



HOME LOAN STAR RATINGS

IN THIS REPORT:

We research & rate over 1,500 home loans from 115 lenders to compile 5-star fixed and variable home loans for residential, as well as investment purposes.



INTEREST RATES 'ONWARDS AND UPWARDS'

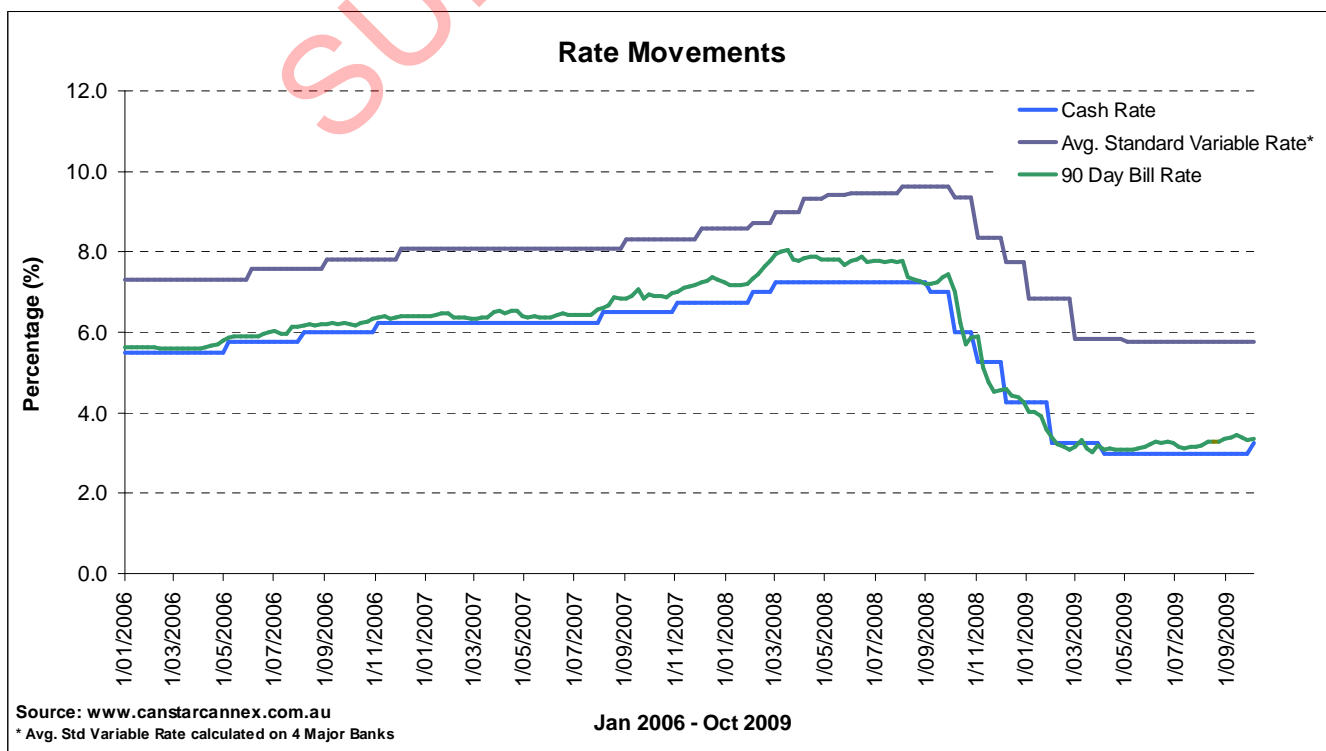
Over the past 12 months we have seen unprecedented interest rate cuts and public spending to assist Australia in riding out the current economic storm. These initiatives seemed to have had the desired effect, with Australia's economy performing relatively strongly giving a boost to the future outlook.

The cash rate, as of October 1, was described as being at an "emergency" level, falling 4.25% from September '08 to April '09. The dramatic drop has moved the cash rate away from its "normal" alignment with retail deposit rates and the banks' wholesale funding rates. Inevitably a return to order or normality had to occur and the Reserve Bank made its first move on the 6th October,

announcing a quarter of a percent rise. This brings the cash rate to 3.25%, but many industry commentators believe this will only be the beginning of a flow of increases.

The decision by the Reserve Bank to increase the official cash rate by only a quarter of a percent may signal a markedly more conservative approach, as opposed to those seen over the past twelve months.

We now have the 'honour' of being the first developed nation to reverse the cycle of cuts after the global financial crisis.





HOUSEHOLDERS REWORK THEIR BUDGETS

The recently-announced rate rise, along with the very real prospect of more on the way means borrowers will need to prepare for an increase in loan repayments. This isn't good news for most borrowers, let alone the approximately 561,000 households currently facing some form of mortgage stress.

The table below shows the potential effects an increase home loan rates will have on Australian households

Home Loan Interest Rate Movements - Difference in Monthly Repayments		Loan Amount						
Interest Rate	Change	\$150,000	\$250,000	\$350,000	\$400,000	\$450,000	\$500,000	\$600,000
5.60%	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5.70%	0.10%	\$9.02	\$15.04	\$21	\$24.06	\$27.07	\$30.07	\$36.09
5.75%	0.15%	\$13.55	\$22.58	\$32	\$36.13	\$40.65	\$45.16	\$54.20
5.85%	0.25%	\$22.63	\$37.72	\$53	\$60.36	\$67.90	\$75.45	\$90.54
6.10%	0.50%	\$45.53	\$75.89	\$106	\$121.42	\$136.59	\$151.77	\$182.13
6.35%	0.75%	\$68.69	\$114.48	\$160	\$183.16	\$206.06	\$228.95	\$274.74
6.60%	1.00%	\$92.09	\$153.49	\$215	\$245.58	\$276.28	\$306.98	\$368.37

source:
CANSTAR CANNEX
Based on capital+interest repayment loan over 25 years; excludes fees.

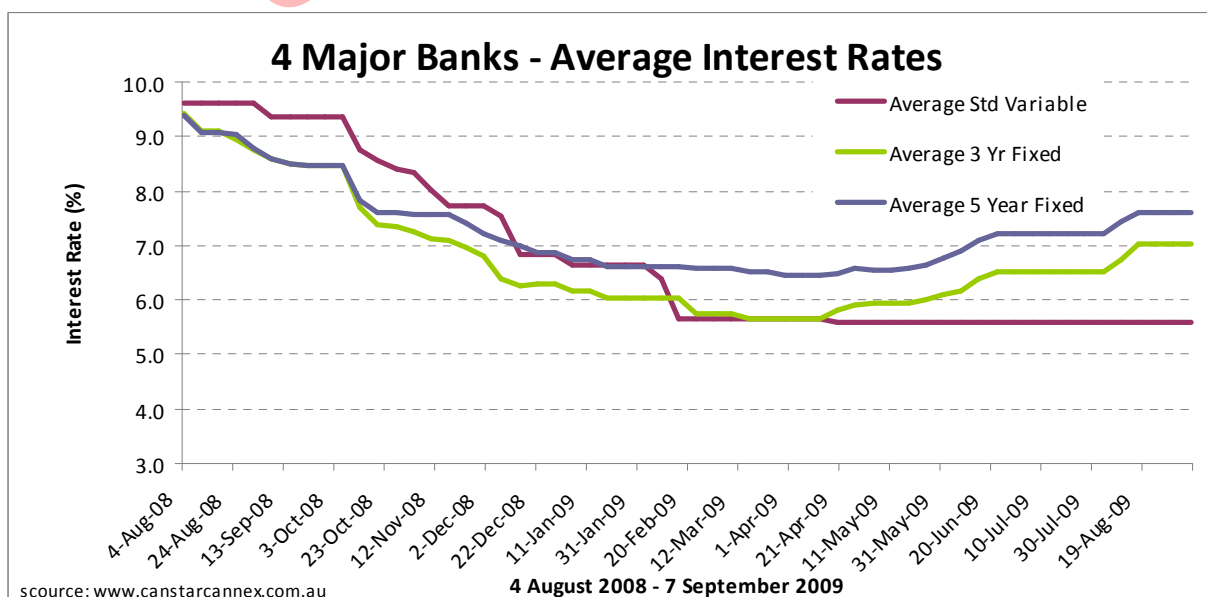
FIXED RATES – HAVE YOU MISSED YOUR CHANCE?

If you are looking to obtain a fixed rate loan you may have missed your chance to take advantage of the bottom of the interest rate cycle. As illustrated in the graph below, fixed rates started to move south in August 2008 on the back of anticipated cash rate cuts. They continued to drop until March 2009 (3-year fixed rate products bottomed out at an average of 5.65% p.a.). During this period on average only 2.7% of new loans were fixed.

