both	95%	No Max	✗	✗	✗
Community CPS Australia	Residential Fixed 1 yr	6.29%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Community CPS Australia	Parent Fixed 1 yr	6.29%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
Community First CU	True Fixed 1 yr	6.29%	1096	Nil	✓	Both	95%	1000000	✓	✓	✓
Companion CU	Parent Fixed 1 yr	6.29%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
Companion CU	Residential Fixed 1 yr	6.29%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Credit Union SA	Standard 1yr Fixed 1 yr	6.15%	343.38	Nil	✓	Both	90%	No Max	✓	✓	✓
CUA	Residential Premium Fixed 1 y	6.19%	795	Nil	✓	Both	97%	5000000	✓	✓	✓
Encompass Credit Union	Residential Fixed 1 yr	6.20%	930	Nil	✓	Both	95%	1000000	✗	✓	✓
FCCS Credit Union	Value Plus IO Fixed 1 yr	6.60%	1025	Nil	✓	IO	95%	No Max	✗	✓	✓
Gateway Credit Union	Residential Fixed 1 yr	6.47%	745	Nil	✓	Both	95%	No Max	✗	✗	✗
Homeloans	ProSmart Fixed 1 yr	6.44%	1041	Nil	✓	Both	95%	2000000	✗	✓	✓
Homeloans	MoniPower Fixed 1 yr	6.81%	1066	Nil	✓	Both	95%	3500000	✓	✓	✓
Horizon Credit Union	Residential Fixed 1 yr	6.19%	935	Nil	✓	Both	95%	No Max	✓	✓	✓
HSBC	Residential Fixed 1 yr	6.09%	850	Nil	✓	Both	90%	7500000	✗	✗	✗
Hume Building Society	Residential Fixed 1 yr	6.25%	750	Nil	✓	Both	95%	No Max	✗	✗	✗
IMB	Residential Fixed 1 yr	6.09%	768.74	6/m	✓	Both	80%	No Max	✗	✓	✓
IMB	Professional Mortgage Plus R	5.99%	323.74	360/a	✓	Both	80%	No Max	✗	✓	✓
Macarthur Credit Union	Standard Fixed 1 yr	6.39%	1323	Nil	✓	Both	95%	No Max	✗	✓	✓

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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% Available	Redraw Available
			Upfront	Ongoing							
★★★★											
Macquarie Bank	Classic IO Fixed 1 yr	6.19%	600	Nil	✓	IO	90%	2000000	X		X
Macquarie Bank	Premium Premium Fixed 1 yr	6.19%	600	33/m	✓	Both	90%	2000000	X		✓
MyRate	Residential Fixed 1 yr	6.20%	0	Nil	✓	Both	95%	2000000	X		X
nab	Private Tailored Pkg Tailored	6.19%	0	750/a	✓	IO	95%	No Max	X		X
nab	Choice Package Tailored Fixe	6.19%	0	395/a	✓	IO	95%	No Max	X		X
nab	Private Tailored Pkg Standard	6.09%	0	750/a	✓	Both	95%	No Max	X		X
nab	Tailored Fixed IO 1 yr	6.29%	600	8/m	✓	IO	95%	No Max	X		X
People's Choice Credit Union	Lite Fixed 1 yr	6.21%	619	Nil	X	Both	95%	1000000	X		X
Police Credit	Fixed 1 yr	5.99%	600	Nil	✓	Both	95%	1800000	X		X
Qld Police Credit Union	Residential Fixed 1 yr	6.19%	876	Nil	✓	Both	97%	No Max	X		✓
QT Mutual Bank	Residential Fixed 1 yr	6.19%	644	Nil	✓	P+I	95%	No Max	X		X
Queensland Country Credit	Ultimate Home Loan Fixed Ra	6.25%	0	330/a	✓	Both	95%	No Max	✓		✓
Queensland Country Credit	Fixed Rate 1 yr	6.25%	950	5/m	✓	Both	95%	No Max	✓		✓
RAMS Home Loans	Fixed Rate 1 yr	6.19%	1020	20/m	✓	Both	95%	No Max	X		✓
RESI Mortgage Corp	Smart Pro Fixed 1 yr	6.34%	632.5	Nil	X	Both	95%	2000000	X		X
SERVICE ONE Members Ba	Residential Fixed 1 yr	6.35%	750	8/m	✓	Both	97%	No Max	✓		✓
SGE Credit Union	Residential Fixed 1 yr	5.99%	1090	Nil	✓	Both	95%	2000000	X		X
St George Bank	Residential Fixed 1 yr	6.29%	700	10/m	✓	Both	95%	No Max	X		✓
St George Bank	Advantage Package Residenti	6.14%	0	395/a	✓	Both	95%	No Max	X		✓
Suncorp Bank	Residential Fixed 1 yr	6.15%	600	10/m	✓	Both	95%	No Max	X		X
Suncorp Bank	My Home Package Residentia	6.15%	0	25/m	✓	Both	95%	No Max	X		X
Teachers Credit Union	Option Fixed 1 yr	6.18%	715	Nil	X	P+I	95%	5000000	X		X
Teachers Credit Union	Standard Fixed IO 1 yr	6.18%	715	Nil	X	IO	95%	5000000	X		X
The Mutual	Premium Fixed 1 yr	6.09%	300	Nil	✓	Both	95%	No Max	X		✓
UBank	UHomeLoan Fixed (for refinan	5.93%	0	Nil	X	Both	80%	1000000	X		X
Unicredit-WA	Residential Fixed 1 yr	6.05%	0	Nil	X	Both	95%	No Max	X		✓
United Community	Parent Fixed 1 yr	6.29%	945	Nil	✓	Both	95%	1000000	X		✓
United Community	Residential Fixed 1 yr	6.29%	795	Nil	✓	Both	95%	2000000	X		✓
Wagga Mutual Credit Un	Parent Fixed 1 yr	6.29%	945	Nil	✓	Both	95%	1000000	X		✓
Wagga Mutual Credit Un	Residential Fixed 1 yr	6.29%	795	Nil	✓	Both	95%	2000000	X		✓
Westpac	Fixed Options 1 yr	6.49%	600	8/m	✓	Both	95%	No Max	X		✓
Westpac	Premier Advantage Fixed Opti	6.29%	0	395/a	✓	Both	95%	No Max	X		✓
Yellow Brick Road	Gold Pathway Fixed 1 yr	6.37%	600	Nil	✓	Both	95%	2000000	X		X
Yellow Brick Road	Futureproof Fixed 1 yr	6.47%	745	Nil	✓	Both	95%	2000000	X		X

★★

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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% Available	Redraw Available
			Upfront	Ongoing							
★★											
AIMS Home Loans	First Option Fixed 1 yr	6.65%	660	10/m	✓	Both	90%	750000	✗	✓	✓
AIMS Home Loans	Residential Fixed 1 yr	6.65%	660	Nil	✗	Both	90%	1000000	✗	✗	✗
Arab Bank Australia	Residential Fixed 1 yr	6.69%	250	8/m	✗	Both	95%	No Max	✗	✗	✗
Bank of Cyprus Australia	Standard Fixed 1 yr	6.99%	1020	6/m	✗	Both	90%	5000000	✗	✗	✗
Bankwest	Residential Fixed 1 yr	6.69%	760	12/m	✓	Both	95%	No Max	✗	✓	✓
Beirut Hellenic Bank	Residential Fixed 1 yr	6.45%	980	10/m	✓	Both	80%	No Max	✗	✗	✗
Bendigo Bank	Residential Fixed 1 yr	6.29%	705	8/m	✓	P+I	95%	No Max	✗	✓	✓
Big Sky Building Society	Residential Fixed 1 yr	6.34%	610	Nil	✓	P+I	95%	600000	✗	✓	✓
CairnsPenny Savings&Loan	Standard Fixed 1 yr	6.35%	660	15/q	✓	P+I	95%	1000000	✗	✓	✓
Collins Home Loans	Residential Fixed 1 yr	6.84%	1025	Nil	✓	Both	90%	2000000	✓	✗	✗
Community Mutual Group	Steady Rate HLn Fixed 1 yr	6.29%	470	Nil	✗	P+I	95%	1000000	✗	✗	✗
First Option CU	Residential Fixed 1 yr	6.80%	275	Nil	✓	P+I	95%	1000000	✓	✓	✓
Hemisphere Financial	Alt Doc Fixed 1 yr	6.69%	599	Nil	✗	Both	80%	1000000	✗	✓	✓
Hemisphere Financial	Quickstart Fixed 1 yr	6.59%	599	Nil	✓	P+I	95%	1000000	✗	✓	✓
Hemisphere Financial	Standard Fixed 1 yr	6.29%	599	Nil	✓	Both	95%	1000000	✗	✓	✓
Holiday Coast CU	Fixed N Easy 1 yr	6.29%	535	Nil	✓	Both	95%	No Max	✗	✗	✗
Homeloans	Ultra Fixed 1 yr	6.39%	966	Nil	✗	Both	95%	2000000	✗	✗	✗
Maritime Mining & Power	Standard Fixed 1 yr	6.33%	1100	Nil	✓	Both	90%	No Max	✗	✗	✗
ME Bank	Residential Fixed 1 yr	6.49%	300	Nil	✗	P+I	95%	No Max	✗	✗	✗
Mortgage HOUSE	Peak Fixed 1 yr	7.20%	595	Nil	✓	P+I	95%	No Max	✓	✓	✓
Mortgage HOUSE	Essential Offset Fixed 1 yr	7.20%	595	Nil	✓	Both	80%	No Max	✓	✓	✓
MyState	Residential Fixed 1 yr	6.59%	952	Nil	✓	P+I	95%	1000000	✗	✗	✗
People's Choice Credit Union	Residential Fixed 1 yr	6.29%	900	8/m	✓	Both	95%	No Max	✗	✗	✗
Qantas Staff CU	Options Fixed 1 yr	6.59%	600	Nil	✓	Both	95%	No Max	✗	✗	✗
State Custodians	Standard Fixed 1 yr	6.32%	0	Nil	✗	Both	95%	1000000	✗	✓	✓
Summerland CU	Standard Fixed 1 yr	6.19%	800	8/m	✓	Both	95%	No Max	✗	✗	✗
TIO Banking	Essentials Home Ln Pkg Esse	6.14%	0	Nil	✓	Both	90%	No Max	✗	✗	✗
TIO Banking	Essentials Fixed 1 yr	6.14%	1180	10/m	✓	Both	90%	No Max	✗	✗	✗

★											
Adelaide Bank	Smartdoc Fixed 1 yr	7.61%	895	10/m	✓	Both	80%	2000000	✓	✓	✓
B & E Personal Banking	Discounted Fixed 1 yr	6.99%	650	Nil	✓	P+I	95%	No Max	✗	✓	✓
B & E Personal Banking	Residential Fixed 1 yr	7.19%	650	10/m	✓	P+I	95%	No Max	✗	✓	✓
Hunter United Credit Un	Fixed 1 yr	6.99%	930	5/m	✓	P+I	95%	No Max	✗	✗	✗
Mortgage HOUSE	Vantage Offset Fixed 1 yr	7.23%	670	375/a	✓	P+I	80%	750000	✗	✗	✗
Northern Beaches CU	Interest Only Fixed 1 yr	7.09%	915	Nil	✓	IO	95%	No Max	✗	✗	✗

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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% Available	Redraw Available
			Upfront	Ongoing							

★★★★★ **"outstanding value"**

AMP Bank	Affinity Package Residential Fi	5.99%	895	Nil	X	Both	90%	No Max	X	X
ANZ	Breakfree Residential Fixed 2	6.19%	0	375/a	✓	Both	90%	No Max	X	X
ANZ	Residential Fixed 2 yrs	6.34%	0	10/m	✓	Both	90%	No Max	X	X
FCCS Credit Union	Value Plus Fixed 2 yrs	6.45%	1025	Nil	✓	Both	95%	No Max	X	✓
Greater Building Society	Great Rate Fixed 2 yrs	6.30%	500	Nil	✓	Both	95%	No Max	X	✓
Heritage Bank	Residential Fixed 2 yrs	6.09%	600	5/m	✓	Both	95%	No Max	X	✓
IMB	Professional Mortgage Reside	5.90%	323.74	Nil	✓	Both	80%	No Max	X	✓
ING DIRECT	Residential Fixed 2 yrs	6.14%	719	Nil	✓	Both	95%	2000000	X	X
Macquarie Bank	Premium Fixed 2 yrs	6.19%	600	Nil	✓	Both	90%	2000000	X	✓
Mortgage HOUSE	Advantage Fixed 2 yrs	6.28%	595	Nil	✓	Both	90%	2500000	✓	✓
Newcastle Permanent	Residential Fixed 2 yrs	5.99%	500	Nil	✓	Both	95%	No Max	X	X
Newcastle Permanent	Premium Plus Package Resid	5.99%	0	350/a	✓	Both	95%	No Max	X	X
V Plus Home Loans	Advantage Plus Fixed 2 yrs	5.69%	649	8/m	✓	Both	95%	2000000	X	X

★★★★★

AMP Bank	Select Package Residential Fi	6.04%	895	Nil	X	Both	90%	No Max	X	X
Austral Mortgage	Advantage Plus Fixed 2 yrs	6.59%	1095	Nil	✓	Both	95%	5000000	✓	✓
Bank of Melbourne	Advantage Package Residenti	5.99%	0	395/a	✓	Both	95%	No Max	X	✓
BankSA	Advantage Package Residenti	5.99%	0	395/a	✓	Both	95%	No Max	X	✓
Catalyst Mutual	Residential Fixed 2 yrs	6.14%	900	Nil	✓	Both	95%	No Max	X	✓
Commonwealth Bank	Wealth Package Residential F	6.19%	200	375/a	✓	Both	95%	No Max	X	X
Community CPS Australia	Pinnacle +Plus Pkg Residenti	6.14%	0	Nil	✓	Both	95%	No Max	X	✓
CUA	Residential Fixed 2 yrs	5.95%	795	Nil	✓	Both	80%	5000000	X	X
Heritage Bank	Professional Package Reside	6.09%	0	300/a	✓	Both	95%	No Max	X	✓
HomeSide Lending	Homeplus Fixed Rate 2 yrs	6.19%	162.5	10/m	✓	Both	95%	No Max	X	X
Illawarra CU NSW	Residential Fixed 2 yrs	6.14%	900	Nil	✓	Both	95%	No Max	X	✓
loans.com.au	Dream Loan Express Fixed 2	5.99%	295	Nil	✓	Both	80%	750000	X	X
Macquarie Bank	Classic P&I Fixed 2 yrs	6.19%	0	Nil	✓	P+I	90%	2000000	X	✓
nab	Standard Fixed 2 yrs	6.29%	600	8/m	✓	Both	95%	No Max	X	X
Pacific Mortgage Group	Residential Fixed 2 yrs	5.94%	0	Nil	✓	P+I	95%	2000000	X	✓
SCU	Residential Fixed 2 yrs	5.98%	747	Nil	✓	Both	95%	No Max	X	✓
SERVICE ONE Members Ba	Residential Fixed 2 yrs	6.15%	750	8/m	✓	Both	97%	No Max	✓	✓
St George Bank	Advantage Package Residenti	5.99%	0	395/a	✓	Both	95%	No Max	X	✓
Suncorp Bank	Residential Fixed 2 yrs	6.19%	600	10/m	✓	Both	95%	No Max	X	X
The Rock Building Soc	Residential Fixed 2 yrs	6.13%	800	5/m	✓	Both	95%	3000000	X	✓
United Community	Pinnacle +Plus Pkg Residenti	6.14%	0	Nil	✓	Both	95%	No Max	X	✓

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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% Available	Redraw Available
			Upfront	Ongoing							
★★★★											
V Plus Home Loans	Basic Fixed 2 yrs	6.09%	649	8/m	✓	Both	90%	2000000	✗		✗
Victoria Teachers Mutual Ba	Offset Fixed 2 yrs	6.09%	0	Nil	✓	IO	95%	No Max	✓		✓
★★★★											
A M O Group	Residential Fixed 2 yrs	6.49%	1240	Nil	✓	Both	90%	1000000	✓		✓
Adelaide Bank	Smartsuite Fixed ** 2 yrs	6.57%	895	10/m	✓	Both	95%	No Max	✓		✓
AMP Bank	Residential Fixed 2 yrs	6.14%	545	Nil	✗	Both	90%	2000000	✗		✗
AMP Bank	Professional Package Reside	6.14%	0	349/a	✗	Both	90%	2000000	✗		✗
Aussie Home Loans	Optimizer Fixed 2 yrs	6.29%	700	Nil	✓	Both	95%	2000000	✗		✗
Bank of Melbourne	Residential Fixed 2 yrs	6.14%	700	10/m	✓	Both	95%	1000000	✗		✓
bankmecu	Residential Fixed 2 yrs	6.29%	595	Nil	✓	P+I	95%	No Max	✗		✗
BankSA	Residential Fixed 2 yrs	6.14%	700	10/m	✓	Both	95%	No Max	✗		✓
Bankwest	Residential Fixed 2 yrs	6.69%	760	12/m	✓	Both	95%	No Max	✗		✓
bcu	Residential Fixed 2 yrs	6.19%	600	Nil	✗	Both	95%	7000000	✗		✗
Bendigo Bank	Residential Fixed 2 yrs	6.24%	705	8/m	✓	P+I	95%	No Max	✗		✓
BOQ	Residential Fixed 2 yrs	6.19%	845	10/m	✓	Both	95%	No Max	✗		✗
BOQ	Shareholder Benefits Resident	6.19%	375	Nil	✓	Both	95%	No Max	✗		✗
BOQ	Home Loan Privileges Reside	6.19%	0	375/a	✓	Both	95%	No Max	✗		✗
Citibank	Standard Fixed 2 yrs	6.29%	649	8/m	✓	Both	85%	4000000	✗		✗
Commonwealth Bank	Residential Fixed 2 yrs	6.34%	800	8/m	✓	Both	95%	No Max	✗		✗
Community CPS Australia	Parent Fixed 2 yrs	6.29%	945	Nil	✓	Both	95%	1000000	✗		✓
Community CPS Australia	Residential Fixed 2 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗		✓
Community First CU	True Fixed 2 yrs	6.29%	1096	Nil	✓	Both	95%	1000000	✓		✓
Companion CU	Residential Fixed 2 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗		✓
Companion CU	Parent Fixed 2 yrs	6.29%	945	Nil	✓	Both	95%	1000000	✗		✓
Credit Union SA	Standard Fixed 2 yrs	6.24%	843.38	Nil	✓	Both	95%	No Max	✓		✓
CUA	Residential Premium Fixed 2 y	6.19%	795	Nil	✓	Both	97%	5000000	✓		✓
Easy Street Fin Services	Easy Street Fixed 2 yrs	6.29%	500	Nil	✓	P+I	95%	1000000	✓		✓
ECU Australia	Premium Fixed 2 yrs	6.19%	800	Nil	✓	Both	95%	No Max	✗		✓
eMoney	Fixed Home Loan 2 yrs	6.17%	275	Nil	✗	Both	90%	1000000	✗		✗
Encompass Credit Union	Residential Fixed 2 yrs	6.20%	930	Nil	✓	Both	95%	1000000	✗		✓
FCCS Credit Union	Value Plus IO Fixed 2 yrs	6.60%	1025	Nil	✓	IO	95%	No Max	✗		✓
Greater Building Society	Standard Fixed 2 yrs	6.65%	500	Nil	✓	Both	95%	No Max	✗		✓
Holiday Coast CU	Fixed N Easy 2 yrs	6.09%	535	Nil	✓	Both	95%	No Max	✗		✗
Homeloans	ProSmart Fixed 2 yrs	6.44%	1041	Nil	✓	Both	95%	2000000	✗		✓
Homeloans	MoniPower Fixed 2 yrs	6.67%	1066	Nil	✓	Both	95%	3500000	✓		✓