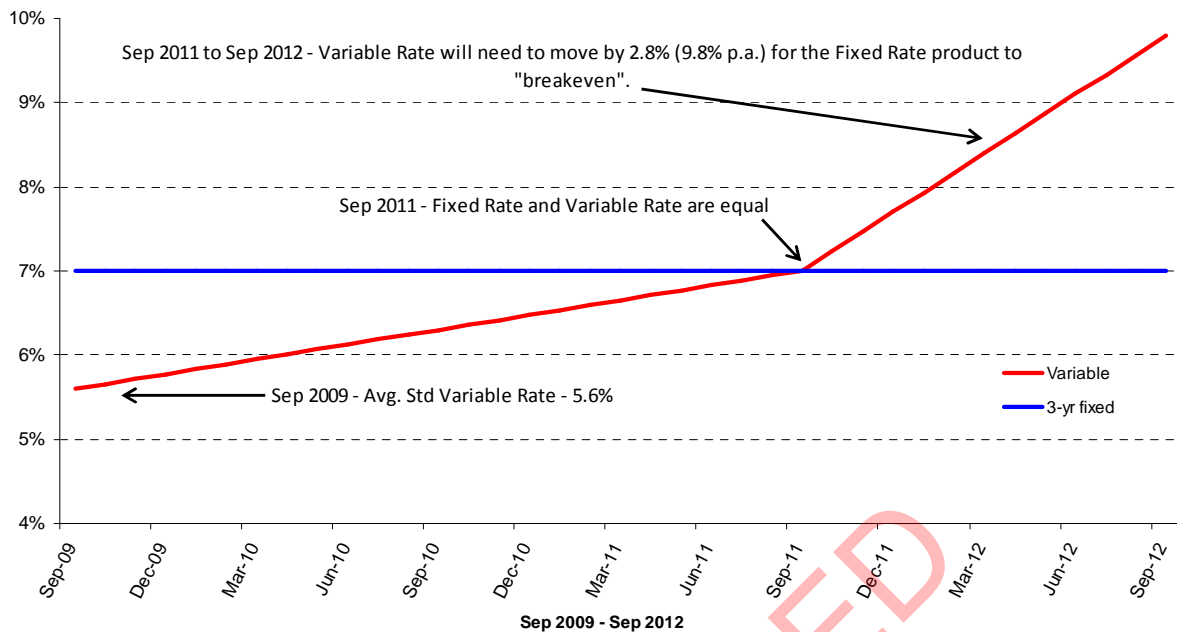
Now, with the cash rate on the increase, fixed rate products have also started to move north, with the

current average 3-year fixed rate now sitting at 7%. This means if a fixed rate product is selected now, variable rates will be need to rise by approximately 1.4% to reach the fixed rate. Until then, borrowers who fix today will be paying more interest. Based on the assumptions in the chart (i.e. initially 0.25% increases then 0.5% increases), you would have to expect rates to reach 9.8% before you recovered that extra interest paid.

Of course this exercise is purely monetary and does not take into account the other positives which fixed rate products provide, such as certainty of loan repayments and a potential buffer should interest rates increase substantially.



3 Year Fixed Rates v Std Variable Breakeven Scenario



HINDSIGHT IS A WONDERFUL THING

If the recent interest rate cycle was a horse race, those who betted on fixed rate loans in the first half of this year would be shouting the bar and those who bet on fixed rates loans in the first half of 2008 would be cursing the form guide.

We estimate that at the height of the interest rate cycle (Jan-Jun 08) there was an increase of over 68,000 fixed-rate loans. Borrowers fixing or re-fixing in this period were looking to safeguard their finances against the inflationary and funding pressures driving interest rates upwards. Unfortunately, these borrowers fixed at the interest rate peak with many attracting an interest rate between 8.19-9.15%.

The cost to break out of these loans in general will outweigh the potential savings of switching to a variable product now. This has burnt many people who did not take into consideration interest rates dropping and the effect it would have on their break costs or loan exit fees. In effect borrowers were left trapped in their fixed loans.

On the other side of the coin we estimate that at the

bottom of the cycle (Jan-June 09) the amount of fixed rate loans decreased by 70,000. This can be contributed to the four consecutive interest rate drops from September-December 2008 and then two further drops in February and April 2009 bringing the cash rate down to 3% (drop of 4.25%). This increased the appeal of variable loans with the prospect of further interest rate cuts driving people away from fixing or re-fixing their loans. There would also still be residual negative sentiment associated with fixed loans following the bad experience of borrowers who were "trapped" at a higher interest rate from 2008.

Those who fixed in March/April 09 did so at the lowest point of the interest rate cycle with many benefiting from interest rates between 5.29-6.19%.

What does this mean? In simple terms most Australian borrowers got it wrong when it came to the timing of fixing their loans (2008 v 2009). However, we will not know whether the borrowers who obtained their fixed loans in the first half of this year will receive any future benefit, as variable loans are still sitting lower than fixed rates.

Period	Amt of fixed Loans at the start of the period	Amt of Fixed loans at the end of the period	Percentage Change	Min/Max Interest Rate 3 Yr Fixed	Average Interest Rate 3 Yr Fixed
1/01/2008 – 30/06/2008	848,883	917,827	8.12%	8.19/9.15%	8.73%
1/01/2009 – 30/06/2009	811,904	741,520	-8.67%	5.29/6.69%	5.89%

Source: CANSTAR CANNEX





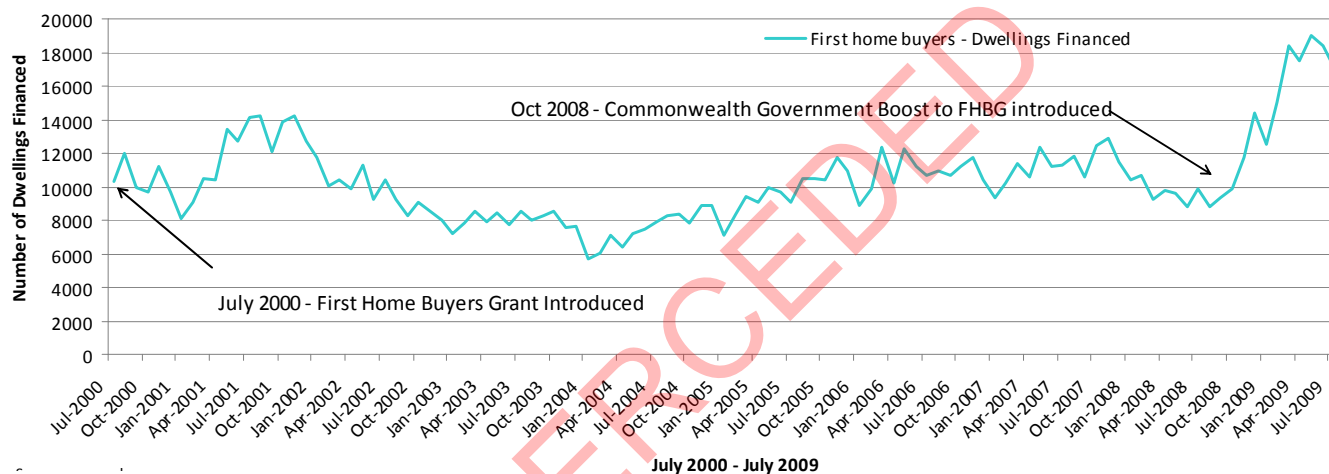
FIRST HOME BUYERS FLOCK TO MARKET

The combination of low interest rates and the Commonwealth government's boost to the first home buyers grant (FHBG) has attracted record levels of first home buyers to the property market. Since the introduction of this boosted grant, over 154,000 dwellings have been purchased by first home buyers.

From October 2008 the proportion of first home buyers to overall lending each month grew continually until June and July where we saw two consecutive drops of 1.4%.

The October rate increase is likely to affect the majority of first home buyers and will undoubtedly be an unwelcome house-warming surprise.

First home buyers - Dwellings Financed



Source: www.abs.gov.au

MORTGAGE MARKET RESHUFFLES

The non-bank mortgage market has taken a few hits since the credit crisis reared its head in August 2007. One of the hallmarks of the crisis was the higher cost of funding through international and domestic markets via mortgage-backed securities.

The withdrawal of Origin (ANZ) and PUMA (Macquarie) who were providers of finance or 'white label' products through mortgage originators, were signs of an industry distancing itself from a market which at the time was highly volatile and becoming less profitable.

With the announcement of nab's purchase of the mortgage arm of Challenger, and the talk of Macquarie

returning to the mortgage market

through the servicing of a large aggregation, the outlook for the non-bank lenders is looking more positive.

The possible implications such as lower interest rates, higher loan-to-value ratios (LVRs) and the potential to diversify product offerings, will be a shot in the arm for the non-bank lending market.



GETTING A FOOT IN THE DOOR

For the average single income earner, just being able to afford to purchase a property can be a large ask. With rising housing prices, locating a property which fits the budget and also meets needs such as location and property type can be exhaustive. Current low interest rates and the boost to the first home buyers grant have undoubtedly helped increase affordability but for those still unable to buy their own property, what options are available?

One option open to prospective home owners is to enter into property co-ownership. Property co-ownership is where you purchase a property in partnership with a friend or family member. Similar to a business partnership, by pooling income and savings, the borrowing power of the partnership will increase.

WE ADD TO OUR RESEARCH

Every six months CANSTAR CANNEX undertakes a rigorous comparison of home loan products available in the Australian market. In previous reports we have only compared products at

This may then translate into greater access to the property market.

On settlement of the property each borrower is responsible for servicing the loan. The amount each borrower is responsible for will depend on how the ownership of the property is divided or by what is agreed upon between the parties.

While this option is attractive, borrowers are advised to obtain legal advice and enter into a property agreement before proceeding. This is to ensure all parties are aware of their obligations and puts in place procedures should one party leave the property co-ownership.

the one loan amount, \$250,000. To incorporate the rise in the average loan size in Australia, from this report onwards we are analyzing products at two different loan levels, \$250,000 and \$500,000.



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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	S+p Rating
			Upfront	Ongoing							
★★★★★ "outstanding value"											
ANZ	Standard Variable (Prof Mort Pkg <\$700k)	5.21	600.00	5/m	✓	Both	90%	250000.00	✓	✓	AA
ANZ	Simplicity Plus	5.11	600.00	Nil	✓	Both	90%	50000.00	✗	✓	AA
ANZ	Standard Variable (anz@work Package <\$700k)	5.21	400.00	5/m	✓	Both	90%	250000.00	✓	✓	AA
Commonwealth Bank	Standard Variable Loan (St Var Wealth Pkg <\$350k)	5.24	150.00	350/a	✓	Both	90%	150000.00	✓	✓	AA
Heritage Building Soc	Basic Variable	4.97	600.00	Nil	✓	P+I	90%	50000.00	✗	✓	BBB
Heritage Building Soc	Standard Variable (Stand Var Profess Pkg)	4.97	Nil	250/a	✓	Both	90%	250000.00	✓	✓	BBB
Mortgage Ezy	Discount Var No Mort Ins	4.99	1107.00	Nil	✓	Both	95%	50000.00	✗	✓	N/A
Mortgage Ezy	Basic Variable Prof	4.89	987.00	99/q	✓	Both	98%	50000.00	✗	✓	N/A
Mortgage Ezy	Disc Var FF 100% Offset	5.09	1107.00	Nil	✓	Both	80%	50000.00	✓	✓	N/A
Mortgage Ezy	Spec Disc Var FF 100%	4.89	1107.00	Nil	✓	Both	80%	50000.00	✓	✓	N/A
Mortgage HOUSE	Pure Basic	4.85	968.95	Nil	✓	P+I	60%	50000.00	✗	✓	N/A
MyRate	Advantage Var <\$600k	5.03	Nil	Nil	✓	Both	90%	100000.00	✗	✓	N/A
nab	Tailored Home Loan Var (Tailor Choice Pkg \$250k+)	5.04	Nil	395/a	✓	Both	95%	250000.00	✓	✓	AA
Newcastle Permanent	Real Deal Home Loan	5.16	400.00	Nil	✓	Both	97%	50000.00	✗	✓	BBB+
Newcastle Permanent	Premium Variable (Premium Plus Pkg <\$500k)	5.03	Nil	300/a	✓	Both	95%	No min	✓	✓	BBB+
Qld Teachers CU	Mortgage Breaker (Gold Star Prem Pkg \$250k+)	4.94	253.00	395/a	✓	Both	95%	250000.00	✓	✓	N/A
RAMS Home Loans	EasyStart 3yr Intro	4.84	845.00	150/a	✓	Both	90%	50000.00	✗	✓	AA
RAMS Home Loans	Basic	5.06	845.00	Nil	✓	Both	90%	50000.00	✗	✓	AA
RESI Mortgage Corp	Switch n Save 24m Intro	4.95	Nil	Nil	✓	Both	90%	30000.00	✗	✓	N/A
St George Bank	Standard Variable (SV Advantage Pkg \$250k+)	5.09	100.00	395/a	✓	Both	95%	250000.00	✓	✓	AA+
St George Bank	Negotiated Basic H/L	5.07	600.00	Nil	✓	Both	95%	30000.00	✗	✓	AA+
State Custodians	Standard Variable	4.79	675.00	345/a	✓	Both	90%	50000.00	✗	✓	N/A
State Custodians	Breathe Easy Home Loan	5.13	330.00	Nil	✓	Both	90%	50000.00	✗	✓	N/A
Westpac	Rocket Repay Home Loan (Rocket Prem Adv Pkg 250+)	5.11	150.00	395/a	✓	Both	95%	250000.00	✓	✓	AA

★ "rising star"											
NSW Teachers CU	Smart HLoan Rewards Pkg	4.99	575.00	200/a	✓	P+I	95%	25000.00	✗	✓	N/A
Pacific Mortgage Group	Standard Variable	4.81	Nil	Nil	✓	Both	90%	50000.00	✗	✓	
Reduce Home Loans	Basic Variable Prof	4.84	120.00	396/a	✓	Both	93%	50000.00	✗	✓	
Reduce Home Loans	Discount Variable Prof	4.79	120.00	396/a	✓	Both	93%	50000.00	✗	✓	

★★★★★											
ANZ	Standard Variable (Breakfree Pkg <\$700k)	5.21	Nil	340/a	✓	Both	90%	250000.00	✓	✓	AA
Bank of Cyprus Australia	Essential Home Loan	5.20	827.50	8/m	✓	Both	95%	30000.00	✗	✓	N/A
Coastline Credit Union	Minimiser Home Loan	4.96	755.00	8/m	✗	P+I	95%	250000.00	✗	✓	N/A
Collins Home Loans	Standard Variable	5.17	875.00	Nil	✓	Both	90%	30000.00	✗	✓	N/A

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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	S+p Rating
			Upfront	Ongoing							
★★★★											
Community First CU	True Basic Home Loan	5.09	500.00	Nil	✓	Both	95%	100000.00	✗	✓	N/A
Companion CU	Package Plus HL >\$250k	5.37	558.00	Nil	✓	Both	95%	250000.00	✗	✓	N/A
CUA	Discounted Home Loan	5.27	795.00	Nil	✓	Both	97%	250000.00	✓	✓	N/A
CUA	Basic Variable \$250k+	5.09	795.00	Nil	✓	Both	97%	250000.00	✗	✓	N/A
Holiday Coast CU	Home Sweet Home Ln\$250k+	5.25	1030.00	8/m	✓	Both	95%	250000.00	✓	✓	N/A
Homestar Finance	Standard Variable	5.03	Nil	Nil	✓	Both	90%	50000.00	✗	✓	N/A
Hume Building Society	Interest Saver	5.10	675.00	Nil	✓	Both	95%	50000.00	✗	✓	N/A
IMB Limited	Standard Variable (Prof Mort Pkg <\$300k)	5.30	313.50	Nil	✓	Both	95%	200000.00	✓	✓	BBB
IMB Limited	Budget Blue Home Loan	5.17	758.50	Nil	✓	Both	95%	75000.00	✗	✓	BBB
IMB Limited	Budget Home Loan	5.07	758.50	10/m	✓	Both	95%	75000.00	✗	✓	BBB
ING Direct	Mortgage Simplifier	5.09	220.00	Nil	✓	Both	90%	50000.00	✗	✓	AA
Laiki Bank	Options Plus Home Loan	5.10	580.00	10/m	✓	Both	80%	100000.00	✓	✓	N/A
Laiki Bank	Options Plus 1y IntroVar	4.89	580.00	10/m	✓	Both	80%	100000.00	✓	✓	N/A
Macquarie Credit Union	Power Home Loan	4.86	720.00	Nil	✗	Both	95%	150000.00	✗	✓	N/A
mecu	First Home Buyers Loan	4.99	595.00	Nil	✓	P+I	95%	10000.00	✓	✓	N/A
Mortgage Ezy	Discount Variable Prof	4.79	1107.00	99/q	✓	Both	98%	50000.00	✗	✓	N/A
nab	Base Var Rate Discount1	5.24	600.00	Nil	✓	Both	95%	250000.00	✗	✓	AA
Qantas Staff CU	Home Plus Variable	5.44	600.00	Nil	✓	P+I	80%	No min	✓	✓	N/A
Qantas Staff CU	Step Ahead Var <\$500K	5.14	Nil	Nil	✓	IO	95%	250000.00	✓	✓	N/A
Qantas Staff CU	Home Plus Honeymoon 1yr	5.44	600.00	Nil	✓	P+I	80%	No min	✓	✓	N/A
Qld Police Credit Union	Classic Plus HLn \$250k+	4.99	676.00	Nil	✓	Both	97%	250000.00	✓	✓	N/A
RAMS Home Loans	Rate Relief	4.69	845.00	Nil	✓	Both	90%	100000.00	✗	✓	AA
Savings & Loans Cred Un	Discount Variable \$250k+	5.23	885.00	8/m	✓	Both	95%	250000.00	✓	✓	N/A
Select Credit Union	Super Mortgage Loan	5.34	737.00	Nil	✓	Both	95%	40000.00	✓	✓	N/A
Victoria Teachers CU	Basic Home Loan L78	4.97	192.50	Nil	✓	P+I	95%	No min	✗	✓	N/A
Westpac	Flexi First Option	5.11	750.00	Nil	✓	Both	95%	25000.00	✗	✓	AA
Westpac	Premium Option Home Loan (Var Prem Adv Pkg \$250k)	5.11	150.00	395/a	✓	Both	95%	250000.00	✗	✓	AA

★★★★

A M O Group	Standard Variable HomeLn	5.31	1165.00	Nil	✓	Both	90%	50000.00	✗	✓	N/A
A M O Group	Introductory Rate HomeLn	4.36	1365.00	Nil	✓	P+I	90%	50000.00	✗	✓	N/A
A M O Group	Rate Saver Home Loan	4.78	1365.00	345/a	✗	Both	90%	250000.00	✗	✗	N/A
Adelaide Bank	SmartFit Variable	5.59	695.00	10/m	✓	Both	90%	10000.00	✓	✓	BBB+
AIMS Home Loans	Gold Standard Variable	5.53	660.00	Nil	✓	Both	85%	50000.00	✓	✓	N/A
AIMS Home Loans	First Option Var Home Ln	5.35	660.00	10/m	✓	Both	85%	200000.00	✗	✓	N/A