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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% Available	Redraw Available
			Upfront	Ongoing							
★★★★											
Homestar Finance	Advantage Fixed 2 yrs	6.20%	0	Nil	✓	Both	95%	2000000	✗	✓	✓
Horizon Credit Union	Residential Fixed 2 yrs	6.19%	935	Nil	✓	Both	95%	No Max	✓	✓	✓
HSBC	Residential Fixed 2 yrs	6.09%	850	Nil	✓	Both	90%	7500000	✗	✗	✗
Hume Building Society	Residential Fixed 2 yrs	6.20%	750	Nil	✓	Both	95%	No Max	✗	✗	✗
IMB	Residential Fixed 2 yrs	5.90%	768.74	6/m	✓	Both	80%	No Max	✗	✓	✓
IMB	Professional Mortgage Plus R	5.90%	768.74	360/a	✓	Both	80%	No Max	✗	✓	✓
LJ Hooker Finance	Kick-Start Plus Fix 2 yrs	6.18%	75	396/a	✗	Both	95%	2000000	✗	✗	✗
LJ Hooker Finance	Kick-Start Fix 2 yrs	6.38%	75	Nil	✓	Both	95%	2000000	✗	✗	✗
Macarthur Credit Union	Standard Fixed 2 yrs	6.49%	1323	Nil	✓	Both	95%	No Max	✗	✓	✓
Macquarie Bank	Classic IO Fixed 2 yrs	6.19%	600	Nil	✓	IO	90%	2000000	✗	✗	✗
Macquarie Bank	Premium Premium Fixed 2 yrs	6.19%	600	33/m	✓	Both	90%	2000000	✗	✓	✓
Maritime Mining & Power	Standard Fixed 2 yrs	6.18%	1100	Nil	✓	Both	90%	No Max	✗	✗	✗
MyRate	Residential Fixed 2 yrs	6.30%	0	Nil	✓	Both	95%	2000000	✗	✗	✗
nab	Private Tailored Pkg Tailored	6.29%	0	750/a	✓	IO	95%	No Max	✗	✗	✗
nab	Choice Package Standard Fix	6.19%	0	395/a	✓	Both	95%	No Max	✗	✗	✗
nab	Private Tailored Pkg Standard	6.19%	0	750/a	✓	Both	95%	No Max	✗	✗	✗
nab	Tailored Fixed IO 2 yrs	6.39%	600	8/m	✓	IO	95%	No Max	✗	✗	✗
nab	Choice Package Tailored Fixe	6.29%	0	395/a	✓	IO	95%	No Max	✗	✗	✗
People's Choice Credit Union	Lite Fixed 2 yrs	6.36%	619	Nil	✗	Both	95%	1000000	✗	✗	✗
Police Credit	Fixed 2 yrs	5.99%	600	Nil	✓	Both	95%	1800000	✗	✗	✗
QT Mutual Bank	Residential Fixed 2 yrs	6.19%	644	Nil	✓	P+I	95%	No Max	✗	✗	✗
Queensland Country Credit	Ultimate Home Loan Fixed Ra	6.14%	0	330/a	✓	Both	95%	No Max	✓	✓	✓
Queensland Country Credit	Fixed Rate 2 yrs	6.14%	950	5/m	✓	Both	95%	No Max	✓	✓	✓
RAMS Home Loans	Fixed Rate 2 yrs	6.19%	1020	20/m	✓	Both	95%	No Max	✗	✓	✓
RESI Mortgage Corp	Flexi Fix 2 yrs	6.09%	632.5	Nil	✓	Both	95%	2000000	✗	✓	✓
SGE Credit Union	Residential Fixed 2 yrs	6.09%	1090	Nil	✓	Both	95%	2000000	✗	✗	✗
St George Bank	Residential Fixed 2 yrs	6.14%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
Suncorp Bank	My Home Package Residentia	6.19%	0	25/m	✓	Both	95%	No Max	✗	✗	✗
Teachers Credit Union	Standard Fixed IO 2 yrs	6.18%	715	Nil	✗	IO	95%	5000000	✗	✗	✗
Teachers Credit Union	Option Fixed 2 yrs	6.18%	715	Nil	✗	P+I	95%	5000000	✗	✗	✗
TIO Banking	Essentials Home Ln Pkg Esse	6.14%	0	Nil	✓	Both	90%	No Max	✗	✗	✗
Unicredit-WA	Residential Fixed 2 yrs	6.05%	0	Nil	✗	Both	95%	No Max	✗	✓	✓
United Community	Residential Fixed 2 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
United Community	Parent Fixed 2 yrs	6.29%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
Victoria Teachers Mutual Ba	Basic Fixed 2 yrs	6.09%	0	Nil	✓	P+I	95%	No Max	✗	✓	✓

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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% Available	Redraw Available
			Upfront	Ongoing							
★★★★											
Wagga Mutual Credit Un	Residential Fixed 2 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗		✓
Wagga Mutual Credit Un	Parent Fixed 2 yrs	6.29%	945	Nil	✓	Both	95%	1000000	✗		✓
Westpac	Premier Advantage Fixed Opti	6.29%	0	395/a	✓	Both	95%	No Max	✗		✓
Westpac	Fixed Options 2 yrs	6.49%	600	8/m	✓	Both	95%	No Max	✗		✓
Yellow Brick Road	Gold Pathway Fixed 2 yrs	6.37%	600	Nil	✓	Both	95%	2000000	✗		✗
★★★											
AIMS Home Loans	Residential Fixed 2 yrs	6.59%	660	Nil	✗	Both	90%	1000000	✗		✗
AIMS Home Loans	First Option Fixed 2 yrs	6.59%	660	10/m	✓	Both	90%	750000	✗		✓
Arab Bank Australia	Residential Fixed 2 yrs	6.49%	250	8/m	✗	Both	95%	No Max	✗		✗
B & E Personal Banking	Discounted Fixed 2 yrs	6.49%	650	Nil	✓	P+I	95%	No Max	✗		✓
B & E Personal Banking	Residential Fixed 2 yrs	6.69%	650	10/m	✓	P+I	95%	No Max	✗		✓
Bank of Cyprus Australia	Standard Fixed 2 yrs	6.99%	1020	6/m	✗	Both	90%	5000000	✗		✗
Big Sky Building Society	Residential Fixed 2 yrs	6.29%	610	Nil	✓	P+I	95%	600000	✗		✓
CairnsPenny Savings&Loan	Standard Fixed 2 yrs	6.35%	660	15/q	✓	P+I	95%	1000000	✗		✓
Coastline Credit Union	Residential Fixed 2 yrs	6.19%	755	Nil	✓	P+I	90%	No Max	✗		✓
Community Mutual Group	Steady Rate HLn Fixed 2 yrs	6.29%	470	Nil	✗	P+I	95%	1000000	✗		✗
Defence Bank	Flexi Choice Fixed 2 yrs	6.50%	400	Nil	✓	P+I	95%	1500000	✗		✗
First Option CU	Residential Fixed 2 yrs	6.85%	275	Nil	✓	P+I	95%	1000000	✓		✓
Gateway Credit Union	Residential Fixed 2 yrs	6.47%	745	Nil	✓	Both	95%	No Max	✗		✗
Hemisphere Financial	Standard Fixed 2 yrs	6.22%	599	Nil	✓	Both	95%	1000000	✗		✓
Hemisphere Financial	Quickstart Fixed 2 yrs	6.52%	599	Nil	✓	P+I	95%	1000000	✗		✓
Homeloans	Ultra Fixed 2 yrs	6.54%	966	Nil	✗	Both	95%	2000000	✗		✗
Hunter United Credit Un	Fixed 2 yrs	6.39%	930	5/m	✓	P+I	95%	No Max	✗		✗
LJ Hooker Finance	Leveredge Fix 2 yrs	6.33%	0	Nil	✗	P+I	90%	2000000	✗		✗
LJ Hooker Finance	Leveredge Plus Fix 2 yrs	6.23%	0	Nil	✗	P+I	90%	2000000	✗		✗
Mortgage HOUSE	Peak Fixed 2 yrs	7.30%	595	Nil	✓	P+I	95%	No Max	✓		✓
Mortgage HOUSE	Essential Offset Fixed 2 yrs	7.30%	595	Nil	✓	Both	80%	No Max	✓		✓
MyState	Residential Fixed 2 yrs	6.49%	952	Nil	✓	P+I	95%	1000000	✗		✗
People's Choice Credit Union	Residential Fixed 2 yrs	6.29%	900	8/m	✓	Both	95%	No Max	✗		✗
Qantas Staff CU	Options Fixed 2 yrs	6.59%	600	Nil	✓	Both	95%	No Max	✗		✗
Summerland CU	Standard Fixed 2 yrs	6.39%	800	8/m	✓	Both	95%	No Max	✗		✗
The Mutual	Premium Fixed 2 yrs	6.24%	300	Nil	✓	Both	95%	No Max	✗		✓
TIO Banking	Essentials Fixed 2 yrs	6.14%	1180	10/m	✓	Both	90%	No Max	✗		✗
Yellow Brick Road	Futureproof Fixed 2 yrs	6.47%	745	Nil	✓	Both	95%	2000000	✗		✗

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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% Available	Redraw Available
			Upfront	Ongoing							
★											
Adelaide Bank	Smartdoc Fixed 2 yrs	7.57%	895	10/m	✓	Both	80%	2000000	✓	✓	✓
Beirut Hellenic Bank	Residential Fixed 2 yrs	6.50%	980	10/m	✓	Both	80%	No Max	✗	✗	✗
Collins Home Loans	Residential Fixed 2 yrs	7.30%	1025	Nil	✓	Both	90%	2000000	✓	✗	✗
Hemisphere Financial	Alt Doc Fixed 2 yrs	6.62%	599	Nil	✗	Both	80%	1000000	✗	✗	✓
Mortgage HOUSE	Vantage Offset Fixed 2 yrs	7.48%	670	375/a	✓	P+I	80%	750000	✗	✗	✗
Mortgageport Management	2 Year Fixed 2 yrs	6.97%	1235	Nil	✗	Both	90%	2000000	✗	✗	✗
State Custodians	Standard Fixed 2 yrs	6.25%	0	Nil	✗	Both	95%	1000000	✗	✗	✓

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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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★★★ "outstanding value"											
AMP Bank	Affinity Package Residential Fi	6.04%	895	Nil	X	Both	90%	No Max	X	X	X
AMP Bank	Select Package Residential Fi	6.09%	895	Nil	X	Both	90%	No Max	X	X	X
ANZ	Breakfree Residential Fixed 3	6.33%	0	375/a	✓	Both	90%	No Max	X	X	X
BOQ	Shareholder Benefits Resident	5.99%	375	Nil	✓	Both	95%	No Max	X	X	X
CUA	Residential Fixed 3 yrs	5.95%	795	Nil	✓	Both	80%	5000000	X	X	X
Heritage Bank	Residential Fixed 3 yrs	6.15%	600	5/m	✓	Both	95%	No Max	X	✓	✓
Heritage Bank	Professional Package Reside	6.15%	0	300/a	✓	Both	95%	No Max	X	✓	✓
ING DIRECT	Residential Fixed 3 yrs	6.29%	719	Nil	✓	Both	95%	2000000	X	X	X
Macquarie Bank	Premium Fixed 3 yrs	6.19%	600	Nil	✓	Both	90%	2000000	X	✓	✓
Newcastle Permanent	Premium Plus Package Resid	6.14%	0	350/a	✓	Both	95%	No Max	X	X	X
Newcastle Permanent	Residential Fixed 3 yrs	6.14%	500	Nil	✓	Both	95%	No Max	X	X	X
Pacific Mortgage Group	Residential Fixed 3 yrs	6.09%	0	Nil	✓	P+I	95%	2000000	X	✓	✓
Qld Police Credit Union	Residential Fixed 3 yrs	6.09%	876	Nil	✓	Both	97%	No Max	X	✓	✓
The Rock Building Soc	Residential Fixed 3 yrs	6.19%	800	5/m	✓	Both	95%	3000000	X	✓	✓
★★★★★											
AMP Bank	Residential Fixed 3 yrs	6.19%	545	Nil	X	Both	90%	2000000	X	X	X
Bank of Melbourne	Advantage Package Residenti	6.09%	0	395/a	✓	Both	95%	No Max	X	✓	✓
BankSA	Advantage Package Residenti	6.09%	0	395/a	✓	Both	95%	No Max	X	✓	✓
BOQ	Residential Fixed 3 yrs	5.99%	845	10/m	✓	Both	95%	No Max	X	X	X
BOQ	Home Loan Privileges Reside	5.99%	0	375/a	✓	Both	95%	No Max	X	X	X
Catalyst Mutual	Residential Fixed 3 yrs	6.24%	900	Nil	✓	Both	95%	No Max	X	✓	✓
Community CPS Australia	Pinnacle +Plus Pkg Residenti	6.14%	0	Nil	✓	Both	95%	No Max	X	✓	✓
Encompass Credit Union	Residential Fixed 3 yrs	6.20%	930	Nil	✓	Both	95%	1000000	X	✓	✓
FCCS Credit Union	Value Plus Fixed 3 yrs	6.55%	1025	Nil	✓	Both	95%	No Max	X	✓	✓
Greater Building Society	Great Rate Fixed 3 yrs	6.30%	500	Nil	✓	Both	95%	No Max	X	✓	✓
HomeSide Lending	Homeplus Fixed Rate 3 yrs	6.33%	162.5	10/m	✓	Both	95%	No Max	X	X	X
Homestar Finance	Advantage Fixed 3 yrs	6.25%	0	Nil	✓	Both	95%	2000000	X	✓	✓
Illawarra CU NSW	Residential Fixed 3 yrs	6.24%	900	Nil	✓	Both	95%	No Max	X	✓	✓
IMB	Professional Mortgage Reside	6.09%	323.74	Nil	✓	Both	80%	No Max	X	✓	✓
Macquarie Bank	Classic P&I Fixed 3 yrs	6.19%	0	Nil	✓	P+I	90%	2000000	X	✓	✓
ME Bank	Super Member Fixed 3 yrs	6.19%	300	Nil	✓	P+I	95%	No Max	X	X	X
Mortgage HOUSE	Advantage Fixed 3 yrs	6.40%	595	Nil	✓	Both	90%	2500000	✓	✓	✓
SCU	Residential Fixed 3 yrs	6.09%	747	Nil	✓	Both	95%	No Max	X	✓	✓
St George Bank	Advantage Package Residenti	6.09%	0	395/a	✓	Both	95%	No Max	X	✓	✓
Suncorp Bank	Residential Fixed 3 yrs	6.29%	600	10/m	✓	Both	95%	No Max	X	X	X

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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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★★											
United Community	Pinnacle +Plus Pkg Residenti	6.14%	0	Nil	✓	Both	95%	No Max	✗	✓	✓
V Plus Home Loans	Advantage Plus Fixed 3 yrs	5.89%	649	8/m	✓	Both	95%	2000000	✗	✗	✗
Westpac	Premier Advantage Fixed Opti	6.33%	0	395/a	✓	Both	95%	No Max	✗	✓	✓
★★★★											
A M O Group	Residential Fixed 3 yrs	6.59%	1240	Nil	✓	Both	90%	1000000	✓	✓	✓
Adelaide Bank	Smartsuite Fixed ** 3 yrs	6.74%	895	10/m	✓	Both	95%	No Max	✓	✓	✓
AMP Bank	Professional Package Reside	6.19%	0	349/a	✗	Both	90%	2000000	✗	✗	✗
ANZ	Residential Fixed 3 yrs	6.48%	0	10/m	✓	Both	90%	No Max	✗	✗	✗
Aussie Home Loans	Optimizer Fixed 3 yrs	6.19%	700	Nil	✓	Both	95%	2000000	✗	✗	✗
Austral Mortgage	Advantage Plus Fixed 3 yrs	6.79%	1095	Nil	✓	Both	95%	5000000	✓	✓	✓
Bank of Melbourne	Residential Fixed 3 yrs	6.24%	700	10/m	✓	Both	95%	1000000	✗	✓	✓
bankmecu	Residential Fixed 3 yrs	6.39%	595	Nil	✓	P+I	95%	No Max	✗	✗	✗
BankSA	Residential Fixed 3 yrs	6.24%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
bcu	Residential Fixed 3 yrs	6.19%	600	Nil	✗	Both	95%	7000000	✗	✗	✗
Bendigo Bank	Residential Fixed 3 yrs	6.34%	705	8/m	✓	P+I	95%	No Max	✗	✓	✓
Citibank	Standard Fixed 3 yrs	6.32%	649	8/m	✓	Both	85%	4000000	✗	✗	✗
Commonwealth Bank	Residential Fixed 3 yrs	6.48%	800	8/m	✓	Both	95%	No Max	✗	✗	✗
Commonwealth Bank	Wealth Package Residential F	6.33%	200	375/a	✓	Both	95%	No Max	✗	✗	✗
Community CPS Australia	Residential Fixed 3 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Community CPS Australia	Parent Fixed 3 yrs	6.29%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
Community First CU	True Fixed 3 yrs	6.29%	1096	Nil	✓	Both	95%	1000000	✓	✓	✓
Companion CU	Residential Fixed 3 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Companion CU	Parent Fixed 3 yrs	6.29%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
Credit Union SA	Standard Fixed 3 yrs	6.39%	843.38	Nil	✓	Both	95%	No Max	✓	✓	✓
CUA	Residential Premium Fixed 3 y	6.25%	795	Nil	✓	Both	97%	5000000	✓	✓	✓
Easy Street Fin Services	Easy Street Fixed 3 yrs	6.29%	500	Nil	✓	P+I	95%	1000000	✓	✓	✓
ECU Australia	Premium Fixed 3 yrs	6.35%	800	Nil	✓	Both	95%	No Max	✗	✓	✓
eMoney	Fixed Home Loan 3 yrs	6.27%	275	Nil	✗	Both	90%	1000000	✗	✗	✗
FCCS Credit Union	Value Plus IO Fixed 3 yrs	6.70%	1025	Nil	✓	IO	95%	No Max	✗	✓	✓
Gateway Credit Union	Residential Fixed 3 yrs	6.47%	745	Nil	✓	Both	95%	No Max	✗	✗	✗
Greater Building Society	Standard Fixed 3 yrs	6.65%	500	Nil	✓	Both	95%	No Max	✗	✓	✓
Greater Building Society	Ultimate Home Loan Package	6.25%	0	325/a	✓	Both	95%	No Max	✗	✓	✓
Holiday Coast CU	Fixed N Easy 3 yrs	6.29%	535	Nil	✓	Both	95%	No Max	✗	✗	✗
Homeloans	ProSmart Fixed 3 yrs	6.49%	1041	Nil	✓	Both	95%	2000000	✗	✓	✓
Homeloans	MoniPower Fixed 3 yrs	6.84%	1066	Nil	✓	Both	95%	3500000	✓	✓	✓