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			Upfront	Ongoing							
★★★★											
Alliance One CreditUnion	Discount Variable >\$250K	5.35	1068.88	Nil	✓	IO	95%	250000.00	✓	✓	N/A
AMP Banking	Select T2 Variable Pkg	5.14	645.00	349/a	✓	Both	90%	100000.00	✓	✓	A
AMP Banking	Prof Pkg Intro <\$750k	5.24	545.00	349/a	✓	Both	90%	250000.00	✓	✓	A
AMP Banking	Classic Variable Rate (Prof Pkg Var <\$750k)	5.24	545.00	349/a	✓	Both	90%	250000.00	✓	✓	A
AMP Banking	Basic Variable Rate Loan	5.34	545.00	Nil	✓	Both	90%	40000.00	✓	✓	A
ANZ	Standard Variable	5.81	600.00	5/m	✓	Both	90%	20000.00	✓	✓	AA
Arab Bank Australia	Basic Home Loan	5.49	250.00	8/m	✓	P+I	95%	50000.00	✗	✓	A-2
Assured Home Loans	Fightback Premium Var	4.98	862.50	Nil	✓	Both	80%	50000.00	✓	✗	N/A
Australian Central CU	Standard Variable (Standard Var >250k Pkg)	5.09	100.00	325/a	✓	Both	95%	250000.00	✓	✓	N/A
Australian Central CU	Discount Variable Rate	5.29	1085.00	Nil	✓	Both	95%	100000.00	✓	✓	N/A
Australian Defence CU	Budget Home Loan	5.29	400.00	Nil	✓	P+I	95%	30000.00	✗	✓	N/A
B & E	TopLine Disc Var >250K	5.19	650.00	Nil	✗	P+I	95%	250000.00	✓	✓	N/A
Bananacoast Community CU	Premier Variable	5.10	740.00	Nil	✗	Both	95%	250000.00	✓	✓	N/A
Bank of Queensland	Standard Variable (Standard Var Pkg >\$250k)	5.19	100.00	375/a	✓	Both	95%	250000.00	✓	✓	BBB+
Bank of Queensland	Economy Home Loan	5.31	695.00	10/m	✓	Both	95%	No min	✗	✓	BBB+
BankSA	Standard Variable	5.79	700.00	10/m	✓	Both	95%	10000.00	✓	✓	AA+
BankWest	Plus Package >\$250k	5.48	Nil	360/a	✓	Both	90%	250000.00	✓	✓	AA
BankWest	Rate Tracker Ultra HL	4.87	795.00	Nil	✓	Both	90%	20000.00	✓	✓	AA
BankWest	Mortgage Shredder	5.70	700.00	Nil	✓	Both	95%	20000.00	✓	✓	AA
BankWest	Lite Home Loan	5.58	500.00	Nil	✓	Both	90%	20000.00	✗	✓	AA
Bendigo Bank	Standard Variable (SV Home Loan Pkg)	5.40	685.00	8/m	✗	Both	97%	5000.00	✓	✓	BBB+
BMC Mortgage	Challenger Variable	5.40	660.00	Nil	✓	Both	90%	50000.00	✗	✓	N/A
Capricornia CU	Premier Plus	5.28	990.00	Nil	✗	Both	95%	No min	✓	✓	N/A
CHS Home Loans	Rate Saver Home Loan	5.23	700.00	8/m	✗	Both	90%	20000.00	✗	✗	N/A
CHS Home Loans	3 year Spec Rate Saver	5.06	700.00	8/m	✓	Both	90%	10000.00	✗	✗	N/A
CHS Home Loans	Standard Home Loan	5.74	700.00	8/m	✓	P+I	90%	10000.00	✗	✓	N/A
Citibank	Standard Offset Variable (Mort Plus Off Pkg <\$500k)	5.69	250.00	350/a	✓	Both	90%	200000.00	✓	✓	A+
Citibank	Basic Variable	5.64	649.00	Nil	✓	Both	90%	50000.00	✗	✓	A+
Coastline Credit Union	Options Home Loan	5.41	755.00	8/m	✗	P+I	95%	100000.00	✗	✓	N/A

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			Upfront	Ongoing							
★★★											
Commonwealth Bank	3yr Special Rate Saver	5.06	750.00	Nil	✗	Both	90%	10000.00	✗	✓	AA
Commonwealth Bank	Standard Variable Loan	5.74	750.00	8/m	✓	Both	90%	10000.00	✓	✓	AA
Commonwealth Bank	Rate Saver Home Loan	5.23	750.00	8/m	✗	Both	90%	10000.00	✗	✓	AA
Commonwealth Bank	Economiser Intro 3yr	5.06	750.00	Nil	✗	Both	90%	10000.00	✗	✓	AA
Commonwealth Bank	Economiser Home Loan	5.23	750.00	8/m	✗	Both	90%	10000.00	✗	✓	AA
Commonwealth Bank	12mth Disc Var Home Loan	4.71	750.00	8/m	✓	Both	90%	10000.00	✓	✓	AA
Community CPS Australia	Basic Home Loan Variable	5.09	695.00	11/m	✓	P+I	95%	50000.00	✗	✓	N/A
Community First CU	True Value Var HL (True Profess \$250k+ Pkg)	4.89	500.00	395/a	✗	P+I	95%	250000.00	✓	✓	N/A
Community First CU	True Value Var HL	5.59	500.00	Nil	✓	Both	95%	10000.00	✓	✓	N/A
Companion CU	Introductory Home Loan	5.17	558.00	Nil	✓	P+I	95%	No min	✗	✓	N/A
CUA	Standard Variable	5.52	795.00	Nil	✓	Both	97%	No min	✓	✓	N/A
CUA	Better Start Home Loan	5.39	795.00	Nil	✓	Both	97%	No min	✓	✓	N/A
CUA	Introductory 1yr Var	4.99	795.00	Nil	✓	Both	97%	No min	✓	✓	N/A
Easy Street Fin Services	EasyStreet Basic Var	5.09	503.18	Nil	✗	P+I	95%	100000.00	✗	✓	N/A
ECU Australia	Premium Variable Home Ln	5.70	800.00	Nil	✓	Both	97%	No min	✓	✓	N/A
Encompass Credit Union	Mortgage Loan	5.65	910.00	Nil	✓	P+I	95%	1000.00	✓	✓	N/A
Family First CU	Standard Variable	5.50	1140.00	Nil	✗	P+I	90%	20000.00	✗	✓	N/A
First Choice CreditUnion	Home Loan Variable	5.70	785.00	Nil	✗	Both	90%	No min	✓	✓	N/A
First Option CU	Mortgage Secured	5.34	752.00	Nil	✓	P+I	95%	5000.00	✓	✓	N/A
Gateway Credit Union	Standard Variable	5.49	600.00	Nil	✓	Both	80%	20000.00	✓	✓	N/A
Heritage Building Soc	Premium Variable	5.61	600.00	Nil	✓	Both	90%	20000.00	✓	✓	BBB
Heritage Building Soc	Standard Variable	5.45	600.00	5/m	✓	Both	90%	20000.00	✓	✓	BBB
Holiday Coast CU	Live Life Home Ln \$250k+	5.50	980.00	8/m	✓	Both	95%	250000.00	✗	✓	N/A
Homeloans	Premium	5.24	430.00	Nil	✓	Both	90%	30000.00	✗	✓	N/A
Homeloans	Smart Saver	5.49	989.00	Nil	✓	Both	90%	50000.00	✗	✓	N/A
Homeloans	Premium Pro Pack	5.24	365.00	330/a	✓	Both	90%	30000.00	✗	✓	N/A
Homeloans	Premium Saver	5.09	365.00	330/a	✓	Both	95%	30000.00	✗	✓	N/A
Homeloans	Balanced Special	5.70	894.00	Nil	✓	Both	90%	10000.00	✓	✓	N/A
HomeSide Lending	100% Offset Home Loan	5.13	762.50	8/m	✓	P+I	95%	50000.00	✓	✓	AA
HomeSide Lending	Plain and Simple P+I	5.33	462.50	Nil	✓	P+I	95%	50000.00	✗	✓	AA
HomeSide Lending	Reducible Mortgage (HomePlus Package Rate 2)	5.27	762.50	10/m	✓	Both	95%	250000.00	✓	✓	AA
Homestar Finance	Intro 1yr Construction	6.20	Nil	Nil	✓	IO	90%	50000.00	✗	✓	N/A

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			Upfront	Ongoing							
★★★											
Horizon Credit Union	Mortgage Breaker	5.45	785.00	150/a	✓	P+I	80%	10000.00	✓	✓	N/A
Horizon Credit Union	Basic Home Loan	5.45	935.00	5/m	✓	Both	95%	No min	✗	✓	N/A
Horizon Credit Union	Classic Home Loan	5.85	Nil	Nil	✓	Both	95%	No min	✗	✓	N/A
HSBC	1 Yr Discount Variable	4.66	825.00	Nil	✓	Both	90%	50000.00	✓	✓	AA
HSBC	Home Smart Variable (HmeSmartPwrVtge Pkg 250+)	5.09	525.00	20/m	✓	P+I	90%	250000.00	✗	✓	AA
HSBC	Home Smart Variable (SV PwrVantage Pkg \$250k+)	5.09	525.00	20/m	✓	Both	90%	250000.00	✗	✓	AA
HSBC	HomeSmart Intro 1 year	4.74	825.00	Nil	✓	P+I	90%	80000.00	✗	✓	AA
HSBC	1 Yr Discount Variable (12m Intro Var PwrVtgePkg)	4.66	525.00	20/m	✓	Both	90%	150000.00	✗	✓	AA
HSBC	Standard Variable	5.74	825.00	Nil	✓	Both	90%	50000.00	✓	✓	AA
HSBC	Home Value	5.13	825.00	Nil	✓	Both	90%	100000.00	✗	✓	AA
Hume Building Society	Standard Variable	5.40	675.00	Nil	✓	Both	97%	No min	✓	✓	N/A
Illawarra CU NSW	Reward Rate Home Loan	5.20	957.50	Nil	✗	P+I	95%	250000.00	✗	✓	N/A
Illawarra CU NSW	Basic Home Loan	5.27	957.50	8/m	✗	P+I	95%	30000.00	✗	✓	N/A
IMB Limited	Standard Variable	5.60	758.50	Nil	✓	Both	95%	10000.00	✓	✓	BBB
IMB Limited	Discount Var 1 yr	4.60	758.50	10/m	✓	Both	95%	10000.00	✗	✓	BBB
Intech Credit Union	Classic Home Loan	5.72	835.00	Nil	✓	Both	95%	30000.00	✓	✓	N/A
Lifeplan Funds Managemnt	FlexiSmart Home Loan	5.39	497.13	Nil	✓	P+I	95%	20000.00	✗	✓	N/A
Macarthur Credit Union	Home Loan	5.70	300.00	Nil	✓	P+I	95%	No min	✗	✓	N/A
Macquarie Credit Union	Home Loan Variable	5.36	720.00	Nil	✗	Both	95%	10000.00	✗	✓	N/A
Maitland Mutual BS	Mutual Home Loan	5.44	300.00	Nil	✗	Both	95%	50000.00	✗	✓	N/A
Maritime Mining & Power	First Home Loan Borrower	5.57	450.00	Nil	✗	P+I	95%	30000.00	✗	✓	N/A
ME Bank	Ultimate Super Member	5.69	Nil	Nil	✓	P+I	95%	50000.00	✓	✓	BBB
ME Bank	Std Var Super Member	5.39	Nil	Nil	✓	P+I	95%	40000.00	✗	✓	BBB
ME Bank	Standard Variable	5.84	Nil	Nil	✓	P+I	95%	40000.00	✗	✓	BBB
mecu	Basic Variable	5.09	595.00	Nil	✓	P+I	95%	10000.00	✗	✓	N/A
mecu	Premium Home Loan \$250k+	5.09	595.00	Nil	✓	P+I	95%	250000.00	✓	✓	N/A
mecu	Premium Home Loan	5.45	595.00	Nil	✓	P+I	95%	10000.00	✓	✓	N/A
MoneyMax	Home Manager	5.64	1140.00	Nil	✓	Both	97%	25000.00	✗	✓	N/A
Mortgage HOUSE	Freedom Home Loan	5.15	869.00	Nil	✓	P+I	76%	50000.00	✗	✓	N/A
MyState Financial	Essentials Home Loan	5.27	850.00	Nil	✓	Both	95%	30000.00	✗	✓	N/A
nab	Tailored Home Loan Var	5.74	600.00	8/m	✓	Both	95%	20000.00	✓	✓	AA
nab	3yr Intro Var Home Loan	4.94	600.00	10/m	✓	P+I	95%	20000.00	✗	✓	AA
nab	12mth Intro Var HomeLn	4.65	600.00	10/m	✓	P+I	95%	20000.00	✗	✓	AA

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			Upfront	Ongoing							
★★★											
Newcastle Permanent	Premium Variable	5.78	Nil	7/m	✓	Both	95%	No min	✓	✓	BBB+
Newcastle Permanent	Real Options	5.56	400.00	Nil	✓	Both	95%	No min	✗	✓	BBB+
Newcastle Permanent	1yr Discounted Rate	4.86	400.00	Nil	✓	Both	95%	No min	✗	✓	BBB+
NSW Teachers CU	Variable Loan IO	5.75	675.00	Nil	✓	IO	95%	25000.00	✗	✓	N/A
NSW Teachers CU	Flexi Choice	5.75	675.00	Nil	✓	P+I	95%	25000.00	✗	✓	N/A
NSW Teachers CU	My First Home Loan	5.54	Nil	Nil	✓	P+I	98%	100000.00	✗	✓	N/A
Orange Credit Union	Standard Variable	5.55	625.00	Nil	✓	Both	97%	No min	✗	✓	N/A
Police Credit	Variable Loan	5.44	600.00	Nil	✓	Both	90%	10000.00	✗	✓	N/A
Police CU SA	Discount Variable	5.25	794.59	10/m	✓	P+I	95%	50000.00	✓	✓	N/A
Powerstate Credit Union	Standard Variable	5.77	732.25	Nil	✓	Both	95%	5000.00	✓	✓	N/A
Qld Police Credit Union	Classic Home Loan	5.09	676.00	Nil	✓	Both	97%	50000.00	✗	✓	N/A
Qld Professional CU	Friendly Home Loan	5.50	705.00	10/m	✗	Both	95%	No min	✓	✓	N/A
Qld Teachers CU	Mortgage Saver	4.99	548.00	Nil	✗	P+I	95%	20000.00	✗	✗	N/A
Qld Teachers CU	Mortgage Breaker	5.64	548.00	Nil	✓	P+I	95%	20000.00	✓	✓	N/A
Queenslanders CU	Original Home Loan	5.33	595.00	Nil	✓	Both	95%	50000.00	✗	✓	N/A
QuickDirect Online Mort	Variable Loan	5.10	Nil	Nil	✓	Both	90%	50000.00	✗	✓	N/A
RAMS Home Loans	Standard Variable	5.59	845.00	Nil	✓	Both	90%	50000.00	✗	✓	AA
RAMS Home Loans	IO Maximiser	4.84	845.00	300/a	✓	IO	90%	100000.00	✗	✗	AA
Rate Busters	Fightback Premium Var	4.81	495.00	Nil	✓	P+I	80%	80000.00	✓	✗	N/A
RESI Mortgage Corp	Low Start	4.55	1182.50	Nil	✗	Both	90%	30000.00	✗	✓	N/A
RESI Mortgage Corp	Complete Home Loan	5.62	632.50	Nil	✓	Both	90%	30000.00	✗	✓	N/A
RTA Staff CU	Fastroad Basic Home Loan	5.29	660.25	Nil	✗	P+I	95%	100000.00	✗	✓	N/A
Satisfac Credit Union	Smart Loan Var <250K	5.35	815.00	Nil	✗	P+I	95%	150000.00	✗	✓	N/A
Satisfac Credit Union	First Home Loan	4.95	465.00	Nil	✗	P+I	95%	100000.00	✗	✗	N/A
Savings & Loans Cred Un	Standard Variable	5.81	885.00	Nil	✓	Both	95%	20000.00	✗	✓	N/A
SERVICE ONE Members Rank	Basic Home Loan	5.25	600.00	8/m	✓	Both	97%	20000.00	✗	✗	N/A
SERVICE ONE Members Rank	Standard Var Home Loan	5.65	600.00	8/m	✓	Both	97%	20000.00	✓	✓	N/A
St George Bank	Standard Variable	5.79	700.00	10/m	✓	Both	95%	10000.00	✓	✓	AA+
St George Bank	Discount Variable Rate	4.66	700.00	10/m	✓	Both	95%	10000.00	✓	✓	AA+
Suncorp Bank	Back To Basics	5.22	600.00	Nil	✓	Both	95%	10000.00	✗	✓	A+
Suncorp Bank	Standard Variable (My Home Pkg Var \$250k+)	5.10	Nil	25/m	✓	Both	95%	250000.00	✓	✓	A+
Sutherland Credit Union	Home Plus	5.45	1055.00	Nil	✓	P+I	95%	50000.00	✓	✓	N/A
Sutherland Credit Union	Home Basic	5.20	1055.00	Nil	✗	P+I	95%	250000.00	✗	✓	N/A
Sydney Credit Union	Basic Home Loan	5.25	760.00	Nil	✓	P+I	95%	25000.00	✗	✓	N/A

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			Upfront	Ongoing							
★★★											
TIO Banking	Standard Variable (Extra Miles Pkg >\$250k)	5.21	400.00	349/a	✓	Both	95%	250000.00	✓	✓	N/A
TIO Banking	Territory Int Sav >\$100k	5.09	1180.00	10/m	✗	P+I	95%	100000.00	✗	✓	N/A
Unicom Credit Union	Basic Home Loan	5.27	957.50	8/m	✗	P+I	95%	30000.00	✗	✓	N/A
Unicom Credit Union	Reward Rate Home Loan	5.20	957.50	Nil	✗	P+I	95%	250000.00	✗	✓	N/A
United Community	Standard Variable	5.79	695.00	Nil	✓	Both	95%	10000.00	✗	✓	N/A
University Credit Soc	Standard Variable	5.35	567.75	Nil	✓	Both	95%	No min	✗	✓	N/A
Victoria Teachers CU	Offset Home Loan L86	5.47	192.50	Nil	✓	Both	95%	No min	✓	✓	N/A
Westpac	Rocket Repay Home Loan	5.81	750.00	199/a	✓	Both	95%	25000.00	✓	✓	AA
Westpac	Premium Option Home Loan	5.81	750.00	8/m	✓	Both	95%	10000.00	✗	✓	AA
★★											
ABS Building Society	Variable - New customers	5.65	840.00	Nil	✓	Both	95%	No min	✓	✓	N/A
AIMS Home Loans	Money Saver Variable	5.59	990.00	Nil	✓	Both	85%	150000.00	✗	✓	N/A
AIMS Home Loans	Best Choice 6mth Disc	4.32	660.00	Nil	✓	Both	85%	150000.00	✗	✓	N/A
AIMS Home Loans	Complete Variable	6.08	660.00	Nil	✓	Both	85%	50000.00	✗	✓	N/A
Alliance One CreditUnion	Standard Variable Rate	5.80	1068.88	Nil	✓	P+I	95%	10000.00	✓	✓	N/A
Alliance One CreditUnion	12mth Discount Variable	4.74	1068.88	Nil	✓	P+I	95%	10000.00	✓	✓	N/A
Alliance One CreditUnion	Discount Variable >\$100K	5.55	1068.88	Nil	✓	P+I	95%	100000.00	✓	✓	N/A
AMP Banking	Classic Variable Rate	5.89	895.00	10/m	✓	Both	90%	40000.00	✓	✓	A
Arab Bank Australia	Standard Variable	6.20	250.00	Nil	✓	Both	95%	15000.00	✗	✓	A-2
Arab Bank Australia	HeadStart 12mth IntroVar	5.49	250.00	8/m	✓	P+I	95%	50000.00	✗	✓	A-2
Arab Bank Australia	HeadStart 6mth Intro Var	4.59	250.00	8/m	✓	P+I	95%	50000.00	✗	✓	A-2
Assured Home Loans	Rate Breaker Variable	5.35	3502.50	Nil	✓	Both	90%	50000.00	✓	✗	N/A
Assured Home Loans	EasyStart Variable	5.62	752.50	Nil	✓	Both	90%	50000.00	✓	✗	N/A
Aussie Home Loans	Standard Variable Rate	5.55	675.00	Nil	✓	Both	90%	50000.00	✗	✓	N/A
Austral Mortgage	Advantage Plus	5.90	700.00	Nil	✓	Both	90%	50000.00	✓	✓	N/A
Australian Central CU	Standard Variable	5.79	1085.00	Nil	✓	Both	95%	100000.00	✓	✓	N/A
Australian Defence CU	Standard Variable Offset	5.79	400.00	Nil	✓	Both	95%	30000.00	✗	✓	N/A
B & E	Standard Variable	5.77	650.00	8/m	✗	P+I	95%	No min	✓	✓	N/A
B & E	Economical Disc Variable	5.45	Nil	8/m	✗	P+I	95%	No min	✗	✓	N/A
Bananacoast Community CU	Standard Variable	5.80	740.00	Nil	✗	Both	95%	10000.00	✓	✓	N/A
Bank of Queensland	Standard Variable	5.89	595.00	8/m	✓	Both	95%	No min	✓	✓	BBB+
BankSA	Standard Variable (SV Advantage Pkg \$250k+)	5.09	100.00	395/a	✓	Both	95%	250000.00	✓	✓	AA+
BankSA	Discount Variable Rate	4.66	700.00	10/m	✓	Both	95%	10000.00	✓	✓	AA+
Bendigo Bank	Standard Variable	5.90	710.00	8/m	✗	Both	97%	20000.00	✓	✓	BBB+