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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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★★											
Horizon Credit Union	Residential Fixed 3 yrs	6.19%	935	Nil	✓	Both	95%	No Max	✓	✓	✓
HSBC	Residential Fixed 3 yrs	6.19%	850	Nil	✓	Both	90%	7500000	✗	✗	✗
Hume Building Society	Residential Fixed 3 yrs	6.30%	750	Nil	✓	Both	95%	No Max	✗	✗	✗
IMB	Residential Fixed 3 yrs	6.19%	768.74	6/m	✓	Both	80%	No Max	✗	✗	✓
IMB	Professional Mortgage Plus R	6.09%	323.74	360/a	✓	Both	80%	No Max	✗	✗	✓
LJ Hooker Finance	Kick-Start Fix 3 yrs	6.43%	75	Nil	✓	Both	95%	2000000	✗	✗	✗
LJ Hooker Finance	Kick-Start Plus Fix 3 yrs	6.23%	75	396/a	✗	Both	95%	2000000	✗	✗	✗
Macquarie Bank	Premium Premium Fixed 3 yrs	6.19%	600	33/m	✓	Both	90%	2000000	✗	✗	✓
Macquarie Bank	Classic IO Fixed 3 yrs	6.19%	600	Nil	✓	IO	90%	2000000	✗	✗	✗
Maritime Mining & Power	Standard Fixed 3 yrs	6.28%	1100	Nil	✓	Both	90%	No Max	✗	✗	✗
MyRate	Residential Fixed 3 yrs	6.35%	0	Nil	✓	Both	95%	2000000	✗	✗	✗
nab	Choice Package Tailored Fixe	6.43%	0	395/a	✓	IO	95%	No Max	✗	✗	✗
nab	Tailored Fixed IO 3 yrs	6.53%	600	8/m	✓	IO	95%	No Max	✗	✗	✗
nab	Private Tailored Pkg Standard	6.33%	0	750/a	✓	Both	95%	No Max	✗	✗	✗
nab	Choice Package Standard Fix	6.33%	0	395/a	✓	Both	95%	No Max	✗	✗	✗
nab	Standard Fixed 3 yrs	6.43%	600	8/m	✓	Both	95%	No Max	✗	✗	✗
Northern Beaches CU	Fixed Rate 3 yrs	6.04%	1390	Nil	✓	P+I	95%	No Max	✗	✗	✓
People's Choice Credit Union	Residential Fixed 3 yrs	6.29%	900	8/m	✓	Both	95%	No Max	✗	✗	✗
Police Credit	Fixed 3 yrs	6.34%	600	Nil	✓	Both	95%	1800000	✗	✗	✗
Police Credit Union	Home Loan Fixed 3 yrs	6.29%	1045	Nil	✓	Both	95%	No Max	✗	✗	✓
Police&NursesMut Banking	Residential Fixed 3 yrs	6.30%	650	5/m	✗	Both	95%	No Max	✗	✗	✗
QT Mutual Bank	Residential Fixed 3 yrs	6.29%	644	Nil	✓	P+I	95%	No Max	✗	✗	✗
RAMS Home Loans	Fixed Rate 3 yrs	6.29%	1020	20/m	✓	Both	95%	No Max	✗	✗	✓
RESI Mortgage Corp	Smart Pro 3yr Fixed 3 yrs	6.61%	632.5	Nil	✗	Both	95%	2000000	✗	✗	✗
Select Credit Union	Super Mortgage Fixed 3 yrs	6.17%	547	Nil	✓	Both	95%	No Max	✗	✗	✓
SERVICE ONE Members Ba	Residential Fixed 3 yrs	6.40%	750	8/m	✓	Both	97%	No Max	✓	✓	✓
SGE Credit Union	Residential Fixed 3 yrs	6.29%	1090	Nil	✓	Both	95%	2000000	✗	✗	✗
St George Bank	Residential Fixed 3 yrs	6.24%	700	10/m	✓	Both	95%	No Max	✗	✗	✓
State Custodians	Standard Fixed 3 yrs	6.31%	0	Nil	✗	Both	95%	1000000	✗	✗	✓
Suncorp Bank	My Home Package Residentia	6.29%	0	25/m	✓	Both	95%	No Max	✗	✗	✗
Teachers Credit Union	Standard Fixed IO 3 yrs	6.35%	715	Nil	✗	IO	95%	5000000	✗	✗	✗
Teachers Credit Union	Option Fixed 3 yrs	6.35%	715	Nil	✗	P+I	95%	5000000	✗	✗	✗
Unicredit-WA	Residential Fixed 3 yrs	6.20%	0	Nil	✗	Both	95%	No Max	✗	✗	✓
United Community	Residential Fixed 3 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗	✗	✓
United Community	Parent Fixed 3 yrs	6.29%	945	Nil	✓	Both	95%	1000000	✗	✗	✓

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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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★											
V Plus Home Loans	Basic Fixed 3 yrs	6.19%	649	8/m	✓	Both	90%	2000000	✗		✗
Victoria Teachers Mutual Ba	Basic Fixed 3 yrs	6.33%	0	Nil	✓	P+I	95%	No Max	✗		✓
Victoria Teachers Mutual Ba	Offset Fixed 3 yrs	6.33%	0	Nil	✓	IO	95%	No Max	✓		✓
Wagga Mutual Credit Un	Parent Fixed 3 yrs	6.29%	945	Nil	✓	Both	95%	1000000	✗		✓
Wagga Mutual Credit Un	Residential Fixed 3 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗		✓
Westpac	Fixed Options 3 yrs	6.53%	600	8/m	✓	Both	95%	No Max	✗		✓
Yellow Brick Road	Gold Pathway Fixed 3 yrs	6.37%	600	Nil	✓	Both	95%	2000000	✗		✗
Yellow Brick Road	Futureproof Fixed 3 yrs	6.47%	745	Nil	✓	Both	95%	2000000	✗		✗
★★											
AIMS Home Loans	Residential Fixed 3 yrs	6.64%	660	Nil	✗	Both	90%	1000000	✗		✗
AIMS Home Loans	First Option Fixed 3 yrs	6.64%	660	10/m	✓	Both	90%	750000	✗		✓
Arab Bank Australia	Residential Fixed 3 yrs	6.49%	250	8/m	✗	Both	95%	No Max	✗		✗
B & E Personal Banking	Residential Fixed 3 yrs	6.69%	650	10/m	✓	P+I	95%	No Max	✗		✓
B & E Personal Banking	Discounted Fixed 3 yrs	6.49%	650	Nil	✓	P+I	95%	No Max	✗		✓
Bankwest	Residential Fixed 3 yrs	6.79%	760	12/m	✓	Both	95%	No Max	✗		✓
Big Sky Building Society	Residential Fixed 3 yrs	6.39%	610	Nil	✓	P+I	95%	600000	✗		✓
CairnsPenny Savings&Loan	Standard Fixed 3 yrs	6.40%	660	15/q	✓	P+I	95%	1000000	✗		✓
Collins Home Loans	Residential Fixed 3 yrs	6.64%	1025	Nil	✓	Both	90%	2000000	✓		✗
Community Mutual Group	Steady Rate HLn Fixed 3 yrs	6.44%	470	Nil	✗	P+I	95%	1000000	✗		✗
Defence Bank	Flexi Choice Fixed 3 yrs	6.50%	400	Nil	✓	P+I	95%	1500000	✗		✗
First Option CU	Residential Fixed 3 yrs	6.80%	275	Nil	✓	P+I	95%	1000000	✓		✓
Hemisphere Financial	Standard Fixed 3 yrs	6.28%	599	Nil	✓	Both	95%	1000000	✗		✓
Homeloans	Ultra Fixed 3 yrs	6.62%	966	Nil	✗	Both	95%	2000000	✗		✗
LJ Hooker Finance	Leveredge Plus Fix 3 yrs	6.33%	0	Nil	✗	P+I	90%	2000000	✗		✗
LJ Hooker Finance	Leveredge Fix 3 yrs	6.43%	0	Nil	✗	P+I	90%	2000000	✗		✗
ME Bank	Residential Fixed 3 yrs	6.69%	300	Nil	✗	P+I	95%	No Max	✗		✗
MyState	Residential Fixed 3 yrs	6.64%	952	Nil	✓	P+I	95%	1000000	✗		✗
nab	Private Tailored Pkg Tailored	6.43%	0	750/a	✓	IO	95%	No Max	✗		✗
People's Choice Credit Union	Lite Fixed 3 yrs	6.56%	619	Nil	✗	Both	95%	1000000	✗		✗
Qantas Staff CU	Options Fixed 3 yrs	6.59%	600	Nil	✓	Both	95%	No Max	✗		✗
Summerland CU	Standard Fixed 3 yrs	6.39%	800	8/m	✓	Both	95%	No Max	✗		✗
The Capricornian	My First Home Loan Fixed 3 yr	6.40%	0	385/a	✓	Both	95%	750000	✓		✗
The Capricornian	My Advantage Fixed 3 yrs 50K	6.40%	0	385/a	✓	Both	95%	2000000	✓		✗
The Capricornian	Fixed 3 yrs	6.55%	250	Nil	✓	Both	95%	1000000	✓		✗
The Mutual	Premium Fixed 3 yrs	6.34%	300	Nil	✓	Both	95%	No Max	✗		✓

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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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★											
TIO Banking	Essentials Home Ln Pkg Esse	6.29%	0	Nil	✓	Both	90%	No Max	✗		✗
TIO Banking	Essentials Fixed 3 yrs	6.29%	1180	10/m	✓	Both	90%	No Max	✗		✗
UBank	UHomeLoan Fixed (for refinan	5.98%	0	Nil	✗	Both	80%	1000000	✗		✗
★											
Adelaide Bank	Smartdoc Fixed 3 yrs	7.74%	895	10/m	✓	Both	80%	2000000	✓		✓
Bank of Cyprus Australia	Standard Fixed 3 yrs	7.07%	1020	6/m	✗	Both	90%	5000000	✗		✗
Beirut Hellenic Bank	Residential Fixed 3 yrs	6.60%	980	10/m	✓	Both	80%	No Max	✗		✗
Hemisphere Financial	Alt Doc Fixed 3 yrs	6.68%	599	Nil	✗	Both	80%	1000000	✗		✓
Hemisphere Financial	Quickstart Fixed 3 yrs	6.58%	599	Nil	✓	P+I	95%	1000000	✗		✓
Mortgage HOUSE	Essential Offset Fixed 3 yrs	7.60%	595	Nil	✓	Both	80%	No Max	✓		✓
Mortgage HOUSE	Vantage Offset Fixed 3 yrs	7.55%	670	375/a	✓	P+I	80%	750000	✗		✗
Mortgage HOUSE	Peak Fixed 3 yrs	7.60%	595	Nil	✓	P+I	95%	No Max	✓		✓

SUPERSEDED



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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	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★★★ "outstanding value"											
ANZ	Breakfree Residential Fixed 5	6.64%	0	375/a	✓	Both	90%	No Max	✗	✗	✗
Catalyst Mutual	Residential Fixed 5 yrs	6.64%	900	Nil	✓	Both	95%	No Max	✗	✗	✓
FCCS Credit Union	Value Plus Fixed 5 yrs	6.85%	1025	Nil	✓	Both	95%	No Max	✗	✗	✓
Greater Building Society	Great Rate Fixed 5 yrs	6.75%	500	Nil	✓	Both	95%	No Max	✗	✗	✓
Heritage Bank	Professional Package Reside	6.55%	0	300/a	✓	Both	95%	No Max	✗	✗	✓
Heritage Bank	Residential Fixed 5 yrs	6.55%	600	5/m	✓	Both	95%	No Max	✗	✗	✓
Illawarra CU NSW	Residential Fixed 5 yrs	6.64%	900	Nil	✓	Both	95%	No Max	✗	✗	✓
ING DIRECT	Residential Fixed 5 yrs	6.89%	719	Nil	✓	Both	95%	2000000	✗	✗	✗
Mortgage HOUSE	Advantage Fixed 5 yrs	6.80%	595	Nil	✓	Both	90%	2500000	✓	✓	✓
Newcastle Permanent	Residential Fixed 5 yrs	6.64%	500	Nil	✓	Both	95%	No Max	✗	✗	✗
Newcastle Permanent	Premium Plus Package Resid	6.64%	0	350/a	✓	Both	95%	No Max	✗	✗	✗
Qld Police Credit Union	Residential Fixed 5 yrs	6.69%	876	Nil	✓	Both	97%	No Max	✗	✗	✓
★★★★★											
Adelaide Bank	Smartsuite Fixed ** 5 yrs	7.09%	895	10/m	✓	Both	95%	No Max	✓	✓	✓
Austral Mortgage	Advantage Plus Fixed 5 yrs	7.14%	1095	Nil	✓	Both	95%	5000000	✓	✓	✓
Commonwealth Bank	Wealth Package Residential F	6.74%	200	375/a	✓	Both	95%	No Max	✗	✗	✗
Community CPS Australia	Pinnacle +Plus Pkg Residenti	6.64%	0	Nil	✓	Both	95%	No Max	✗	✗	✓
CUA	Residential Fixed 5 yrs	6.69%	795	Nil	✓	Both	80%	5000000	✗	✗	✗
Greater Building Society	Ultimate Home Loan Package	6.70%	0	325/a	✓	Both	95%	No Max	✗	✗	✓
HomeSide Lending	Homeplus Fixed Rate 5 yrs	6.74%	162.5	10/m	✓	Both	95%	No Max	✗	✗	✗
Homestar Finance	Advantage Fixed 5 yrs	6.85%	0	Nil	✓	Both	95%	2000000	✗	✗	✓
IMB	Professional Mortgage Reside	6.59%	323.74	Nil	✓	Both	80%	No Max	✗	✗	✓
Macquarie Bank	Premium Fixed 5 yrs	6.69%	600	Nil	✓	Both	90%	2000000	✗	✗	✓
ME Bank	Super Member Fixed 5 yrs	6.69%	300	Nil	✓	P+I	95%	No Max	✗	✗	✗
Pacific Mortgage Group	Residential Fixed 5 yrs	6.47%	0	Nil	✓	P+I	95%	2000000	✗	✗	✓
SCU	Residential Fixed 5 yrs	6.75%	747	Nil	✓	Both	95%	No Max	✗	✗	✓
SERVICE ONE Members Ba	Residential Fixed 5 yrs	6.85%	750	8/m	✓	Both	97%	No Max	✓	✓	✓
The Rock Building Soc	Residential Fixed 5 yrs	6.85%	800	5/m	✓	Both	95%	3000000	✗	✗	✓
United Community	Pinnacle +Plus Pkg Residenti	6.64%	0	Nil	✓	Both	95%	No Max	✗	✗	✓
V Plus Home Loans	Advantage Plus Fixed 5 yrs	6.54%	649	8/m	✓	Both	95%	2000000	✗	✗	✗
Victoria Teachers Mutual Ba	Offset Fixed 5 yrs	6.74%	0	Nil	✓	IO	95%	No Max	✓	✓	✓
Westpac	Premier Advantage Fixed Opti	6.79%	0	395/a	✓	Both	95%	No Max	✗	✗	✓
★★★											
A M O Group	Residential Fixed 5 yrs	6.99%	1240	Nil	✓	Both	90%	1000000	✓	✓	✓