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			Upfront	Ongoing							
★★											
BMC Mortgage	Origin Premium Choice	5.84	735.00	Nil	✓	Both	90%	50000.00	✗	✓	N/A
CairnsPenny Savings&Loan	Variable Home Loan	5.60	760.00	15/q	✓	P+I	95%	20000.00	✗	✓	N/A
Capricornia CU	Standard Variable	5.78	400.00	Nil	✗	Both	95%	No min	✓	✓	N/A
Citibank	Standard Variable (Mort Plus Var Pkg <\$500k)	5.69	250.00	350/a	✓	Both	90%	200000.00	✓	✓	A+
Citibank	Standard Offset Variable	5.99	649.00	8/m	✓	Both	90%	50000.00	✓	✓	A+
Citibank	Standard Variable	5.99	649.00	8/m	✓	Both	90%	50000.00	✗	✓	A+
Coastline Credit Union	No Fee Home Loan L80	5.71	Nil	Nil	✗	P+I	95%	15000.00	✗	✓	N/A
Community CPS Australia	Parent Variable	5.79	845.00	Nil	✓	Both	95%	10000.00	✗	✓	N/A
Defence Force CU	True Value Home Loan	5.69	1006.00	Nil	✗	P+I	80%	50000.00	✗	✓	N/A
Defence Force CU	Flexi Choice Variable	5.79	400.00	200/a	✓	P+I	90%	50000.00	✓	✓	N/A
FCCS Credit Union	Standard Variable	5.99	750.00	Nil	✓	Both	95%	50000.00	✗	✓	N/A
FCCS Credit Union	Value Plus Variable	5.70	750.00	Nil	✓	Both	95%	50000.00	✗	✓	N/A
FCCS Credit Union	Basic Variable	5.45	732.50	8/m	✗	P+I	95%	50000.00	✗	✗	N/A
HomeSide Lending	Reducible Mortgage	5.77	762.50	6/m	✓	P+I	95%	50000.00	✗	✓	AA
HSBC	Home Smart Variable	5.74	825.00	Nil	✓	P+I	90%	50000.00	✗	✓	AA
Hunter Mutual	Basic Variable Home Loan	5.75	300.00	Nil	✗	P+I	95%	10000.00	✗	✓	N/A
Hunter United Credit Un	Standard Variable	5.89	930.00	5/m	✓	P+I	95%	No min	✗	✓	N/A
Hunter United Credit Un	Basic Variable	5.45	930.00	5/m	✓	P+I	95%	150000.00	✗	✓	N/A
Hunter United Credit Un	Standard Variable (Standard Variable Pkg)	5.55	630.00	195/a	✓	P+I	95%	150000.00	✗	✓	N/A
Illawarra CU NSW	Standard Variable	5.75	957.50	Nil	✗	P+I	95%	30000.00	✗	✓	N/A
Laiki Bank	Standard Variable	5.98	775.00	10/m	✓	Both	80%	No min	✓	✓	N/A
Lifeplan Funds Managemnt	Standard Variable	5.89	675.00	Nil	✓	P+I	95%	20000.00	✗	✓	N/A
Maitland Mutual BS	Premium Std Variable	5.64	Nil	Nil	✓	Both	95%	20000.00	✓	✓	N/A
Maleny & District Commun	Residential Home Loan	5.80	770.00	Nil	✗	Both	95%	20000.00	✗	✓	N/A
ME Bank	Ultimate Offset	6.14	Nil	Nil	✓	P+I	95%	50000.00	✓	✓	BBB
MyState Financial	Housing Loan	5.81	932.00	Nil	✓	P+I	95%	30000.00	✗	✓	N/A
nab	Clear Banking Home Loan	5.74	600.00	Nil	✗	P+I	95%	80000.00	✗	✓	AA
New England CU NSW	Home Loan Redraw	5.85	375.00	Nil	✓	Both	95%	No min	✗	✓	N/A
New England CU NSW	Mortgage Breaker	5.85	375.00	Nil	✓	P+I	95%	No min	✓	✗	N/A
Plenty Credit Union	Standard Variable	5.60	1259.00	Nil	✓	P+I	95%	No min	✗	✓	N/A
Plenty Credit Union	12mth Honeymoon Rate	5.10	1259.00	Nil	✓	P+I	95%	No min	✗	✓	N/A
Police & Nurses Cred Soc	Life Style Home Loan	5.59	650.00	5/m	✗	P+I	95%	20000.00	✓	✓	N/A
Police & Nurses Cred Soc	Easypay Variable	5.53	650.00	5/m	✓	Both	95%	20000.00	✓	✓	N/A
Police CU SA	Variable Rate Home Loan	5.75	794.59	Nil	✓	Both	95%	30000.00	✓	✓	N/A

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			Upfront	Ongoing							
★★											
Qld Police Credit Union	Standard Variable	5.79	676.00	Nil	✓	Both	97%	10000.00	✓	✓	N/A
Qld Professional CU	Standard Variable	6.25	705.00	Nil	✗	Both	95%	No min	✓	✓	N/A
Rate Busters	Standard Variable	5.13	2145.00	Nil	✓	Both	90%	50000.00	✓	✗	N/A
Rate Busters	Fee Buster Variable	5.40	220.00	Nil	✓	Both	90%	80000.00	✓	✗	N/A
Reliance Credit Union	IO Standard Variable	5.99	525.00	Nil	✗	IO	80%	25000.00	✗	✗	N/A
Reliance Credit Union	Standard Variable	5.99	525.00	Nil	✗	P+I	95%	25000.00	✗	✓	N/A
RTA Staff CU	Standard Variable	5.99	410.25	Nil	✗	P+I	95%	10000.00	✗	✓	N/A
Suncorp Bank	Standard Variable	5.80	600.00	10/m	✓	Both	95%	10000.00	✓	✓	A+
Sutherland Credit Union	Home in One Loan	6.06	1055.00	8/a	✓	P+I	95%	50000.00	✓	✓	N/A
Sydney Credit Union	Mortgage Secured Loan	5.81	760.00	Nil	✓	Both	95%	25000.00	✗	✓	N/A
TIO Banking	Standard Variable	5.81	1180.00	10/m	✗	Both	95%	10000.00	✓	✓	N/A
Unicom Credit Union	Standard Variable	5.75	957.50	Nil	✗	P+I	95%	30000.00	✗	✓	N/A
Wagga Mutual Credit Un	Standard Variable	5.57	1085.00	Nil	✓	P+I	95%	No min	✗	✓	N/A
Warwick Credit Union	Essential Home Loan	5.39	1082.00	10/m	✓	Both	95%	20000.00	✗	✓	N/A
Warwick Credit Union	Premium Home Loan	5.60	982.00	7.50/m	✓	Both	95%	15000.00	✓	✓	N/A
Warwick Credit Union	Classic Home Loan	5.85	982.00	Nil	✓	Both	95%	10000.00	✓	✓	N/A
★											
Adelaide Bank	SmartDoc Variable	6.39	695.00	10/m	✓	Both	80%	10000.00	✓	✓	BBB+
AIMS Home Loans	Super Saver Discount Var	4.99	660.00	Nil	✗	Both	85%	150000.00	✗	✗	N/A
Circle Credit Co-op	Rate Saver	6.50	1000.00	Nil	✓	Both	90%	50000.00	✗	✓	N/A
Hunter Mutual	Standard Variable	6.19	300.00	Nil	✗	P+I	95%	10000.00	✗	✓	N/A
Karpaty Credit Union	Home Loan	5.90	1075.00	Nil	✗	Both	90%	10000.00	✓	✓	N/A
La Trobe Financial Servs	Standard Var Home Loan	6.34	1522.50	300/a	✓	Both	95%	20000.00	✗	✓	N/A
La Trobe Financial Servs	12mth Intro Var HomeLoan	5.29	1522.50	300/a	✓	Both	95%	20000.00	✗	✓	N/A
La Trobe Financial Servs	6mth Intro Var Home Loan	4.29	1522.50	300/a	✓	Both	95%	20000.00	✗	✓	N/A
Macquarie Credit Union	Property Secured Loan	7.50	50.00	Nil	✗	Both	95%	10000.00	✗	✓	N/A
Memberfirst Credit Union	Standard Variable	5.99	970.00	Nil	✗	P+I	95%	No min	✗	✓	N/A
Memberfirst Credit Union	Premium Var 100% Off	5.99	970.00	Nil	✗	P+I	95%	100000.00	✓	✓	N/A