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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	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★★											
AIMS Home Loans	First Option Fixed 5 yrs	6.92%	660	10/m	✓	Both	90%	750000	✗	✓	✓
AMP Bank	Professional Package Reside	6.69%	0	349/a	✗	Both	90%	2000000	✗	✗	✗
AMP Bank	Affinity Package Residential Fi	6.54%	895	Nil	✗	Both	90%	No Max	✗	✗	✗
AMP Bank	Select Package Residential Fi	6.59%	895	Nil	✗	Both	90%	No Max	✗	✗	✗
AMP Bank	Residential Fixed 5 yrs	6.69%	545	Nil	✗	Both	90%	2000000	✗	✗	✗
ANZ	Residential Fixed 5 yrs	6.79%	0	10/m	✓	Both	90%	No Max	✗	✗	✗
Aussie Home Loans	Optimizer Fixed 5 yrs	6.69%	700	Nil	✓	Both	95%	2000000	✗	✗	✗
Bank of Melbourne	Advantage Package Residenti	6.69%	0	395/a	✓	Both	95%	No Max	✗	✓	✓
Bank of Melbourne	Residential Fixed 5 yrs	6.84%	700	10/m	✓	Both	95%	1000000	✗	✓	✓
BankSA	Advantage Package Residenti	6.69%	0	395/a	✓	Both	95%	No Max	✗	✓	✓
BankSA	Residential Fixed 5 yrs	6.84%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
Bankwest	Residential Fixed 5 yrs	7.09%	760	12/m	✓	Both	95%	No Max	✗	✓	✓
bcb	Residential Fixed 5 yrs	6.69%	600	Nil	✗	Both	95%	7000000	✗	✗	✗
Bendigo Bank	Residential Fixed 5 yrs	6.89%	705	8/m	✓	P+I	95%	No Max	✗	✓	✓
BOQ	Shareholder Benefits Resident	6.89%	375	Nil	✓	Both	95%	No Max	✗	✗	✗
BOQ	Home Loan Privileges Reside	6.89%	0	375/a	✓	Both	95%	No Max	✗	✗	✗
BOQ	Residential Fixed 5 yrs	6.89%	845	10/m	✓	Both	95%	No Max	✗	✗	✗
Citibank	Standard Fixed 5 yrs	6.60%	649	8/m	✓	Both	85%	4000000	✗	✗	✗
Commonwealth Bank	Residential Fixed 5 yrs	6.89%	800	8/m	✓	Both	95%	No Max	✗	✗	✗
Community CPS Australia	Parent Fixed 5 yrs	6.79%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
Community CPS Australia	Residential Fixed 5 yrs	6.79%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Companion CU	Residential Fixed 5 yrs	6.79%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Companion CU	Parent Fixed 5 yrs	6.79%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
CUA	Residential Premium Fixed 5 y	6.89%	795	Nil	✓	Both	97%	5000000	✓	✓	✓
ECU Australia	Premium Fixed 5 yrs	7.09%	800	Nil	✓	Both	95%	No Max	✗	✓	✓
Encompass Credit Union	Residential Fixed 5 yrs	6.90%	930	Nil	✓	Both	95%	1000000	✗	✓	✓
FCCS Credit Union	Value Plus IO Fixed 5 yrs	7.00%	1025	Nil	✓	IO	95%	No Max	✗	✓	✓
Greater Building Society	Standard Fixed 5 yrs	7.10%	500	Nil	✓	Both	95%	No Max	✗	✓	✓
Holiday Coast CU	Fixed N Easy 5 yrs	6.99%	535	Nil	✓	Both	95%	No Max	✗	✗	✗
Homeloans	ProSmart Fixed 5 yrs	7.19%	1041	Nil	✓	Both	95%	2000000	✗	✓	✓
Homeloans	MoniPower Fixed 5 yrs	7.29%	1066	Nil	✓	Both	95%	3500000	✓	✓	✓
HSBC	Residential Fixed 5 yrs	6.65%	850	Nil	✓	Both	90%	7500000	✗	✗	✗
Hume Building Society	Residential Fixed 5 yrs	6.75%	750	Nil	✓	Both	95%	No Max	✗	✗	✗
IMB	Residential Fixed 5 yrs	6.69%	768.74	6/m	✓	Both	80%	No Max	✗	✓	✓
IMB	Professional Mortgage Plus R	6.59%	323.74	360/a	✓	Both	80%	No Max	✗	✓	✓

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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	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★											
Macquarie Bank	Classic P&I Fixed 5 yrs	6.69%	0	Nil	✓	P+I	90%	2000000	✗	✓	✓
Macquarie Bank	Premium Premium Fixed 5 yrs	6.69%	600	33/m	✓	Both	90%	2000000	✗	✓	✓
Macquarie Bank	Classic IO Fixed 5 yrs	6.69%	600	Nil	✓	IO	90%	2000000	✗	✗	✗
Maritime Mining & Power	Standard Fixed 5 yrs	6.88%	1100	Nil	✓	Both	90%	No Max	✗	✗	✗
MyRate	Residential Fixed 5 yrs	6.95%	0	Nil	✓	Both	95%	2000000	✗	✗	✗
nab	Standard Fixed 5 yrs	6.84%	600	8/m	✓	Both	95%	No Max	✗	✗	✗
nab	Choice Package Standard Fix	6.74%	0	395/a	✓	Both	95%	No Max	✗	✗	✗
nab	Private Tailored Pkg Standard	6.74%	0	750/a	✓	Both	95%	No Max	✗	✗	✗
nab	Tailored Fixed IO 5 yrs	6.94%	600	8/m	✓	IO	95%	No Max	✗	✗	✗
nab	Choice Package Tailored Fixe	6.84%	0	395/a	✓	IO	95%	No Max	✗	✗	✗
nab	Private Tailored Pkg Tailored	6.84%	0	750/a	✓	IO	95%	No Max	✗	✗	✗
People's Choice Credit Union	Residential Fixed 5 yrs	6.79%	900	8/m	✓	Both	95%	No Max	✗	✗	✗
Police&NursesMut Banking	Residential Fixed 5 yrs	6.70%	650	5/m	✗	Both	95%	No Max	✗	✗	✗
RAMS Home Loans	Fixed Rate 5 yrs	6.75%	1020	20/m	✓	Both	95%	No Max	✗	✓	✓
SGE Credit Union	Residential Fixed 5 yrs	6.79%	1090	Nil	✓	Both	95%	2000000	✗	✗	✗
St George Bank	Advantage Package Residenti	6.69%	0	395/a	✓	Both	95%	No Max	✗	✓	✓
St George Bank	Residential Fixed 5 yrs	6.84%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
Suncorp Bank	Residential Fixed 5 yrs	6.95%	600	10/m	✓	Both	95%	No Max	✗	✗	✗
TIO Banking	Essentials Home Ln Pkg Esse	6.79%	0	Nil	✓	Both	90%	No Max	✗	✗	✗
Unicredit-WA	Residential Fixed 5 yrs	6.70%	0	Nil	✗	Both	95%	No Max	✗	✓	✓
United Community	Residential Fixed 5 yrs	6.79%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
United Community	Parent Fixed 5 yrs	6.79%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
V Plus Home Loans	Basic Fixed 5 yrs	6.75%	649	8/m	✓	Both	90%	2000000	✗	✗	✗
Victoria Teachers Mutual Ba	Basic Fixed 5 yrs	6.74%	0	Nil	✓	P+I	95%	No Max	✗	✓	✓
Wagga Mutual Credit Un	Parent Fixed 5 yrs	6.79%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
Wagga Mutual Credit Un	Residential Fixed 5 yrs	6.79%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Westpac	Fixed Options 5 yrs	6.99%	600	8/m	✓	Both	95%	No Max	✗	✓	✓

★★											
AIMS Home Loans	Residential Fixed 5 yrs	6.92%	660	Nil	✗	Both	90%	1000000	✗	✗	✗
Arab Bank Australia	Residential Fixed 5 yrs	6.99%	250	8/m	✗	Both	95%	No Max	✗	✗	✗
B & E Personal Banking	Discounted Fixed 5 yrs	7.19%	650	Nil	✓	P+I	95%	No Max	✗	✓	✓
Bank of Cyprus Australia	Standard Fixed 5 yrs	7.40%	1020	6/m	✗	Both	90%	5000000	✗	✗	✗
Big Sky Building Society	Residential Fixed 5 yrs	6.89%	610	Nil	✓	P+I	95%	600000	✗	✓	✓
Collins Home Loans	Residential Fixed 5 yrs	7.14%	1025	Nil	✓	Both	90%	2000000	✓	✗	✗
Community Mutual Group	Steady Rate HLn Fixed 5 yrs	6.94%	470	Nil	✗	P+I	95%	1000000	✗	✗	✗

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home loan star ratings

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	REDRAW AVAILABLE
			Upfront	Ongoing							
★★											
eMoney	Fixed Home Loan 5 yrs	6.90%	275	Nil	X	Both	90%	1000000	X	X	X
Hemisphere Financial	Standard Fixed 5 yrs	6.63%	599	Nil	✓	Both	95%	1000000	X	✓	✓
Hemisphere Financial	Quickstart Fixed 5 yrs	6.93%	599	Nil	✓	P+I	95%	1000000	X	✓	✓
Horizon Credit Union	Residential Fixed 5 yrs	6.99%	935	Nil	✓	Both	95%	No Max	✓	✓	✓
ME Bank	Residential Fixed 5 yrs	7.19%	300	Nil	X	P+I	95%	No Max	X	X	X
MyState	Residential Fixed 5 yrs	7.15%	952	Nil	✓	P+I	95%	1000000	X	X	X
People's Choice Credit Union	Lite Fixed 5 yrs	7.02%	619	Nil	X	Both	95%	1000000	X	X	X
Police Credit	Fixed 5 yrs	6.94%	600	Nil	✓	Both	95%	1800000	X	X	X
Police Credit Union	Home Loan Fixed 5 yrs	7.28%	1045	Nil	✓	Both	95%	No Max	X	✓	✓
RESI Mortgage Corp	Smart Pro Fixed 5 yrs	7.17%	632.5	Nil	X	Both	95%	2000000	X	X	X
State Custodians	Standard Fixed 5 yrs	6.66%	0	Nil	X	Both	95%	1000000	X	✓	✓
Summerland CU	Standard Fixed 5 yrs	6.85%	800	8/m	✓	Both	95%	No Max	X	X	X
Suncorp Bank	My Home Package Residentia	6.95%	0	25/m	✓	Both	95%	No Max	X	X	X
The Capricornian	My Advantage Fixed 5 yrs 50K	7.10%	0	385/a	✓	Both	95%	2000000	✓	X	X
The Capricornian	My First Home Loan Fixed 5 yr	7.10%	0	385/a	✓	Both	95%	750000	✓	X	X
The Capricornian	Fixed 5 yrs	7.25%	250	Nil	✓	Both	95%	1000000	✓	X	X
TIO Banking	Essentials Fixed 5 yrs	6.79%	1180	10/m	✓	Both	90%	No Max	X	X	X
UBank	UHomeLoan Fixed (for refinan	6.84%	0	Nil	X	Both	80%	1000000	X	X	X
★											
Adelaide Bank	Smartdoc Fixed 5 yrs	8.09%	895	10/m	✓	Both	80%	2000000	✓	✓	✓
B & E Personal Banking	Residential Fixed 5 yrs	7.39%	650	10/m	✓	P+I	95%	No Max	X	✓	✓
Hemisphere Financial	Alt Doc Fixed 5 yrs	7.03%	599	Nil	X	Both	80%	1000000	X	✓	✓
Homeloans	Ultra Fixed 5 yrs	7.29%	966	Nil	X	Both	95%	2000000	X	X	X
Mortgage HOUSE	Essential Offset Fixed 5 yrs	7.95%	595	Nil	✓	Both	80%	No Max	✓	✓	✓
Mortgage HOUSE	Vantage Offset Fixed 5 yrs	7.93%	670	375/a	✓	P+I	80%	750000	X	X	X
Mortgage HOUSE	Peak Fixed 5 yrs	7.95%	595	Nil	✓	P+I	95%	No Max	✓	✓	✓

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home loan star ratings

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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							

★★★★★

"outstanding value"

ANZ	Investment 1yr Fixed 1 yr	6.29%	0	10/m	✓	Both	90%	No Max	✓	✗
ANZ	Breakfree Investment 1yr Fixe	6.14%	0	375/a	✓	Both	90%	No Max	✓	✗
FCCS Credit Union	Investment Value Plus Fixed 1	6.45%	1025	Nil	✓	Both	95%	No Max	✓	✓
Greater Building Society	Inv Great Rate Fixed 1 yr	6.20%	500	Nil	✓	Both	95%	No Max	✗	✓
Heritage Bank	Investment Fixed 1 yr	6.05%	600	5/m	✓	Both	95%	No Max	✗	✓
HomeSide Lending	Inv Fixed Rate Interest Only 1	6.09%	162.5	10/m	✓	IO	95%	No Max	✗	✗
ING DIRECT	Investment Fixed 1 yr	6.14%	719	Nil	✓	Both	95%	2000000	✗	✗
Macquarie Bank	Premium Inv Premium Fixed 1	6.19%	600	33/m	✓	Both	90%	2000000	✓	✓
Macquarie Bank	Inv Premium Fixed 1 yr	6.19%	600	Nil	✓	Both	90%	2000000	✓	✓
Macquarie Bank	Inv Classic P&I Fixed 1 yr	6.19%	0	Nil	✓	P+I	90%	2000000	✗	✓
Newcastle Permanent	Premium Plus Package Invest	5.99%	0	350/a	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Investment Fixed 1 yr	5.99%	500	Nil	✓	Both	95%	No Max	✗	✗
The Rock Building Soc	Investment Standard Fixed 1 y	6.19%	800	5/m	✓	Both	95%	3000000	✗	✓
V Plus Home Loans	Inv Advantage Plus Fixed 1 yr	5.69%	649	8/m	✓	Both	95%	2000000	✗	✗

★★★★★

AMP Bank	Select Package Investment Fi	5.99%	895	Nil	✗	Both	90%	No Max	✗	✗
AMP Bank	Affinity Package Investment Fi	5.94%	895	Nil	✗	Both	90%	No Max	✗	✗
Austral Mortgage	Investment Advantage Plus Fi	6.59%	1095	Nil	✓	Both	95%	5000000	✓	✓
BOQ	Shareholder Benefits Investm	6.19%	375	Nil	✓	Both	95%	No Max	✗	✗
Citibank	Investment Standard Fixed 1 y	6.29%	649	8/m	✓	Both	85%	4000000	✗	✗
Credit Union SA	Investment Standard 1yr Fixed	6.15%	343.38	Nil	✓	Both	90%	No Max	✓	✓
CUA	Investment Fixed 1 yr	5.95%	795	Nil	✓	Both	80%	5000000	✗	✗
Heritage Bank	Professional Package Investm	6.05%	0	300/a	✓	Both	95%	No Max	✗	✓
Homestar Finance	Inv Advantage Fixed 1 yr	6.10%	0	Nil	✓	Both	95%	2000000	✗	✓
IMB	Professional Mortgage Invest	5.99%	323.74	Nil	✓	Both	80%	No Max	✗	✓
Macquarie Bank	Inv Classic IO Fixed 1 yr	6.19%	600	Nil	✓	IO	90%	2000000	✗	✗
ME Bank	Investment SuperMember Fix	5.99%	300	Nil	✓	Both	95%	No Max	✗	✗
Mortgage HOUSE	Inv Advantage Fixed 1 yr	6.17%	595	Nil	✓	Both	90%	2500000	✓	✓
MyRate	Investment Fixed 1 yr	6.20%	0	Nil	✓	Both	95%	2000000	✗	✗
nab	Choice Package Inv Standard	6.09%	0	395/a	✓	Both	95%	No Max	✗	✗
nab	Inv Standard Fixed 1 yr	6.19%	600	8/m	✓	Both	95%	No Max	✗	✗
RAMS Home Loans	Inv Fixed Rate 1 yr	6.19%	1020	20/m	✓	Both	95%	No Max	✗	✓
Unicredit-WA	Investment Fixed 1 yr	6.05%	0	Nil	✗	Both	95%	No Max	✗	✓
United Community	Pinnacle +Plus Pkg Investmen	6.14%	0	Nil	✓	Both	95%	No Max	✗	✓
V Plus Home Loans	Inv Basic Fixed 1 yr	5.92%	649	8/m	✓	Both	90%	2000000	✗	✗