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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%	S+P Rating
			Upfront	Ongoing							
★★★★★ "outstanding value"											
Arab Bank Australia	1 year Fixed	5.85%	250.00	8/m	✗	Both	95%	No max	✗		A-2
CUA	1 Year Fixed	5.59%	795.00	Nil	✓	Both	97%	No max	✓		N/A
Mortgage Ezy	1 year Fxd Fee Free	5.29%	120.00	Nil	✓	Both	98%	750,000.00	✗		N/A
nab	Standard HL 1yr Fixed (Private)	5.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Standard HL 1yr Fixed (nab @	5.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Standard HL 1yr Fixed (Choice	5.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
Newcastle Permanent	1 year Fixed	5.39%	400.00	Nil	✓	Both	95%	No max	✗		BBB+
★★★★★											
Encompass Credit Union	1 year Fixed	4.99%	910.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
HSBC	1 Year Fixed (Premier)	5.59%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
Illawarra CU NSW	1 Year Fixed	5.60%	957.50	Nil	✓	Both	95%	No max	✗		N/A
nab	Standard HL 1yr Fixed	5.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
Police Credit	1 year Fixed	5.39%	600.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
RAMS Home Loans	Fixed Rate 1yr	5.99%	845.00	120/a	✓	Both	90%	No max	✗		AA
RAMS Home Loans	Fixed ProPack 1yr	5.99%	845.00	300/a	✓	Both	90%	499,999.99	✗		AA
St George Bank	1 year Fixed (Advantage Pack	6.14%	700.00	10/m	✓	Both	95%	No max	✗		AA+
★★★★											
A M O Group	1 year Fixed	5.54%	1190.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
ABS Building Society	1 Year Fixed	5.85%	840.00	Nil	✓	Both	95%	No max	✓		N/A
AIMS Home Loans	Money Saver 1yr Fixed	5.47%	990.00	Nil	✓	Both	85%	1,000,000.00	✗		N/A
AIMS Home Loans	1 year Fixed	6.82%	660.00	Nil	✗	Both	85%	1,000,000.00	✗		N/A
Alliance One CreditUnion	Your Choice 1 year Fixed	6.15%	1068.88	Nil	✓	P+I	95%	400,000.00	✓		N/A
AMP Banking	1 Year Fixed (Affinity Package	5.69%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
AMP Banking	1 Year Fixed	5.69%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
AMP Banking	1 Year Fixed (Select Package)	5.69%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
ANZ	1 Year Fixed	5.45%	600.00	10/m	✓	Both	90%	No max	✓		AA
Aussie Home Loans	1 Year Fixed	5.89%	675.00	Nil	✓	Both	90%	No max	✗		N/A
Austral Mortgage	Advantage Plus 1yr Fixed	5.70%	350.00	Nil	✓	Both	90%	5,000,000.00	✓		N/A
Australian Central CU	1 Year Fixed	6.09%	985.00	7/m	✓	Both	95%	No max	✗		N/A
Bananacoast Community CU	1 year Fixed	5.79%	740.00	Nil	✗	Both	95%	7,000,000.00	✗		N/A
Bank of Queensland	1 Year Fixed	5.64%	595.00	8/m	✓	Both	95%	No max	✓		BBB+
BankSA	1 Year Fixed (Advantage Pack	6.14%	700.00	10/m	✓	Both	95%	No max	✗		AA+
BankSA	1 Year Fixed	6.14%	700.00	10/m	✓	Both	95%	No max	✗		AA+
BankWest	1 Year Fixed	5.99%	700.00	12/m	✓	Both	90%	No max	✗		AA

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Rates are correct as at 17th September 2009
Analysis based on six months to 1st September 2009

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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%	S+P Rating
			Upfront	Ongoing							
★★★★											
Bendigo Bank	1 Year Fixed	5.59%	710.00	8/m	✓	Both	97%	No max	✗		BBB+
BMC Mortgage	Origin 1 year Fixed	6.05%	735.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
CairnsPenny Savings&Loan	1 year fixed	5.70%	760.00	15/q	✓	P+I	95%	1,000,000.00	✗		N/A
CHS Home Loans	1 year Fixed	6.19%	700.00	8/m	✓	P+I	90%	No max	✗		N/A
Citibank	1 year Fixed	6.49%	649.00	8/m	✓	Both	90%	4,000,000.00	✗		A+
Coastline Credit Union	1 Year Fixed	5.96%	755.00	Nil	✓	P+I	95%	No max	✗		N/A
Commonwealth Bank	1 Year Fixed	6.19%	750.00	8/m	✓	Both	90%	No max	✗		AA
Commonwealth Bank	1 Year Fixed (Wealth Package)	6.19%	750.00	8/m	✓	Both	90%	No max	✗		AA
Community CPS Australia	Parent HLoan 1yr Fixed	5.99%	845.00	Nil	✓	Both	95%	1,000,000.00	✗		N/A
Community First CU	True 1 year Fixed	5.59%	500.00	Nil	✓	P+I	95%	1,000,000.00	✓		N/A
ECU Australia	Premium 1 year Fixed	5.95%	800.00	Nil	✓	Both	95%	No max	✓		N/A
FCCS Credit Union	Value Plus 1 yr Fxd IO	6.40%	732.50	Nil	✓	IO	95%	No max	✗		N/A
FCCS Credit Union	Value Plus 1 yr Fixed	6.25%	732.50	Nil	✓	Both	95%	No max	✗		N/A
First Option CU	1 year fixed	5.65%	752.00	Nil	✓	P+I	95%	No max	✓		N/A
Gateway Credit Union	1 year Fixed	5.69%	600.00	Nil	✓	Both	80%	No max	✗		N/A
Heritage Building Soc	1 Year Fixed	5.49%	600.00	5/m	✓	Both	90%	No max	✗		BBB
Homeloans	Balanced Special 1yr Fxd	5.76%	894.00	Nil	✓	Both	90%	No max	✓		N/A
Homeloans	Smart Saver 1yr Fixed	6.29%	989.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
HomeSide Lending	HomePlus 1yr Fixed 250k+	5.89%	762.50	10/m	✓	Both	95%	No max	✗		AA
HomeSide Lending	1 Year Fixed	5.89%	762.50	6/m	✓	P+I	95%	No max	✗		AA
Homestar Finance	1yr Fixed	5.69%	Nil	Nil	✓	Both	95%	2,000,000.00	✗		N/A
HSBC	1 Year Fixed (PowerVantage)	5.59%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
HSBC	1 Year Fixed	5.59%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
Hume Building Society	1 year Fixed	5.75%	675.00	Nil	✓	Both	95%	2,000,000.00	✗		N/A
IMB Limited	1 Year Fixed	5.99%	758.50	6/m	✓	Both	95%	No max	✗		BBB
ING Direct	1 Year Fixed	5.89%	719.00	Nil	✓	Both	90%	2,000,000.00	✗		AA
Laiki Bank	1 year Fixed	5.69%	775.00	10/m	✓	Both	80%	No max	✗		N/A
Lifeplan Funds Managemnt	FlexiSmart 1 year Fixed	5.79%	497.13	Nil	✓	P+I	95%	600,000.00	✗		N/A
Lifeplan Funds Managemnt	1 Year Fixed	5.79%	675.00	Nil	✓	P+I	95%	600,000.00	✗		N/A
Macarthur Credit Union	1yr Standard Fixed	5.95%	Nil	Nil	✓	P+I	95%	No max	✗		N/A
Maitland Mutual BS	Premium 1 year Fixed	6.30%	300.00	Nil	✓	Both	95%	No max	✓		N/A
ME Bank	Super Member 1yr Fixed	5.85%	Nil	Nil	✓	P+I	95%	No max	✗		BBB
ME Bank	1 year Fixed	6.05%	Nil	Nil	✗	P+I	95%	No max	✗		BBB
mecu	1 Year Fixed	5.49%	595.00	Nil	✗	P+I	95%	No max	✗		N/A
MyRate	1 year Fixed	5.88%	Nil	Nil	✓	Both	90%	2,000,000.00	✗		N/A

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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%	S+P Rating
			Upfront	Ongoing							
★★★★											
MyState Financial	1 year Fixed	5.99%	932.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
nab	Tailored HI 1yr Fixed IO (Choic	6.09%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Tailored HI 1yr Fixed IO (Privat	6.09%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Tailored HI 1yr Fixed IO	6.09%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Tailored HI 1yr Fixed IO (nab	6.09%	600.00	8/m	✓	IO	95%	No max	✗		AA
New England CU NSW	Steady Rate HLn 1yr Fxd	5.99%	375.00	Nil	✗	P+I	95%	1,000,000.00	✗		N/A
NSW Teachers CU	Option 1 year Fixed	5.38%	675.00	Nil	✗	P+I	95%	No max	✗		N/A
NSW Teachers CU	1 year IO Fixed	5.48%	675.00	Nil	✗	IO	95%	No max	✗		N/A
Orange Credit Union	1 year Fixed	5.79%	525.00	Nil	✓	P+I	97%	No max	✗		N/A
Plenty Credit Union	1 year Fixed	5.30%	1259.00	Nil	✓	Both	95%	500,000.00	✗		N/A
Police CU SA	1 year Fixed	6.39%	794.59	Nil	✓	Both	95%	No max	✗		N/A
Powerstate Credit Union	1 Year Fixed	5.29%	732.25	Nil	✓	P+I	95%	No max	✓		N/A
Qantas Staff CU	Options 1 year Fixed	5.99%	600.00	Nil	✓	Both	80%	3,000,000.00	✗		N/A
Qld Teachers CU	1 Year Fixed	5.79%	548.00	Nil	✓	P+I	95%	No max	✗		N/A
QuickDirect Online Mort	1 year Fixed	5.90%	Nil	Nil	✓	Both	90%	No max	✗		N/A
Rate Busters	1 year Fixed	5.89%	2145.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
RTA Staff CU	Introductory 1year Fixed	5.14%	445.25	Nil	✓	P+I	95%	No max	✗		N/A
Savings & Loans Cred Un	Discount 1 year Fixed	5.69%	885.00	8/m	✓	Both	95%	No max	✓		N/A
Savings & Loans Cred Un	1 year Fixed	5.79%	885.00	Nil	✓	Both	95%	No max	✓		N/A
St George Bank	1 year Fixed	6.14%	700.00	10/m	✓	Both	95%	No max	✗		AA+
Suncorp Bank	1 Year Fixed	5.69%	600.00	10/m	✓	Both	95%	No max	✗		A+
TIO Banking	1 year Fixed	5.75%	1180.00	10/m	✓	Both	95%	No max	✗		N/A
Unicom Credit Union	1 Year Fixed	5.60%	957.50	Nil	✓	Both	95%	No max	✗		N/A
United Community	1 year Fixed	5.99%	695.00	Nil	✓	Both	95%	2,000,000.00	✗		N/A
University Credit Soc	1 Year Fixed	5.45%	567.75	Nil	✗	Both	95%	No max	✗		N/A
Victoria Teachers CU	Standard 1 year Fixed	5.45%	192.50	Nil	✓	Both	95%	No max	✗		N/A
Warwick Credit Union	Classic 1 year Fixed	6.24%	982.00	Nil	✓	Both	95%	No max	✓		N/A
Warwick Credit Union	Premium 1 year Fixed	5.99%	982.00	7.50/m	✓	Both	95%	No max	✓		N/A
Westpac	1 Year Fixed (Premier Advant	6.19%	750.00	8/m	✓	Both	97%	No max	✗		AA
Westpac	1 Year Fixed	6.19%	750.00	8/m	✓	Both	97%	No max	✗		AA