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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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★★											
Victoria Teachers Mutual Ba	Inv Offset Fixed 1 yr	6.09%	0	Nil	✓	Both	95%	No Max	✓	✓	✓
★★★★											
A M O Group	Investment Fixed 1 yr	6.39%	1240	Nil	✓	Both	90%	1000000	✓	✓	✓
Adelaide Bank	Investment Smartsuite Fixed 1	6.61%	895	10/m	✓	Both	90%	No Max	✓	✓	✓
AMP Bank	Investment Fixed 1 yr	6.09%	895	10/m	✗	Both	90%	2500000	✗	✗	✗
AMP Bank	Professional Package Investm	6.09%	0	349/a	✗	Both	90%	2500000	✗	✗	✗
Aussie Home Loans	Inv Optimizer Fixed 1 yr	6.29%	700	Nil	✓	Both	95%	2000000	✗	✗	✗
Bank of Melbourne	Advantage Package Investme	6.14%	0	395/a	✓	Both	95%	No Max	✗	✓	✓
Bank of Melbourne	Investment Fixed 1 yr	6.29%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
bankmecu	Inv Fixed 1 yr	5.99%	595	Nil	✓	P+I	95%	No Max	✗	✗	✗
BankSA	Investment Fixed 1 yr	6.29%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
BankSA	Advantage Package Investme	6.14%	0	395/a	✓	Both	95%	No Max	✗	✓	✓
Bankwest	Investment Fixed 1 yr	6.69%	760	12/m	✓	Both	95%	No Max	✗	✓	✓
bcu	Investment Fixed 1 yr	6.19%	600	Nil	✗	Both	95%	7000000	✗	✗	✗
Bendigo Bank	Investment Fixed 1 yr	6.29%	705	8/m	✓	P+I	95%	No Max	✗	✓	✓
BOQ	Home Loan Privileges Investm	6.19%	0	375/a	✓	Both	95%	No Max	✗	✗	✗
BOQ	Investment Fixed 1 yr	6.19%	845	10/m	✓	Both	95%	No Max	✗	✗	✗
Catalyst Mutual	Investment Fixed 1 yr	6.19%	900	8/m	✓	Both	95%	No Max	✗	✓	✓
Commonwealth Bank	Investment Fixed 1 yr	6.29%	800	8/m	✓	Both	95%	No Max	✗	✗	✗
Commonwealth Bank	Wealth Package Investment F	6.14%	200	375/a	✓	Both	95%	No Max	✗	✗	✗
Community CPS Australia	Investment Fixed 1 yr	6.29%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Community CPS Australia	Investment Parent Fixed 1 yr	6.29%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
Community CPS Australia	Pinnacle +Plus Pkg Investmen	6.14%	0	Nil	✓	Both	95%	No Max	✗	✓	✓
Community First CU	Investment True Fixed 1 yr	6.29%	1096	Nil	✓	Both	95%	1000000	✓	✓	✓
Companion CU	Investment Fixed 1 yr	6.29%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Companion CU	Investment Parent Fixed 1 yr	6.29%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
CUA	Investment Premium Fixed 1 y	6.19%	795	Nil	✓	Both	97%	5000000	✓	✓	✓
ECU Australia	Investment Premium Fixed 1 y	6.19%	800	Nil	✓	Both	95%	No Max	✗	✓	✓
Encompass Credit Union	Investment Fixed 1 yr	6.20%	930	Nil	✓	Both	95%	1000000	✗	✓	✓
FCCS Credit Union	Investment Value Plus IO Fixe	6.60%	1025	Nil	✓	IO	95%	No Max	✗	✓	✓
Gateway Credit Union	Investment Fixed 1 yr	6.47%	745	Nil	✓	Both	95%	No Max	✗	✗	✗
Greater Building Society	Inv Standard Fixed 1 yr	6.55%	500	Nil	✓	Both	95%	No Max	✗	✓	✓
Homeloans	Investment ProSmart Fixed 1	6.44%	1041	Nil	✓	Both	95%	2000000	✗	✓	✓
Homeloans	Investment MoniPower Fixed	6.81%	1066	Nil	✓	Both	95%	3500000	✓	✓	✓
Horizon Credit Union	Investment Fixed 1 yr	6.19%	935	Nil	✓	Both	95%	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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★★											
HSBC	Investment Fixed 1 yr	6.09%	850	Nil	✓	Both	90%	7500000	X		X
Hume Building Society	Investment Fixed 1 yr	6.25%	750	Nil	✓	Both	95%	No Max	X		X
Illawarra CU NSW	Investment Fixed 1 yr	6.19%	900	8/m	✓	Both	95%	No Max	X		✓
IMB	Professional Mortgage Plus In	5.99%	323.74	360/a	✓	Both	80%	No Max	X		✓
IMB	Investment Fixed 1 yr	6.09%	768.74	6/m	✓	Both	80%	No Max	X		✓
Macarthur Credit Union	Investment Standard Fixed 1 y	6.39%	1323	Nil	✓	Both	95%	No Max	X		✓
nab	Private Tailored Pkg Inv Stand	6.09%	0	750/a	✓	Both	95%	No Max	X		X
nab	Inv Tailored Fixed IO 1 yr	6.29%	600	8/m	✓	IO	95%	No Max	X		X
nab	Private Tailored Pkg Inv Tailor	6.19%	0	750/a	✓	IO	95%	No Max	X		X
nab	Choice Package Inv Tailored	6.19%	0	395/a	✓	IO	95%	No Max	X		X
People's Choice Credit Union	Investment Fixed 1 yr	6.29%	900	8/m	✓	Both	95%	No Max	X		X
People's Choice Credit Union	Investment Lite Fixed 1 yr	6.21%	619	Nil	X	Both	95%	1000000	X		X
Police Credit	Inv Fixed 1 yr	5.99%	600	Nil	✓	Both	95%	1800000	X		X
Qld Police Credit Union	Investment Fixed 1 yr	6.19%	876	Nil	✓	Both	97%	No Max	X		✓
QT Mutual Bank	Investment Fixed 1 yr	6.19%	644	Nil	✓	Both	95%	No Max	X		X
Queensland Country Credit	Investment Fixed Rate 1 yr	6.25%	950	5/m	✓	Both	95%	No Max	✓		✓
RESI Mortgage Corp	Inv Smart Pro Fixed 1 yr	6.34%	632.5	Nil	X	Both	95%	2000000	X		X
SERVICE ONE Members Ba	Investment Fixed 1 yr	6.35%	750	8/m	✓	Both	97%	No Max	✓		✓
SGE Credit Union	Investment Standard Fixed 1 y	5.99%	1090	Nil	✓	Both	95%	2000000	X		X
St George Bank	Advantage Package Investme	6.14%	0	395/a	✓	Both	95%	No Max	X		✓
St George Bank	Investment Fixed 1 yr	6.29%	700	10/m	✓	Both	95%	No Max	X		✓
Suncorp Bank	Investment Fixed 1 yr	6.15%	600	10/m	✓	Both	95%	No Max	X		X
Suncorp Bank	My Home Package Investment	6.15%	0	25/m	✓	Both	95%	No Max	X		X
Teachers Credit Union	Inv Option Fixed 1 yr	6.18%	715	Nil	X	P+I	95%	5000000	X		X
Teachers Credit Union	Inv Standard Fixed IO 1 yr	6.18%	715	Nil	X	IO	95%	5000000	X		X
The Mutual	Inv Premium Fixed 1 yr	6.09%	300	Nil	✓	Both	95%	No Max	X		✓
UBank	Inv UHomeLoan Fxd (for refin	5.93%	0	Nil	X	Both	80%	1000000	X		X
United Community	Investment Parent Fixed 1 yr	6.29%	945	Nil	✓	Both	95%	1000000	X		✓
United Community	Investment Fixed 1 yr	6.29%	795	Nil	✓	Both	95%	2000000	X		✓
Victoria Teachers Mutual Ba	Inv Basic Fixed 1 yr	6.09%	0	Nil	✓	P+I	95%	No Max	X		✓
Victoria Teachers Mutual Ba	Interest Only Investment Fixed	6.09%	0	Nil	✓	IO	95%	No Max	X		✓
Wagga Mutual Credit Un	Investment Parent Fixed 1 yr	6.29%	945	Nil	✓	Both	95%	2000000	X		✓
Wagga Mutual Credit Un	Investment Fixed 1 yr	6.29%	795	Nil	✓	Both	95%	2000000	X		✓
Westpac	Investment Fixed 1 yr	6.49%	600	8/m	✓	Both	95%	No Max	X		✓
Westpac	Premier Advantage Investmen	6.29%	0	395/a	✓	Both	95%	No Max	X		✓

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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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★ ★ ★											
Yellow Brick Road	Inv Gold Pathway Fixed 1 yr	6.37%	600	Nil	✓	Both	90%	2000000	✗		✗
Yellow Brick Road	Inv Futureproof Fixed 1 yr	6.47%	745	Nil	✓	Both	90%	2000000	✗		✗
★ ★											
AIMS Home Loans	Investment Fixed 1 yr	6.65%	660	Nil	✗	Both	85%	1000000	✗		✗
AIMS Home Loans	Inv First Option Fixed 1 yr	6.65%	660	10/m	✗	Both	85%	750000	✗		✗
Arab Bank Australia	Investment Fixed 1 yr	6.69%	250	8/m	✗	Both	95%	No Max	✗		✗
Bank of Cyprus Australia	Investment Standard Fixed 1 y	6.99%	1020	6/m	✗	Both	90%	5000000	✗		✗
Bank of Melbourne	Super Fund Fixed 1 yr	6.69%	1600	12/m	✓	Both	80%	No Max	✗		✗
BankSA	Super Fund Fixed 1 yr	6.69%	1600	12/m	✓	Both	80%	No Max	✗		✗
Beirut Hellenic Bank	Investment Fixed 1 yr	6.45%	980	10/m	✓	Both	80%	No Max	✗		✗
Big Sky Building Society	Inv Fixed 1 yr	6.34%	610	Nil	✓	P+I	90%	600000	✗		✓
CairnsPenny Savings&Loan	Inv Standard Fixed 1 yr	6.35%	660	15/q	✓	Both	95%	1000000	✗		✓
Coastline Credit Union	Investment Fixed 1 yr	6.19%	755	Nil	✓	P+I	90%	No Max	✗		✓
Collins Home Loans	Investment Fixed 1 yr	6.84%	1025	Nil	✓	Both	90%	2000000	✓		✗
Community Mutual Group	Invest Steady Rate HLn Fixed	6.29%	525	Nil	✗	P+I	95%	1000000	✗		✗
First Option CU	Investment Standard Fixed 1 y	6.80%	275	Nil	✓	Both	95%	1000000	✓		✓
Hemisphere Financial	Investment Standard Fixed 1 y	6.29%	599	Nil	✓	Both	95%	1000000	✗		✓
Holiday Coast CU	Inv Fixed N Easy 1 yr	6.29%	535	Nil	✓	Both	95%	No Max	✗		✗
Homeloans	Investment Ultra Fixed 1 yr	6.39%	966	Nil	✗	Both	95%	2000000	✗		✗
Maritime Mining & Power	Inv Standard Fixed 1 yr	6.33%	1100	Nil	✓	Both	90%	No Max	✗		✗
ME Bank	Investment Fixed 1 yr	6.49%	300	Nil	✓	Both	95%	No Max	✗		✗
Mortgage HOUSE	Inv Essential Offset Fixed 1 yr	7.20%	595	Nil	✓	Both	80%	No Max	✓		✓
Mortgage HOUSE	Inv Peak Fixed 1 yr	7.20%	595	Nil	✓	P+I	95%	No Max	✓		✓
MyState	Investment Fixed 1 yr	6.59%	952	Nil	✓	P+I	97%	1000000	✗		✗
Qantas Staff CU	Inv Options Fixed IO 1 yr	6.59%	600	Nil	✓	Both	95%	No Max	✗		✗
Queensland Country Credit	Ultimate Home Loan Investme	6.25%	0	330/a	✓	Both	95%	No Max	✓		✓
St George Bank	Super Fund Fixed 1 yr	6.69%	1600	12/m	✓	Both	80%	No Max	✗		✗
State Custodians	Inv Standard Fixed 1 yr	6.32%	0	Nil	✗	Both	95%	1000000	✗		✓
Summerland CU	Investment Standard Fixed 1 y	6.19%	800	8/m	✓	Both	95%	No Max	✗		✗
TIO Banking	Investment Essentials Fixed 1	6.14%	1180	10/m	✗	Both	90%	No Max	✗		✗
TIO Banking	Essentials Home Ln Pkg Inves	6.14%	0	Nil	✗	Both	90%	No Max	✗		✗
★											
Adelaide Bank	Investment Smartdoc Fixed 1	7.61%	895	10/m	✓	Both	80%	2000000	✓		✓

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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%	REDRAW AVAILABLE
			Upfront	Ongoing							
★											
B & E Personal Banking	Investment Fixed 1 yr	7.19%	650	10/m	✓	Both	95%	No Max	✗		✓
B & E Personal Banking	Inv Discount Fixed 1 yr	6.99%	650	Nil	✓	Both	95%	No Max	✗		✓
Hemisphere Financial	Investment Alt Doc Fixed 1 yr	6.69%	599	Nil	✓	Both	80%	1000000	✗		✓
Hunter United Credit Un	Inv Fixed 1 yr	6.99%	930	5/m	✓	P+I	95%	No Max	✗		✗
Mortgage HOUSE	Inv Vantage Offset Fixed 1 yr	7.23%	670	375/a	✓	P+I	80%	750000	✗		✗
Northern Beaches CU	Investment Interest Only Fixed	7.09%	915	Nil	✓	IO	95%	No Max	✗		✗

SUPERSEDED



home loan star ratings

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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							

★★★★★ **"outstanding value"**

AMP Bank	Affinity Package Investment Fi	5.99%	895	Nil	X	Both	90%	No Max	X	X
ANZ	Investment Fixed 2 yrs	6.34%	0	10/m	✓	Both	90%	No Max	X	X
ANZ	Breakfree Investment Fixed 2	6.19%	0	375/a	✓	Both	90%	No Max	X	X
FCCS Credit Union	Investment Value Plus Fixed 2	6.45%	1025	Nil	✓	Both	95%	No Max	✓	✓
Greater Building Society	Inv Great Rate Fixed 2 yrs	6.30%	500	Nil	✓	Both	95%	No Max	X	✓
Heritage Bank	Investment Fixed 2 yrs	6.09%	600	5/m	✓	Both	95%	No Max	X	✓
IMB	Professional Mortgage Invest	5.80%	323.74	Nil	✓	Both	80%	No Max	X	✓
ING DIRECT	Investment Fixed 2 yrs	6.14%	719	Nil	✓	Both	95%	2000000	X	X
Macquarie Bank	Premium Inv Premium Fixed 2	6.19%	600	33/m	✓	Both	90%	2000000	✓	✓
Macquarie Bank	Inv Premium Fixed 2 yrs	6.19%	600	Nil	✓	Both	90%	2000000	✓	✓
Newcastle Permanent	Premium Plus Package Invest	5.99%	0	350/a	✓	Both	95%	No Max	X	X
Newcastle Permanent	Investment Fixed 2 yrs	5.99%	500	Nil	✓	Both	95%	No Max	X	X
V Plus Home Loans	Inv Advantage Plus Fixed 2 yr	5.69%	649	8/m	✓	Both	95%	2000000	X	X

★★★★★

AMP Bank	Select Package Investment Fi	6.04%	895	Nil	X	Both	90%	No Max	X	X
Bank of Melbourne	Advantage Package Investme	5.99%	0	395/a	✓	Both	95%	No Max	X	✓
BankSA	Advantage Package Investme	5.99%	0	395/a	✓	Both	95%	No Max	X	✓
BOQ	Shareholder Benefits Investm	6.19%	375	Nil	✓	Both	95%	No Max	X	X
Citibank	Investment Standard Fixed 2 y	6.29%	649	8/m	✓	Both	85%	4000000	X	X
Commonwealth Bank	Wealth Package Investment F	6.19%	200	375/a	✓	Both	95%	No Max	X	X
CUA	Investment Fixed 2 yrs	5.95%	795	Nil	✓	Both	80%	5000000	X	X
Heritage Bank	Professional Package Investm	6.09%	0	300/a	✓	Both	95%	No Max	X	✓
HomeSide Lending	Inv Fixed Rate Interest Only 2	6.19%	162.5	10/m	✓	IO	95%	No Max	X	X
LJ Hooker Finance	Kick-Start Plus Fix Inv 2 yrs	6.18%	75	396/a	X	Both	95%	2000000	X	X
loans.com.au	Investment Dream Loan Expre	5.99%	295	Nil	✓	Both	80%	750000	X	X
Macquarie Bank	Inv Classic P&I Fixed 2 yrs	6.19%	0	Nil	✓	P+I	90%	2000000	X	✓
Macquarie Bank	Inv Classic IO Fixed 2 yrs	6.19%	600	Nil	✓	IO	90%	2000000	X	X
Mortgage HOUSE	Inv Advantage Fixed 2 yrs	6.28%	595	Nil	✓	Both	90%	2500000	✓	✓
nab	Inv Standard Fixed 2 yrs	6.29%	600	8/m	✓	Both	95%	No Max	X	X
nab	Choice Package Inv Standard	6.19%	0	395/a	✓	Both	95%	No Max	X	X
Pacific Mortgage Group	Investment Fixed 2 yrs	5.94%	0	Nil	✓	P+I	95%	2000000	X	✓
SCU	Investment Standard Fixed 2 y	5.98%	747	Nil	✓	Both	95%	No Max	X	✓
St George Bank	Advantage Package Investme	5.99%	0	395/a	✓	Both	95%	No Max	X	✓
Suncorp Bank	Investment Fixed 2 yrs	6.19%	600	10/m	✓	Both	95%	No Max	X	X
Unicredit-WA	Investment Fixed 2 yrs	6.05%	0	Nil	X	Both	95%	No Max	X	✓

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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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★★											
V Plus Home Loans	Inv Basic Fixed 2 yrs	6.09%	649	8/m	✓	Both	90%	2000000	✗	✗	✗
Victoria Teachers Mutual Ba	Inv Offset Fixed 2 yrs	6.09%	0	Nil	✓	Both	95%	No Max	✓	✓	✓
★★★★											
A M O Group	Investment Fixed 2 yrs	6.49%	1240	Nil	✓	Both	90%	1000000	✓	✓	✓
Adelaide Bank	Investment Smartsuite Fixed 2	6.57%	895	10/m	✓	Both	90%	No Max	✓	✓	✓
AMP Bank	Investment Fixed 2 yrs	6.14%	895	10/m	✗	Both	90%	2500000	✗	✗	✗
AMP Bank	Professional Package Investm	6.14%	0	349/a	✗	Both	90%	2500000	✗	✗	✗
Aussie Home Loans	Inv Optimizer Fixed 2 yrs	6.29%	700	Nil	✓	Both	95%	2000000	✗	✗	✗
Austral Mortgage	Investment Advantage Plus Fi	6.59%	1095	Nil	✓	Both	95%	5000000	✓	✓	✓
Bank of Melbourne	Investment Fixed 2 yrs	6.14%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
bankmecu	Inv Fixed 2 yrs	6.29%	595	Nil	✓	P+I	95%	No Max	✗	✗	✗
BankSA	Investment Fixed 2 yrs	6.14%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
Bankwest	Investment Fixed 2 yrs	6.69%	760	12/m	✓	Both	95%	No Max	✗	✓	✓
bcu	Investment Fixed 2 yrs	6.19%	600	Nil	✗	Both	95%	7000000	✗	✗	✗
Bendigo Bank	Investment Fixed 2 yrs	6.24%	705	8/m	✓	P+I	95%	No Max	✗	✓	✓
BOQ	Home Loan Privileges Investm	6.19%	0	375/a	✓	Both	95%	No Max	✗	✗	✗
BOQ	Investment Fixed 2 yrs	6.19%	845	10/m	✓	Both	95%	No Max	✗	✗	✗
Catalyst Mutual	Investment Fixed 2 yrs	6.14%	900	8/m	✓	Both	95%	No Max	✗	✓	✓
Commonwealth Bank	Investment Fixed 2 yrs	6.34%	800	8/m	✓	Both	95%	No Max	✗	✗	✗
Community CPS Australia	Pinnacle +Plus Pkg Investmen	6.14%	0	Nil	✓	Both	95%	No Max	✗	✓	✓
Community CPS Australia	Investment Fixed 2 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Community CPS Australia	Investment Parent Fixed 2 yrs	6.29%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
Community First CU	Investment True Fixed 2 yrs	6.29%	1096	Nil	✓	Both	95%	1000000	✓	✓	✓
Companion CU	Investment Fixed 2 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Credit Union SA	Investment Standard Fixed 2 y	6.24%	843.38	Nil	✓	Both	90%	No Max	✓	✓	✓
CUA	Investment Premium Fixed 2 y	6.19%	795	Nil	✓	Both	97%	5000000	✓	✓	✓
Easy Street Fin Services	Investment Easy Street Fixed	6.29%	500	Nil	✓	P+I	95%	1000000	✓	✓	✓
ECU Australia	Investment Premium Fixed 2 y	6.19%	800	Nil	✓	Both	95%	No Max	✗	✓	✓
eMoney	Inv Fixed Home Loan 2 yrs	6.17%	275	Nil	✗	Both	90%	1000000	✗	✗	✗
Encompass Credit Union	Investment Fixed 2 yrs	6.20%	930	Nil	✓	Both	95%	1000000	✗	✓	✓
FCCS Credit Union	Investment Value Plus IO Fixe	6.60%	1025	Nil	✓	IO	95%	No Max	✗	✓	✓
Gateway Credit Union	Investment Fixed 2 yrs	6.47%	745	Nil	✓	Both	95%	No Max	✗	✗	✗
Greater Building Society	Inv Standard Fixed 2 yrs	6.65%	500	Nil	✓	Both	95%	No Max	✗	✓	✓
Holiday Coast CU	Inv Fixed N Easy 2 yrs	6.09%	535	Nil	✓	Both	95%	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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★★											
Homeloans	Investment MoniPower Fixed	6.67%	1066	Nil	✓	Both	95%	3500000	✓	✓	✓
Homeloans	Investment ProSmart Fixed 2	6.44%	1041	Nil	✓	Both	95%	2000000	✗	✓	✓
Homestar Finance	Inv Advantage Fixed 2 yrs	6.20%	0	Nil	✓	Both	95%	2000000	✗	✓	✓
Horizon Credit Union	Investment Fixed 2 yrs	6.19%	935	Nil	✓	Both	95%	No Max	✓	✓	✓
HSBC	Investment Fixed 2 yrs	6.09%	850	Nil	✓	Both	90%	7500000	✗	✗	✗
Hume Building Society	Investment Fixed 2 yrs	6.20%	750	Nil	✓	Both	95%	No Max	✗	✗	✗
Illawarra CU NSW	Investment Fixed 2 yrs	6.14%	900	8/m	✓	Both	95%	No Max	✗	✓	✓
IMB	Professional Mortgage Plus In	5.90%	768.74	360/a	✓	Both	80%	No Max	✗	✓	✓
IMB	Investment Fixed 2 yrs	5.90%	768.74	6/m	✓	Both	80%	No Max	✗	✓	✓
LJ Hooker Finance	Kick-Start Fix Inv 2 yrs	6.38%	75	Nil	✗	Both	95%	2000000	✗	✗	✗
LJ Hooker Finance	Leveredge Plus Fix Inv 2 yrs	6.23%	0	Nil	✗	P+I	90%	2000000	✗	✗	✗
Macarthur Credit Union	Investment Standard Fixed 2 y	6.49%	1323	Nil	✓	Both	95%	No Max	✗	✓	✓
Maritime Mining & Power	Inv Standard Fixed 2 yrs	6.18%	1100	Nil	✓	Both	90%	No Max	✗	✗	✗
MyRate	Investment Fixed 2 yrs	6.30%	0	Nil	✓	Both	95%	2000000	✗	✗	✗
nab	Private Tailored Pkg Inv Stand	6.19%	0	750/a	✓	Both	95%	No Max	✗	✗	✗
nab	Inv Tailored Fixed IO 2 yrs	6.39%	600	8/m	✓	IO	95%	No Max	✗	✗	✗
nab	Choice Package Inv Tailored	6.29%	0	395/a	✓	IO	95%	No Max	✗	✗	✗
nab	Private Tailored Pkg Inv Tailor	6.29%	0	750/a	✓	IO	95%	No Max	✗	✗	✗
People's Choice Credit Union	Investment Lite Fixed 2 yrs	6.36%	619	Nil	✗	Both	95%	1000000	✗	✗	✗
Police Credit	Inv Fixed 2 yrs	5.99%	600	Nil	✓	Both	95%	1800000	✗	✗	✗
QT Mutual Bank	Investment Fixed 2 yrs	6.19%	644	Nil	✓	Both	95%	No Max	✗	✗	✗
Queensland Country Credit	Investment Fixed Rate 2 yrs	6.14%	950	5/m	✓	Both	95%	No Max	✓	✓	✓
Queensland Country Credit	Ultimate Home Loan Investme	6.14%	0	330/a	✓	Both	95%	No Max	✓	✓	✓
RAMS Home Loans	Inv Fixed Rate 2 yrs	6.19%	1020	20/m	✓	Both	95%	No Max	✗	✓	✓
RESI Mortgage Corp	Inv Flexi Fix 2 yrs	6.09%	632.5	Nil	✓	Both	95%	2000000	✗	✓	✓
SERVICE ONE Members Ba	Investment Fixed 2 yrs	6.15%	750	8/m	✓	Both	97%	No Max	✓	✓	✓
SGE Credit Union	Investment Standard Fixed 2 y	6.09%	1090	Nil	✓	Both	95%	2000000	✗	✗	✗
St George Bank	Investment Fixed 2 yrs	6.14%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
Suncorp Bank	My Home Package Investment	6.19%	0	25/m	✓	Both	95%	No Max	✗	✗	✗
Teachers Credit Union	Inv Option Fixed 2 yrs	6.18%	715	Nil	✗	P+I	95%	5000000	✗	✗	✗
Teachers Credit Union	Inv Standard Fixed IO 2 yrs	6.18%	715	Nil	✗	IO	95%	5000000	✗	✗	✗
The Rock Building Soc	Investment Standard Fixed 2 y	6.13%	800	5/m	✓	Both	95%	3000000	✗	✓	✓
United Community	Investment Parent Fixed 2 yrs	6.29%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
United Community	Pinnacle +Plus Pkg Investmen	6.14%	0	Nil	✓	Both	95%	No Max	✗	✓	✓
United Community	Investment Fixed 2 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗	✓	✓

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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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★											
Victoria Teachers Mutual Ba	Interest Only Investment Fixed	6.09%	0	Nil	✓	IO	95%	No Max	✗	✓	✓
Victoria Teachers Mutual Ba	Inv Basic Fixed 2 yrs	6.09%	0	Nil	✓	P+I	95%	No Max	✗	✓	✓
Wagga Mutual Credit Un	Investment Parent Fixed 2 yrs	6.29%	945	Nil	✓	Both	95%	2000000	✗	✓	✓
Wagga Mutual Credit Un	Investment Fixed 2 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Westpac	Premier Advantage Investmen	6.29%	0	395/a	✓	Both	95%	No Max	✗	✓	✓
Westpac	Investment Fixed 2 yrs	6.49%	600	8/m	✓	Both	95%	No Max	✗	✓	✓
Yellow Brick Road	Inv Gold Pathway Fixed 2 yrs	6.37%	600	Nil	✓	Both	90%	2000000	✗	✗	✗
★★											
AIMS Home Loans	Inv First Option Fixed 2 yrs	6.59%	660	10/m	✗	Both	85%	750000	✗	✗	✗
AIMS Home Loans	Investment Fixed 2 yrs	6.59%	660	Nil	✗	Both	85%	1000000	✗	✗	✗
Arab Bank Australia	Investment Fixed 2 yrs	6.49%	250	8/m	✗	Both	95%	No Max	✗	✗	✗
B & E Personal Banking	Investment Fixed 2 yrs	6.69%	650	10/m	✓	Both	95%	No Max	✗	✓	✓
B & E Personal Banking	Inv Discount Fixed 2 yrs	6.49%	650	Nil	✓	Both	95%	No Max	✗	✓	✓
Bank of Cyprus Australia	Investment Standard Fixed 2 y	6.99%	1020	6/m	✗	Both	90%	5000000	✗	✗	✗
Bank of Melbourne	Super Fund Fixed 2 yrs	6.54%	1600	12/m	✓	Both	80%	No Max	✗	✗	✗
BankSA	Super Fund Fixed 2 yrs	6.54%	1600	12/m	✓	Both	80%	No Max	✗	✗	✗
Beirut Hellenic Bank	Investment Fixed 2 yrs	6.50%	980	10/m	✓	Both	80%	No Max	✗	✗	✗
Big Sky Building Society	Inv Fixed 2 yrs	6.29%	610	Nil	✓	P+I	90%	600000	✗	✓	✓
CairnsPenny Savings&Loan	Inv Standard Fixed 2 yrs	6.35%	660	15/q	✓	Both	95%	1000000	✗	✓	✓
Coastline Credit Union	Investment Fixed 2 yrs	6.19%	755	Nil	✓	P+I	90%	No Max	✗	✓	✓
Community Mutual Group	Invest Steady Rate HLn Fixed	6.29%	525	Nil	✗	P+I	95%	1000000	✗	✗	✗
Companion CU	Investment Parent Fixed 2 yrs	6.29%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
First Option CU	Investment Standard Fixed 2 y	6.85%	275	Nil	✓	Both	95%	1000000	✓	✓	✓
Hemisphere Financial	Investment Standard Fixed 2 y	6.22%	599	Nil	✓	Both	95%	1000000	✗	✓	✓
Homeloans	Investment Ultra Fixed 2 yrs	6.54%	966	Nil	✗	Both	95%	2000000	✗	✗	✗
Hunter United Credit Un	Inv Fixed 2 yrs	6.39%	930	5/m	✓	P+I	95%	No Max	✗	✗	✗
LJ Hooker Finance	Leveredge Fix Inv 2 yrs	6.33%	0	Nil	✗	P+I	90%	2000000	✗	✗	✗
Mortgage HOUSE	Inv Peak Fixed 2 yrs	7.30%	595	Nil	✓	P+I	95%	No Max	✓	✓	✓
MyState	Investment Fixed 2 yrs	6.49%	952	Nil	✓	P+I	97%	1000000	✗	✗	✗
People's Choice Credit Union	Investment Fixed 2 yrs	6.29%	900	8/m	✓	Both	95%	No Max	✗	✗	✗
Qantas Staff CU	Inv Options Fixed IO 2 yrs	6.59%	600	Nil	✓	Both	95%	No Max	✗	✗	✗
St George Bank	Super Fund Fixed 2 yrs	6.54%	1600	12/m	✓	Both	80%	No Max	✗	✗	✗
Summerland CU	Investment Standard Fixed 2 y	6.39%	800	8/m	✓	Both	95%	No Max	✗	✗	✗
The Mutual	Inv Premium Fixed 2 yrs	6.24%	300	Nil	✓	Both	95%	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% Offset a/c Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★											
TIO Banking	Essentials Home Ln Pkg Inves	6.14%	0	Nil	X	Both	90%	No Max	X	X	X
TIO Banking	Investment Essentials Fixed 2	6.14%	1180	10/m	X	Both	90%	No Max	X	X	X
Yellow Brick Road	Inv Futureproof Fixed 2 yrs	6.47%	745	Nil	✓	Both	90%	2000000	X	X	X
★											
Adelaide Bank	Investment Smartdoc Fixed 2	7.57%	895	10/m	✓	Both	80%	2000000	✓	✓	✓
Collins Home Loans	Investment Fixed 2 yrs	7.30%	1025	Nil	✓	Both	90%	2000000	✓	✓	X
Hemisphere Financial	Investment Alt Doc Fixed 2 yrs	6.62%	599	Nil	✓	Both	80%	1000000	X	✓	✓
Mortgage HOUSE	Inv Essential Offset Fixed 2 yr	7.30%	595	Nil	✓	Both	80%	No Max	✓	✓	✓
Mortgage HOUSE	Inv Vantage Offset Fixed 2 yrs	7.48%	670	375/a	✓	P+I	80%	750000	X	X	X
Mortgageport Management	Inv 2 Year Fixed 2 yrs	6.97%	1235	Nil	X	Both	90%	2000000	X	X	X
State Custodians	Inv Standard Fixed 2 yrs	6.25%	0	Nil	X	Both	95%	1000000	X	X	✓

SUPERSEDED

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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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							

★★★★★

"outstanding value"

AMP Bank	Select Package Investment Fi	6.09%	895	Nil	X	Both	90%	No Max	X	X
AMP Bank	Affinity Package Investment Fi	6.04%	895	Nil	X	Both	90%	No Max	X	X
ANZ	Breakfree Investment Fixed 3	6.33%	0	375/a	✓	Both	90%	No Max	X	X
BOQ	Investment Fixed 3 yrs	5.99%	845	10/m	✓	Both	95%	No Max	X	X
BOQ	Home Loan Privileges Investm	5.99%	0	375/a	✓	Both	95%	No Max	X	X
BOQ	Shareholder Benefits Investm	5.99%	375	Nil	✓	Both	95%	No Max	X	X
CUA	Investment Fixed 3 yrs	5.95%	795	Nil	✓	Both	80%	5000000	X	X
FCCS Credit Union	Investment Value Plus Fixed 3	6.55%	1025	Nil	✓	Both	95%	No Max	✓	✓
Heritage Bank	Investment Fixed 3 yrs	6.15%	600	5/m	✓	Both	95%	No Max	X	✓
ING DIRECT	Investment Fixed 3 yrs	6.29%	719	Nil	✓	Both	95%	2000000	X	X
Macquarie Bank	Premium Inv Premium Fixed 3	6.19%	600	33/m	✓	Both	90%	2000000	✓	✓
Macquarie Bank	Inv Premium Fixed 3 yrs	6.19%	600	Nil	✓	Both	90%	2000000	✓	✓
Newcastle Permanent	Investment Fixed 3 yrs	6.14%	500	Nil	✓	Both	95%	No Max	X	X
Qld Police Credit Union	Investment Fixed 3 yrs	6.09%	876	Nil	✓	Both	97%	No Max	X	✓

★★★★★

ANZ	Investment Fixed 3 yrs	6.48%	0	10/m	✓	Both	90%	No Max	X	X
Bank of Melbourne	Advantage Package Investme	6.09%	0	395/a	✓	Both	95%	No Max	X	✓
BankSA	Advantage Package Investme	6.09%	0	395/a	✓	Both	95%	No Max	X	✓
Citibank	Investment Standard Fixed 3 y	6.32%	649	8/m	✓	Both	85%	4000000	X	X
Community CPS Australia	Pinnacle +Plus Pkg Investmen	6.14%	0	Nil	✓	Both	95%	No Max	X	✓
Greater Building Society	Inv Great Rate Fixed 3 yrs	6.30%	500	Nil	✓	Both	95%	No Max	X	✓
Heritage Bank	Professional Package Investm	6.15%	0	300/a	✓	Both	95%	No Max	X	✓
HomeSide Lending	Inv Fixed Rate Interest Only 3	6.33%	162.5	10/m	✓	IO	95%	No Max	X	X
IMB	Professional Mortgage Invest	6.09%	323.74	Nil	✓	Both	80%	No Max	X	✓
LJ Hooker Finance	Kick-Start Plus Fix Inv 3 yrs	6.23%	75	396/a	X	Both	95%	2000000	X	X
Macquarie Bank	Inv Classic IO Fixed 3 yrs	6.19%	600	Nil	✓	IO	90%	2000000	X	X
Macquarie Bank	Inv Classic P&I Fixed 3 yrs	6.19%	0	Nil	✓	P+I	90%	2000000	X	✓
Mortgage HOUSE	Inv Advantage Fixed 3 yrs	6.40%	595	Nil	✓	Both	90%	2500000	✓	✓
Newcastle Permanent	Premium Plus Package Invest	6.14%	0	350/a	✓	Both	95%	No Max	X	X
Pacific Mortgage Group	Investment Fixed 3 yrs	6.09%	0	Nil	✓	P+I	95%	2000000	X	✓
RAMS Home Loans	Inv Fixed Rate 3 yrs	6.29%	1020	20/m	✓	Both	95%	No Max	X	✓
SCU	Investment Standard Fixed 3 y	6.09%	747	Nil	✓	Both	95%	No Max	X	✓
St George Bank	Advantage Package Investme	6.09%	0	395/a	✓	Both	95%	No Max	X	✓
Suncorp Bank	Investment Fixed 3 yrs	6.29%	600	10/m	✓	Both	95%	No Max	X	X
The Rock Building Soc	Investment Standard Fixed 3 y	6.19%	800	5/m	✓	Both	95%	3000000	X	✓

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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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★★											
United Community	Pinnacle +Plus Pkg Investmen	6.14%	0	Nil	✓	Both	95%	No Max	✗	✓	✓
V Plus Home Loans	Inv Advantage Plus Fixed 3 yr	5.89%	649	8/m	✓	Both	95%	2000000	✗	✗	✗
Westpac	Premier Advantage Investmen	6.33%	0	395/a	✓	Both	95%	No Max	✗	✓	✓
★★★★											
A M O Group	Investment Fixed 3 yrs	6.59%	1240	Nil	✓	Both	90%	1000000	✓	✓	✓
Adelaide Bank	Investment Smartsuite Fixed 3	6.74%	895	10/m	✓	Both	90%	No Max	✓	✓	✓
AMP Bank	Professional Package Investm	6.19%	0	349/a	✗	Both	90%	2500000	✗	✗	✗
AMP Bank	Investment Fixed 3 yrs	6.19%	895	10/m	✗	Both	90%	2500000	✗	✗	✗
Aussie Home Loans	Inv Optimizer Fixed 3 yrs	6.19%	700	Nil	✓	Both	95%	2000000	✗	✗	✗
Austral Mortgage	Investment Advantage Plus Fi	6.79%	1095	Nil	✓	Both	95%	5000000	✓	✓	✓
Bank of Melbourne	Investment Fixed 3 yrs	6.24%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
bankmecu	Inv Fixed 3 yrs	6.39%	595	Nil	✓	P+I	95%	No Max	✗	✗	✗
BankSA	Investment Fixed 3 yrs	6.24%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
Bankwest	Investment Fixed 3 yrs	6.79%	760	12/m	✓	Both	95%	No Max	✗	✓	✓
bcu	Investment Fixed 3 yrs	6.19%	600	Nil	✗	Both	95%	7000000	✗	✗	✗
Bendigo Bank	Investment Fixed 3 yrs	6.34%	705	8/m	✓	P+I	95%	No Max	✗	✓	✓
Catalyst Mutual	Investment Fixed 3 yrs	6.24%	900	8/m	✓	Both	95%	No Max	✗	✓	✓
Commonwealth Bank	Wealth Package Investment F	6.33%	200	375/a	✓	Both	95%	No Max	✗	✗	✗
Commonwealth Bank	Investment Fixed 3 yrs	6.48%	800	8/m	✓	Both	95%	No Max	✗	✗	✗
Community CPS Australia	Investment Fixed 3 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Community CPS Australia	Investment Parent Fixed 3 yrs	6.29%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
Community First CU	Investment True Fixed 3 yrs	6.29%	1096	Nil	✓	Both	95%	1000000	✓	✓	✓
Companion CU	Investment Fixed 3 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Companion CU	Investment Parent Fixed 3 yrs	6.29%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
Credit Union SA	Investment Standard Fixed 3 y	6.39%	843.38	Nil	✓	Both	90%	No Max	✓	✓	✓
CUA	Investment Premium Fixed 3 y	6.25%	795	Nil	✓	Both	97%	5000000	✓	✓	✓
Easy Street Fin Services	Investment Easy Street Fixed	6.29%	500	Nil	✓	P+I	95%	1000000	✓	✓	✓
ECU Australia	Investment Premium Fixed 3 y	6.35%	800	Nil	✓	Both	95%	No Max	✗	✓	✓
eMoney	Inv Fixed Home Loan 3 yrs	6.27%	275	Nil	✗	Both	90%	1000000	✗	✗	✗
Encompass Credit Union	Investment Fixed 3 yrs	6.20%	930	Nil	✓	Both	95%	1000000	✗	✓	✓
FCCS Credit Union	Investment Value Plus IO Fixe	6.70%	1025	Nil	✓	IO	95%	No Max	✗	✓	✓
Gateway Credit Union	Investment Fixed 3 yrs	6.47%	745	Nil	✓	Both	95%	No Max	✗	✗	✗
Greater Building Society	Ultimate Home Loan Package	6.25%	0	325/a	✓	Both	95%	No Max	✗	✓	✓
Holiday Coast CU	Inv Fixed N Easy 3 yrs	6.29%	535	Nil	✓	Both	95%	No Max	✗	✗	✗

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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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★★											
Homeloans	Investment MoniPower Fixed	6.84%	1066	Nil	✓	Both	95%	3500000	✓	✓	✓
Homeloans	Investment ProSmart Fixed 3	6.49%	1041	Nil	✓	Both	95%	2000000	✗	✓	✓
Homestar Finance	Inv Advantage Fixed 3 yrs	6.25%	0	Nil	✓	Both	95%	2000000	✗	✓	✓
Horizon Credit Union	Investment Fixed 3 yrs	6.19%	935	Nil	✓	Both	95%	No Max	✓	✓	✓
HSBC	Investment Fixed 3 yrs	6.19%	850	Nil	✓	Both	90%	7500000	✗	✗	✗
Hume Building Society	Investment Fixed 3 yrs	6.30%	750	Nil	✓	Both	95%	No Max	✗	✗	✗
Illawarra CU NSW	Investment Fixed 3 yrs	6.24%	900	8/m	✓	Both	95%	No Max	✗	✓	✓
IMB	Investment Fixed 3 yrs	6.19%	768.74	6/m	✓	Both	80%	No Max	✗	✓	✓
IMB	Professional Mortgage Plus In	6.09%	323.74	360/a	✓	Both	80%	No Max	✗	✓	✓
LJ Hooker Finance	Kick-Start Fix Inv 3 yrs	6.43%	75	Nil	✗	Both	95%	2000000	✗	✗	✗
Maritime Mining & Power	Inv Standard Fixed 3 yrs	6.28%	1100	Nil	✓	Both	90%	No Max	✗	✗	✗
ME Bank	Investment SuperMember Fix	6.19%	300	Nil	✓	Both	95%	No Max	✗	✗	✗
MyRate	Investment Fixed 3 yrs	6.35%	0	Nil	✓	Both	95%	2000000	✗	✗	✗
nab	Inv Standard Fixed 3 yrs	6.43%	600	8/m	✓	Both	95%	No Max	✗	✗	✗
nab	Choice Package Inv Standard	6.33%	0	395/a	✓	Both	95%	No Max	✗	✗	✗
nab	Private Tailored Pkg Inv Stand	6.33%	0	750/a	✓	Both	95%	No Max	✗	✗	✗
nab	Inv Tailored Fixed IO 3 yrs	6.53%	600	8/m	✓	IO	95%	No Max	✗	✗	✗
nab	Choice Package Inv Tailored	6.43%	0	395/a	✓	IO	95%	No Max	✗	✗	✗
nab	Private Tailored Pkg Inv Tailor	6.43%	0	750/a	✓	IO	95%	No Max	✗	✗	✗
Northern Beaches CU	Investment Fixed Rate 3 yrs	6.04%	1390	Nil	✓	P+I	95%	No Max	✗	✓	✓
People's Choice Credit Union	Investment Fixed 3 yrs	6.29%	900	8/m	✓	Both	95%	No Max	✗	✗	✗
Police Credit	Inv Fixed 3 yrs	6.34%	600	Nil	✓	Both	95%	1800000	✗	✗	✗
Police Credit Union	Investment Home Loan Fixed	6.29%	1045	Nil	✓	Both	95%	No Max	✗	✓	✓
QT Mutual Bank	Investment Fixed 3 yrs	6.29%	644	Nil	✓	Both	95%	No Max	✗	✗	✗
RESI Mortgage Corp	Inv Smart Pro 3yr Fixed 3 yrs	6.61%	632.5	Nil	✗	Both	95%	2000000	✗	✗	✗
Select Credit Union	Investment Super Loan Fixed	6.17%	547	Nil	✓	Both	95%	No Max	✗	✓	✓
SERVICE ONE Members Ba	Investment Fixed 3 yrs	6.40%	750	8/m	✓	Both	97%	No Max	✓	✓	✓
SGE Credit Union	Investment Standard Fixed 3 y	6.29%	1090	Nil	✓	Both	95%	2000000	✗	✗	✗
St George Bank	Investment Fixed 3 yrs	6.24%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
State Custodians	Inv Standard Fixed 3 yrs	6.31%	0	Nil	✗	Both	95%	1000000	✗	✓	✓
Suncorp Bank	My Home Package Investment	6.29%	0	25/m	✓	Both	95%	No Max	✗	✗	✗
Teachers Credit Union	Inv Option Fixed 3 yrs	6.35%	715	Nil	✗	P+I	95%	5000000	✗	✗	✗
Teachers Credit Union	Inv Standard Fixed IO 3 yrs	6.35%	715	Nil	✗	IO	95%	5000000	✗	✗	✗
Unicredit-WA	Investment Fixed 3 yrs	6.20%	0	Nil	✗	Both	95%	No Max	✗	✓	✓

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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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★★											
United Community	Investment Fixed 3 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗		✓
United Community	Investment Parent Fixed 3 yrs	6.29%	945	Nil	✓	Both	95%	1000000	✗		✓
V Plus Home Loans	Inv Basic Fixed 3 yrs	6.19%	649	8/m	✓	Both	90%	2000000	✗		✗
Victoria Teachers Mutual Ba	Inv Offset Fixed 3 yrs	6.33%	0	Nil	✓	Both	95%	No Max	✓		✓
Victoria Teachers Mutual Ba	Inv Basic Fixed 3 yrs	6.33%	0	Nil	✓	P+I	95%	No Max	✗		✓
Victoria Teachers Mutual Ba	Interest Only Investment Fixed	6.33%	0	Nil	✓	IO	95%	No Max	✗		✓
Wagga Mutual Credit Un	Investment Parent Fixed 3 yrs	6.29%	945	Nil	✓	Both	95%	2000000	✗		✓
Wagga Mutual Credit Un	Investment Fixed 3 yrs	6.29%	795	Nil	✓	Both	95%	2000000	✗		✓
Westpac	Investment Fixed 3 yrs	6.53%	600	8/m	✓	Both	95%	No Max	✗		✓
Yellow Brick Road	Inv Gold Pathway Fixed 3 yrs	6.37%	600	Nil	✓	Both	90%	2000000	✗		✗
★★★											
AIMS Home Loans	Inv First Option Fixed 3 yrs	6.64%	660	10/m	✗	Both	85%	750000	✗		✗
AIMS Home Loans	Investment Fixed 3 yrs	6.64%	660	Nil	✗	Both	85%	1000000	✗		✗
Arab Bank Australia	Investment Fixed 3 yrs	6.49%	250	8/m	✗	Both	95%	No Max	✗		✗
B & E Personal Banking	Inv Discount Fixed 3 yrs	6.49%	650	Nil	✓	Both	95%	No Max	✗		✓
B & E Personal Banking	Investment Fixed 3 yrs	6.69%	650	10/m	✓	Both	95%	No Max	✗		✓
Bank of Melbourne	Super Fund Fixed 3 yrs	6.64%	1600	12/m	✓	Both	80%	No Max	✗		✗
BankSA	Super Fund Fixed 3 yrs	6.64%	1600	12/m	✓	Both	80%	No Max	✗		✗
Big Sky Building Society	Inv Fixed 3 yrs	6.39%	610	Nil	✓	P+I	90%	600000	✗		✓
CairnsPenny Savings&Loan	Inv Standard Fixed 3 yrs	6.40%	660	15/q	✓	Both	95%	1000000	✗		✓
Collins Home Loans	Investment Fixed 3 yrs	6.64%	1025	Nil	✓	Both	90%	2000000	✓		✗
First Option CU	Investment Standard Fixed 3 y	6.80%	275	Nil	✓	Both	95%	1000000	✓		✓
Greater Building Society	Inv Standard Fixed 3 yrs	6.65%	500	Nil	✓	Both	95%	No Max	✗		✓
Hemisphere Financial	Investment Standard Fixed 3 y	6.28%	599	Nil	✓	Both	95%	1000000	✗		✓
Homeloans	Investment Ultra Fixed 3 yrs	6.62%	966	Nil	✗	Both	95%	2000000	✗		✗
LJ Hooker Finance	Leveredge Plus Fix Inv 3 yrs	6.33%	0	Nil	✗	P+I	90%	2000000	✗		✗
LJ Hooker Finance	Leveredge Fix Inv 3 yrs	6.43%	0	Nil	✗	P+I	90%	2000000	✗		✗
ME Bank	Investment Fixed 3 yrs	6.69%	300	Nil	✓	Both	95%	No Max	✗		✗
MyState	Investment Fixed 3 yrs	6.64%	952	Nil	✓	P+I	97%	1000000	✗		✗
People's Choice Credit Union	Investment Lite Fixed 3 yrs	6.56%	619	Nil	✗	Both	95%	1000000	✗		✗
Qantas Staff CU	Inv Options Fixed IO 3 yrs	6.59%	600	Nil	✓	Both	95%	No Max	✗		✗
St George Bank	Super Fund Fixed 3 yrs	6.64%	1600	12/m	✓	Both	80%	No Max	✗		✗
Summerland CU	Investment Standard Fixed 3 y	6.39%	800	8/m	✓	Both	95%	No Max	✗		✗

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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% Offset a/c Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★											
The Capricornian	My First Home Loan Inv Fixed	6.40%	0	385/a	✓	Both	95%	750000	✓		✗
The Capricornian	Inv Fixed 3 yrs	6.55%	250	Nil	✓	Both	95%	1000000	✓		✗
The Capricornian	My Advantage Inv Fixed 3 yrs	6.40%	0	385/a	✓	Both	95%	2000000	✓		✗
The Mutual	Inv Premium Fixed 3 yrs	6.34%	300	Nil	✓	Both	95%	No Max	✗		✓
TIO Banking	Investment Essentials Fixed 3	6.29%	1180	10/m	✗	Both	90%	No Max	✗		✗
TIO Banking	Essentials Home Ln Pkg Inves	6.29%	0	Nil	✗	Both	90%	No Max	✗		✗
UBank	Inv UHomeLoan Fxd (for refin	5.98%	0	Nil	✗	Both	80%	1000000	✗		✗
Yellow Brick Road	Inv Futureproof Fixed 3 yrs	6.47%	745	Nil	✓	Both	90%	2000000	✗		✗
★											
Adelaide Bank	Investment Smartdoc Fixed 3	7.74%	895	10/m	✓	Both	80%	2000000	✓		✓
Bank of Cyprus Australia	Investment Standard Fixed 3 y	7.07%	1020	6/m	✗	Both	90%	5000000	✗		✗
Beirut Hellenic Bank	Investment Fixed 3 yrs	6.60%	980	10/m	✓	Both	80%	No Max	✗		✗
Community Mutual Group	Invest Steady Rate HLn Fixed	6.44%	525	Nil	✗	P+I	95%	1000000	✗		✗
Hemisphere Financial	Investment Alt Doc Fixed 3 yrs	6.68%	599	Nil	✓	Both	80%	1000000	✗		✓
Mortgage HOUSE	Inv Peak Fixed 3 yrs	7.60%	595	Nil	✓	P+I	95%	No Max	✓		✓
Mortgage HOUSE	Inv Vantage Offset Fixed 3 yrs	7.55%	670	375/a	✓	P+I	80%	750000	✗		✗
Mortgage HOUSE	Inv Essential Offset Fixed 3 yr	7.60%	595	Nil	✓	Both	80%	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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★★★ "outstanding value"											
ANZ	Breakfree Investment Fixed 5	6.64%	0	375/a	✓	Both	90%	No Max	✗	✗	✗
CUA	Investment Fixed 5 yrs	6.69%	795	Nil	✓	Both	80%	5000000	✗	✗	✗
FCCS Credit Union	Investment Value Plus Fixed 5	6.85%	1025	Nil	✓	Both	95%	No Max	✓	✓	✓
Greater Building Society	Inv Great Rate Fixed 5 yrs	6.75%	500	Nil	✓	Both	95%	No Max	✗	✓	✓
Heritage Bank	Professional Package Investm	6.55%	0	300/a	✓	Both	95%	No Max	✗	✓	✓
Heritage Bank	Investment Fixed 5 yrs	6.55%	600	5/m	✓	Both	95%	No Max	✗	✓	✓
ING DIRECT	Investment Fixed 5 yrs	6.89%	719	Nil	✓	Both	95%	2000000	✗	✗	✗
Macquarie Bank	Inv Premium Fixed 5 yrs	6.69%	600	Nil	✓	Both	90%	2000000	✓	✓	✓
Mortgage HOUSE	Inv Advantage Fixed 5 yrs	6.80%	595	Nil	✓	Both	90%	2500000	✓	✓	✓
Newcastle Permanent	Investment Fixed 5 yrs	6.64%	500	Nil	✓	Both	95%	No Max	✗	✗	✗
Qld Police Credit Union	Investment Fixed 5 yrs	6.69%	876	Nil	✓	Both	97%	No Max	✗	✓	✓
V Plus Home Loans	Inv Advantage Plus Fixed 5 yr	6.54%	649	8/m	✓	Both	95%	2000000	✗	✗	✗
★★★★★											
ANZ	Investment Fixed 5 yrs	6.79%	0	10/m	✓	Both	90%	No Max	✗	✗	✗
Bank of Melbourne	Advantage Package Investme	6.69%	0	395/a	✓	Both	95%	No Max	✗	✓	✓
Catalyst Mutual	Investment Fixed 5 yrs	6.64%	900	8/m	✓	Both	95%	No Max	✗	✓	✓
Citibank	Investment Standard Fixed 5 y	6.60%	649	8/m	✓	Both	85%	4000000	✗	✗	✗
Commonwealth Bank	Wealth Package Investment F	6.74%	200	375/a	✓	Both	95%	No Max	✗	✗	✗
Community CPS Australia	Pinnacle +Plus Pkg Investmen	6.64%	0	Nil	✓	Both	95%	No Max	✗	✓	✓
HomeSide Lending	Inv Fixed Rate Interest Only 5	6.74%	162.5	10/m	✓	IO	95%	No Max	✗	✗	✗
Hume Building Society	Investment Fixed 5 yrs	6.75%	750	Nil	✓	Both	95%	No Max	✗	✗	✗
Illawarra CU NSW	Investment Fixed 5 yrs	6.64%	900	8/m	✓	Both	95%	No Max	✗	✓	✓
IMB	Professional Mortgage Invest	6.59%	323.74	Nil	✓	Both	80%	No Max	✗	✓	✓
Macquarie Bank	Premium Inv Premium Fixed 5	6.69%	600	33/m	✓	Both	90%	2000000	✓	✓	✓
Macquarie Bank	Inv Classic P&I Fixed 5 yrs	6.69%	0	Nil	✓	P+I	90%	2000000	✗	✓	✓
ME Bank	Investment SuperMember Fix	6.69%	300	Nil	✓	Both	95%	No Max	✗	✗	✗
nab	Inv Standard Fixed 5 yrs	6.84%	600	8/m	✓	Both	95%	No Max	✗	✗	✗
nab	Choice Package Inv Standard	6.74%	0	395/a	✓	Both	95%	No Max	✗	✗	✗
Newcastle Permanent	Premium Plus Package Invest	6.64%	0	350/a	✓	Both	95%	No Max	✗	✗	✗
Unicredit-WA	Investment Fixed 5 yrs	6.70%	0	Nil	✗	Both	95%	No Max	✗	✓	✓
United Community	Pinnacle +Plus Pkg Investmen	6.64%	0	Nil	✓	Both	95%	No Max	✗	✓	✓
Victoria Teachers Mutual Ba	Inv Offset Fixed 5 yrs	6.74%	0	Nil	✓	Both	95%	No Max	✓	✓	✓
Westpac	Premier Advantage Investmen	6.79%	0	395/a	✓	Both	95%	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% Available	REDRAW AVAILABLE
			Upfront	Ongoing							
★★★★											
A M O Group	Investment Fixed 5 yrs	6.99%	1240	Nil	✓	Both	90%	1000000	✓	✓	✓
Adelaide Bank	Investment Smartsuite Fixed 5	7.09%	895	10/m	✓	Both	90%	No Max	✓	✓	✓
AIMS Home Loans	Inv First Option Fixed 5 yrs	6.92%	660	10/m	✗	Both	85%	750000	✗	✗	✗
AIMS Home Loans	Investment Fixed 5 yrs	6.92%	660	Nil	✗	Both	85%	1000000	✗	✗	✗
AMP Bank	Affinity Package Investment Fi	6.54%	895	Nil	✗	Both	90%	No Max	✗	✗	✗
AMP Bank	Investment Fixed 5 yrs	6.69%	895	10/m	✗	Both	90%	2500000	✗	✗	✗
AMP Bank	Professional Package Investm	6.69%	0	349/a	✗	Both	90%	2500000	✗	✗	✗
AMP Bank	Select Package Investment Fi	6.59%	895	Nil	✗	Both	90%	No Max	✗	✗	✗
Aussie Home Loans	Inv Optimizer Fixed 5 yrs	6.69%	700	Nil	✓	Both	95%	2000000	✗	✗	✗
Austral Mortgage	Investment Advantage Plus Fi	7.14%	1095	Nil	✓	Both	95%	5000000	✓	✓	✓
Bank of Melbourne	Investment Fixed 5 yrs	6.84%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
BankSA	Advantage Package Investme	6.69%	0	395/a	✓	Both	95%	No Max	✗	✓	✓
BankSA	Investment Fixed 5 yrs	6.84%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
Bankwest	Investment Fixed 5 yrs	7.09%	760	12/m	✓	Both	95%	No Max	✗	✓	✓
bcu	Investment Fixed 5 yrs	6.69%	600	Nil	✗	Both	95%	7000000	✗	✗	✗
Bendigo Bank	Investment Fixed 5 yrs	6.89%	705	8/m	✓	P+I	95%	No Max	✗	✓	✓
BOQ	Home Loan Privileges Investm	6.89%	0	375/a	✓	Both	95%	No Max	✗	✗	✗
BOQ	Investment Fixed 5 yrs	6.89%	845	10/m	✓	Both	95%	No Max	✗	✗	✗
BOQ	Shareholder Benefits Investm	6.89%	375	Nil	✓	Both	95%	No Max	✗	✗	✗
Commonwealth Bank	Investment Fixed 5 yrs	6.89%	800	8/m	✓	Both	95%	No Max	✗	✗	✗
Community CPS Australia	Investment Fixed 5 yrs	6.79%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Community CPS Australia	Investment Parent Fixed 5 yrs	6.79%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
Companion CU	Investment Fixed 5 yrs	6.79%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Companion CU	Investment Parent Fixed 5 yrs	6.79%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
CUA	Investment Premium Fixed 5 y	6.89%	795	Nil	✓	Both	97%	5000000	✓	✓	✓
ECU Australia	Investment Premium Fixed 5 y	7.09%	800	Nil	✓	Both	95%	No Max	✗	✓	✓
Encompass Credit Union	Investment Fixed 5 yrs	6.90%	930	Nil	✓	Both	95%	1000000	✗	✓	✓
FCCS Credit Union	Investment Value Plus IO Fixe	7.00%	1025	Nil	✓	IO	95%	No Max	✗	✓	✓
Greater Building Society	Inv Standard Fixed 5 yrs	7.10%	500	Nil	✓	Both	95%	No Max	✗	✓	✓
Greater Building Society	Ultimate Home Loan Package	6.70%	0	325/a	✓	Both	95%	No Max	✗	✓	✓
Holiday Coast CU	Inv Fixed N Easy 5 yrs	6.99%	535	Nil	✓	Both	95%	No Max	✗	✗	✗
Homeloans	Investment MoniPower Fixed	7.29%	1066	Nil	✓	Both	95%	3500000	✓	✓	✓
Homeloans	Investment ProSmart Fixed 5	7.19%	1041	Nil	✓	Both	95%	2000000	✗	✓	✓
Homestar Finance	Inv Advantage Fixed 5 yrs	6.85%	0	Nil	✓	Both	95%	2000000	✗	✓	✓
HSBC	Investment Fixed 5 yrs	6.65%	850	Nil	✓	Both	90%	7500000	✗	✗	✗

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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	REDRAW AVAILABLE
			Upfront	Ongoing							

★★★★											
IMB	Investment Fixed 5 yrs	6.69%	768.74	6/m	✓	Both	80%	No Max	✗	✓	✓
IMB	Professional Mortgage Plus In	6.59%	323.74	360/a	✓	Both	80%	No Max	✗	✓	✓
Macquarie Bank	Inv Classic IO Fixed 5 yrs	6.69%	600	Nil	✓	IO	90%	2000000	✗	✗	✗
Maritime Mining & Power	Inv Standard Fixed 5 yrs	6.88%	1100	Nil	✓	Both	90%	No Max	✗	✗	✗
MyRate	Investment Fixed 5 yrs	6.95%	0	Nil	✓	Both	95%	2000000	✗	✗	✗
nab	Private Tailored Pkg Inv Stand	6.74%	0	750/a	✓	Both	95%	No Max	✗	✗	✗
nab	Inv Tailored Fixed IO 5 yrs	6.94%	600	8/m	✓	IO	95%	No Max	✗	✗	✗
nab	Choice Package Inv Tailored	6.84%	0	395/a	✓	IO	95%	No Max	✗	✗	✗
nab	Private Tailored Pkg Inv Tailor	6.84%	0	750/a	✓	IO	95%	No Max	✗	✗	✗
Pacific Mortgage Group	Investment Fixed 5 yrs	6.47%	0	Nil	✓	P+I	95%	2000000	✗	✓	✓
People's Choice Credit Union	Investment Fixed 5 yrs	6.79%	900	8/m	✓	Both	95%	No Max	✗	✗	✗
RAMS Home Loans	Inv Fixed Rate 5 yrs	6.75%	1020	20/m	✓	Both	95%	No Max	✗	✓	✓
SCU	Investment Standard Fixed 5 y	6.75%	747	Nil	✓	Both	95%	No Max	✗	✓	✓
SERVICE ONE Members Ba	Investment Fixed 5 yrs	6.85%	750	8/m	✓	Both	97%	No Max	✓	✓	✓
SGE Credit Union	Investment Standard Fixed 5 y	6.79%	1090	Nil	✓	Both	95%	2000000	✗	✗	✗
St George Bank	Advantage Package Investme	6.69%	0	395/a	✓	Both	95%	No Max	✗	✓	✓
St George Bank	Investment Fixed 5 yrs	6.84%	700	10/m	✓	Both	95%	No Max	✗	✓	✓
Suncorp Bank	Investment Fixed 5 yrs	6.95%	600	10/m	✓	Both	95%	No Max	✗	✗	✗
Suncorp Bank	My Home Package Investment	6.95%	0	25/m	✓	Both	95%	No Max	✗	✗	✗
The Rock Building Soc	Investment Standard Fixed 5 y	6.85%	800	5/m	✓	Both	95%	3000000	✗	✓	✓
TIO Banking	Essentials Home Ln Pkg Inves	6.79%	0	Nil	✗	Both	90%	No Max	✗	✗	✗
United Community	Investment Parent Fixed 5 yrs	6.79%	945	Nil	✓	Both	95%	1000000	✗	✓	✓
United Community	Investment Fixed 5 yrs	6.79%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
V Plus Home Loans	Inv Basic Fixed 5 yrs	6.75%	649	8/m	✓	Both	90%	2000000	✗	✗	✗
Victoria Teachers Mutual Ba	Interest Only Investment Fixed	6.74%	0	Nil	✓	IO	95%	No Max	✗	✓	✓
Victoria Teachers Mutual Ba	Inv Basic Fixed 5 yrs	6.74%	0	Nil	✓	P+I	95%	No Max	✗	✓	✓
Wagga Mutual Credit Un	Investment Parent Fixed 5 yrs	6.79%	945	Nil	✓	Both	95%	2000000	✗	✓	✓
Wagga Mutual Credit Un	Investment Fixed 5 yrs	6.79%	795	Nil	✓	Both	95%	2000000	✗	✓	✓
Westpac	Investment Fixed 5 yrs	6.99%	600	8/m	✓	Both	95%	No Max	✗	✓	✓

★★											
Arab Bank Australia	Investment Fixed 5 yrs	6.99%	250	8/m	✗	Both	95%	No Max	✗	✗	✗
B & E Personal Banking	Inv Discount Fixed 5 yrs	7.19%	650	Nil	✓	Both	95%	No Max	✗	✓	✓
Bank of Cyprus Australia	Investment Standard Fixed 5 y	7.40%	1020	6/m	✗	Both	90%	5000000	✗	✗	✗
Bank of Melbourne	Super Fund Fixed 5 yrs	7.24%	1600	12/m	✓	Both	80%	No Max	✗	✗	✗
BankSA	Super Fund Fixed 5 yrs	7.24%	1600	12/m	✓	Both	80%	No Max	✗	✗	✗

your guide to product excellence



home loan star ratings

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	REDRAW AVAILABLE
			Upfront	Ongoing							
★★											
Big Sky Building Society	Inv Fixed 5 yrs	6.89%	610	Nil	✓	P+I	90%	600000	✗		✓
Collins Home Loans	Investment Fixed 5 yrs	7.14%	1025	Nil	✓	Both	90%	2000000	✓		✗
Community Mutual Group	Invest Steady Rate HLn Fixed	6.94%	525	Nil	✗	P+I	95%	1000000	✗		✗
eMoney	Inv Fixed Home Loan 5 yrs	6.90%	275	Nil	✗	Both	90%	1000000	✗		✗
Hemisphere Financial	Investment Standard Fixed 5 y	6.63%	599	Nil	✓	Both	95%	1000000	✗		✓
Horizon Credit Union	Investment Fixed 5 yrs	6.99%	935	Nil	✓	Both	95%	No Max	✓		✓
ME Bank	Investment Fixed 5 yrs	7.19%	300	Nil	✓	Both	95%	No Max	✗		✗
MyState	Investment Fixed 5 yrs	7.15%	952	Nil	✓	P+I	97%	1000000	✗		✗
People's Choice Credit Union	Investment Lite Fixed 5 yrs	7.02%	619	Nil	✗	Both	95%	1000000	✗		✗
Police Credit	Inv Fixed 5 yrs	6.94%	600	Nil	✓	Both	95%	1800000	✗		✗
Police Credit Union	Investment Home Loan Fixed	7.28%	1045	Nil	✓	Both	95%	No Max	✗		✓
RESI Mortgage Corp	Inv Smart Pro Fixed 5 yrs	7.17%	632.5	Nil	✗	Both	95%	2000000	✗		✗
St George Bank	Super Fund Fixed 5 yrs	7.24%	1600	12/m	✓	Both	80%	No Max	✗		✗
State Custodians	Inv Standard Fixed 5 yrs	6.66%	0	Nil	✗	Both	95%	1000000	✗		✓
Summerland CU	Investment Standard Fixed 5 y	6.85%	800	8/m	✓	Both	95%	No Max	✗		✗
The Capricornian	Inv Fixed 5 yrs	7.25%	250	Nil	✓	Both	95%	1000000	✓		✗
The Capricornian	My Advantage Inv Fixed 5 yrs	7.10%	0	385/a	✓	Both	95%	2000000	✓		✗
The Capricornian	My First Home Loan Inv Fixed	7.10%	0	385/a	✓	Both	95%	750000	✓		✗
TIO Banking	Investment Essentials Fixed 5	6.79%	1180	10/m	✗	Both	90%	No Max	✗		✗
UBank	Inv UHomeLoan Fxd (for refin	6.84%	0	Nil	✗	Both	80%	1000000	✗		✗
★											
Adelaide Bank	Investment Smartdoc Fixed 5	8.09%	895	10/m	✓	Both	80%	2000000	✓		✓
B & E Personal Banking	Investment Fixed 5 yrs	7.39%	650	10/m	✓	Both	95%	No Max	✗		✓
Hemisphere Financial	Investment Alt Doc Fixed 5 yrs	7.03%	599	Nil	✓	Both	80%	1000000	✗		✓
Homeloans	Investment Ultra Fixed 5 yrs	7.29%	966	Nil	✗	Both	95%	2000000	✗		✗
Mortgage HOUSE	Inv Essential Offset Fixed 5 yr	7.95%	595	Nil	✓	Both	80%	No Max	✓		✓
Mortgage HOUSE	Inv Vantage Offset Fixed 5 yrs	7.93%	670	375/a	✓	P+I	80%	750000	✗		✗
Mortgage HOUSE	Inv Peak Fixed 5 yrs	7.95%	595	Nil	✓	P+I	95%	No Max	✓		✓

your guide to product excellence

HOME LOAN STAR RATINGS

What is the CANSTAR *home loan star ratings*?

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

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

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

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

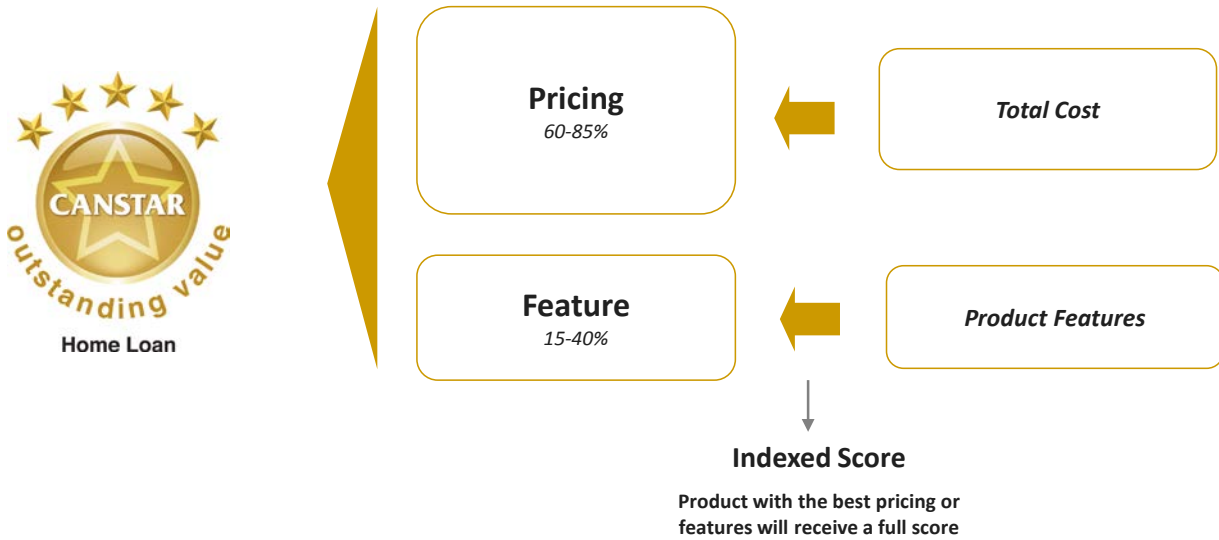
- Standard Home Loans
- Investment Home Loans
- 1, 2, 3 and 5 year Fixed Home Loans
- 1, 2, 3 and 5 year Investment Fixed Home Loans
- Line of Credit

How are the 'stars' calculated?

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

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

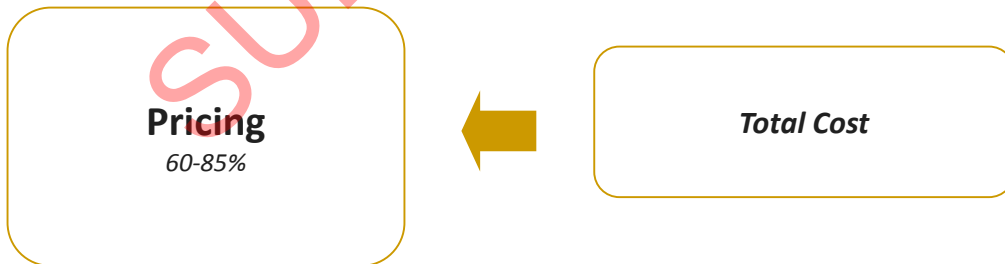
$$\text{TOTAL SCORE} = \text{PRICING} + \text{FEATURES SCORE}$$



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

Pricing Score

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



Pricing Scores are based on the total cost for a scenario of a \$250,000 loan repaid over 25 years and a \$500,000 loan repaid over 25 years. Cost includes interest cost, upfront, ongoing and discharge fees. For fixed rate loans, it is assumed that at the end of each fixed interest period the borrower will re-fix their loan for the life of the loan.

Feature Score

FEATURES consist of the following sections:

FEATURE CATEGORIES WEIGHTINGS						
HOME LOAN PROFILE						
	VARIABLE	INVESTMENT VARIABLE	FIXED	INVESTMENT FIXED	LINE OF CREDIT	
LENDING TERMS	25%	25%	25%	25%	24%	Details of lending eg Max and Min Loan Amounts, LVR, Repayment term options
SPLIT LOANS	9%	9%	8%	8%	8%	Splitting options inc max and min split numbers
SWITCH FEES	9%	9%	9%	9%	7%	Fees to switch between loan types
ADDITIONAL REPAYMENTS	9%	5%	7%	5%	4%	Regulations on amount and number of additional repayments
OFFSET FACILITY	13%*	7.5%	8%*	4%	0%	Availability and access of offset account
TRANSACTIONAL HOME LOANS	13%*	7.5%	8%*	4%	13%	Method, size and cost of redraws where available
BOTH OFFSET & TRANSACTIONAL AVAILABLE?	2%	2%	2%	1%	0%	Bonus awarded if both Offset and Transactional facilities available.
HOME LOAN FEES	5%	5%	5%	5%	5%	Refund of fees and arrears fees details
CONSTRUCTION LOANS	4%	5%	2%	2%	1%	Availability and costs associated with progressive draws
LENDING AREAS	4%	4%	4%	4%	4%	Lending availability in each state
SECURITY / EQUITY / GUARANTEE OPTIONS	5%	2%	3%	2%	2%	Conditions of guarantor and security provision
TOP UP LOAN FACILITIES	4%	4%	4%	4%	4%	Availability and cost of topping up loan
PORTABILITY	3%	4%	3%	3%	3%	Availability and cost of transferring loan
SECURITY REQUIREMENTS	3%	4%	3%	3%	4%	Loan approval requirements eg pay slip and applicability of overseas income
CHANNEL AVAILABILITY	2%	2%	2%	2%	2%	Acceptable application methods eg broker, online, branch
LOAN APPROVED BUT NOT DRAWN	2%	2%	2%	2%	2%	Fees and length of time for which loan is not drawn
LOAN PURPOSE	0%	0%	0%	0%	4%	Available for business, personal or any legal purpose
BORROWING ENTITY	1%	3%	1%	2%	2%	Available to individual, company or trust
FIXED INTEREST DETAILS	0%	0%	12%	10%	0%	Rate set time, guarantee period, break cost refunds
ABILITY TO PRE-PAY INTEREST	0%	0%	0%	5%	0%	Can interest be paid in advance?
LINE OF CREDIT DETAILS	0%	0%	0%	0%	11%	Interest paid when in credit details
TOTAL	100%	100%	100%	100%	100%	

* For Offset and Transactional categories. higher score of the two is assigned.

How many products and financial institutions are analysed?

In order to calculate the ratings, CANSTAR analysed 1,528 home loan products from 115 financial institutions in Australia.

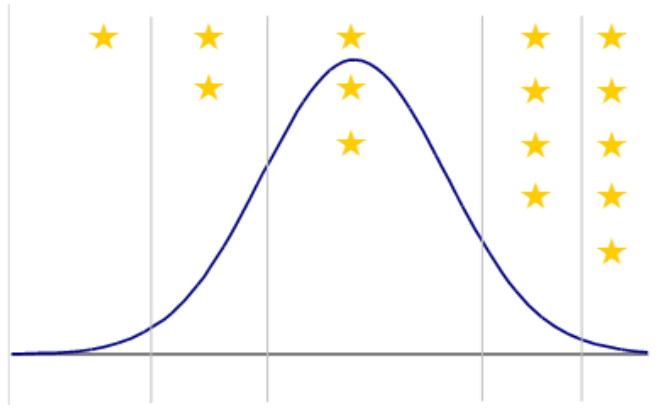
How often are all the products reviewed for rating purposes?

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

How are the stars awarded?

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





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

Does CANSTAR rate other product areas?

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



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

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