★★★											
Assured Home Loans	EasyStart 1 year Fixed	6.27%	752.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Assured Home Loans	Rate Breaker 1year Fixed	5.99%	3502.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
B & E	Discounted 1yr Fixed	6.19%	650.00	8/m	✓	P+I	95%	No max	✗		N/A
B & E	1 Year Fixed	6.29%	650.00	8/m	✓	P+I	95%	No max	✓		N/A

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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%	S+P Rating
			Upfront	Ongoing							
★★											
Greater Building Society	12 mth fixed	6.10%	Nil	Nil	✗	P+I	No max	✗	✗	BBB+	
Horizon Credit Union	1 year Fixed	5.99%	935.00	Nil	✗	Both	95%	No max	✗	N/A	
La Trobe Financial Servs	Home Loan 1 year Fixed	6.49%	1522.50	300/a	✓	Both	95%	1,500,000.00	✗	N/A	
Rate Busters	Fee Buster 1 year Fixed	6.16%	220.00	Nil	✓	Both	90%	2,000,000.00	✗	N/A	
RESI Mortgage Corp	Complete 1 year Fixed	6.17%	1027.50	Nil	✓	Both	90%	2,000,000.00	✗	N/A	
★											
Homeloans	Premium 1yr Fixed	7.14%	430.00	Nil	✗	Both	90%	2,000,000.00	✗	N/A	
Homeloans	Premium Pro Pack 1yr Fxd	7.14%	365.00	330/a	✗	Both	90%	1,500,000.00	✗	N/A	
Memberfirst Credit Union	1 year Fixed	6.65%	970.00	Nil	✗	P+I	95%	No max	✗	N/A	

SUPERCEDED

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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%	S+P Rating
			Upfront	Ongoing							
★★★★★ "outstanding value"											
Community First CU	True 2 year Fixed	5.99%	500.00	Nil	✓	P+I	95%	1,000,000.00	✓		N/A
CUA	2 Year Fixed	6.39%	795.00	Nil	✓	Both	97%	No max	✓		N/A
HSBC	2 Year Fixed (Premier)	6.30%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
HSBC	2 Year Fixed (PowerVantage)	6.30%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
Mortgage Ezy	2 year Fixed Fee Free	6.29%	1107.00	Nil	✓	Both	98%	2,000,000.00	✗		N/A
nab	Standard HL 2yr Fixed (nab @	6.69%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Standard HL 2yr Fixed (Privat	6.69%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Standard HL 2yr Fixed (Choic	6.69%	600.00	8/m	✓	P+I	95%	No max	✗		AA
Newcastle Permanent	2 year Fixed	6.39%	400.00	Nil	✓	Both	95%	No max	✗		BBB+
★★★★★											
Easy Street Fin Services	Easy Street 2 year Fixed	5.99%	503.18	Nil	✓	P+I	95%	1,000,000.00	✓		N/A
HSBC	2 Year Fixed	6.30%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
Illawarra CU NSW	2 Year Fixed	6.35%	957.50	Nil	✓	Both	95%	No max	✗		N/A
nab	Tailored HI 2yr Fixed IO (Privat	6.79%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Standard HL 2yr Fixed	6.69%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Tailored HI 2yr Fixed IO (Choic	6.79%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Tailored HI 2yr Fixed IO (nab	6.79%	600.00	8/m	✓	IO	95%	No max	✗		AA
RAMS Home Loans	Fixed Rate 2yr	6.49%	845.00	120/a	✓	Both	90%	No max	✗		AA
RAMS Home Loans	Fixed ProPack1 2yr	6.49%	845.00	300/a	✓	Both	90%	499,999.99	✗		AA
St George Bank	2 year Fixed (Advantage Pack	6.64%	700.00	10/m	✓	Both	95%	No max	✗		AA+
Unicom Credit Union	2 Year Fixed	6.35%	957.50	Nil	✓	Both	95%	No max	✗		N/A
Westpac	2 Year Fixed (Premier Advant	6.99%	750.00	8/m	✓	Both	97%	No max	✗		AA
★★★★											
A M O Group	2 year Fixed	6.29%	1190.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
ABS Building Society	2 Year Fixed	6.25%	840.00	Nil	✓	Both	95%	No max	✓		N/A
AMP Banking	2 Year Fixed (Affinity Package	6.59%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
AMP Banking	2 Year Fixed (Select Package)	6.59%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
AMP Banking	2 Year Fixed	6.59%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
ANZ	2 Year Fixed	6.44%	600.00	10/m	✓	Both	90%	No max	✗		AA
Arab Bank Australia	2 year Fixed	6.75%	250.00	8/m	✗	Both	95%	No max	✗		A-2
Aussie Home Loans	2 Year Fixed	6.54%	675.00	Nil	✓	Both	90%	No max	✗		N/A
Austral Mortgage	Advantage Plus 2yr Fixed	6.45%	350.00	Nil	✓	Both	90%	5,000,000.00	✓		N/A
Australian Central CU	2 Year Fixed	6.69%	985.00	7/m	✓	Both	95%	No max	✗		N/A
Bank of Queensland	2 Year Fixed	6.44%	595.00	8/m	✓	Both	95%	No max	✗		BBB+

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Rates are correct as at 17th September 2009
Analysis based on six months to 1st September

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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%	S+P Rating
			Upfront	Ongoing							
★★★★											
BankSA	2 Year Fixed	6.64%	700.00	10/m	✓	Both	95%	No max	✗		AA+
BankSA	2 Year Fixed (Advantage Pack)	6.64%	700.00	10/m	✓	Both	95%	No max	✗		AA+
BankWest	2 Year Fixed	6.74%	700.00	12/m	✓	Both	90%	No max	✗		AA
Bendigo Bank	2 Year Fixed	6.34%	710.00	8/m	✓	Both	97%	No max	✗		BBB+
CairnsPenny Savings&Loan	2 year fixed	6.40%	760.00	15/q	✓	P+I	95%	1,000,000.00	✗		N/A
CHS Home Loans	2 year Fixed	6.84%	700.00	8/m	✓	P+I	90%	No max	✗		N/A
Coastline Credit Union	2 Year Fixed	6.55%	755.00	Nil	✓	P+I	95%	No max	✗		N/A
Commonwealth Bank	2 Year Fixed	6.84%	750.00	8/m	✓	Both	90%	No max	✗		AA
Commonwealth Bank	2 Year Fixed (Wealth Package)	6.84%	750.00	8/m	✓	Both	90%	No max	✗		AA
Community CPS Australia	Parent HLoan 2yr Fixed	6.39%	845.00	Nil	✓	Both	95%	1,000,000.00	✗		N/A
Defence Force CU	Flexi Choice 2yr Fixed	6.95%	400.00	200/a	✓	P+I	90%	1,500,000.00	✓		N/A
ECU Australia	Premium 2 year Fixed	6.90%	800.00	Nil	✓	Both	95%	No max	✗		N/A
Encompass Credit Union	2 year Fixed	5.79%	910.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
FCCS Credit Union	Value Plus 2 yr Fixed	6.95%	732.50	Nil	✓	Both	95%	No max	✗		N/A
Gateway Credit Union	2 Year Fixed	5.99%	600.00	Nil	✓	Both	80%	No max	✗		N/A
Heritage Building Soc	2 Year Fixed	5.99%	600.00	5/m	✓	Both	90%	No max	✗		BBB
Homeloans	Balanced Special 2yr Fxd	6.51%	894.00	Nil	✓	Both	90%	No max	✓		N/A
HomeSide Lending	HomePlus 2yr Fixed 250k+	6.59%	762.50	10/m	✓	Both	95%	No max	✗		AA
HomeSide Lending	2 Year Fixed	6.59%	762.50	6/m	✓	P+I	95%	No max	✗		AA
Homestar Finance	2yr Fixed	6.44%	Nil	Nil	✓	Both	95%	2,000,000.00	✗		N/A
Hume Building Society	2 year Fixed	6.60%	675.00	Nil	✓	Both	95%	2,000,000.00	✗		N/A
IMB Limited	2 Year Fixed	6.69%	758.50	6/m	✓	Both	95%	No max	✗		BBB
ING Direct	2 Year Fixed	6.64%	719.00	Nil	✓	Both	90%	2,000,000.00	✗		AA
Laiki Bank	2 year Fixed	6.19%	775.00	10/m	✓	Both	80%	No max	✗		N/A
Lifeplan Funds Managemnt	2 Year Fixed	5.79%	675.00	Nil	✓	P+I	95%	600,000.00	✗		N/A
Lifeplan Funds Managemnt	FlexiSmart 2 year Fixed	5.79%	497.13	Nil	✓	P+I	95%	600,000.00	✗		N/A
mecu	2 Year Fixed	6.29%	595.00	Nil	✗	P+I	95%	No max	✗		N/A
MyRate	2 year Fixed	6.63%	Nil	Nil	✓	Both	90%	2,000,000.00	✗		N/A
MyState Financial	2 year Fixed	6.44%	932.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
nab	Tailored HI 2yr Fixed IO	6.79%	600.00	8/m	✓	IO	95%	No max	✗		AA
NSW Teachers CU	Option 2 year Fixed	6.29%	675.00	Nil	✗	P+I	95%	No max	✗		N/A
Orange Credit Union	2 year Fixed	6.54%	525.00	Nil	✓	P+I	97%	No max	✗		N/A
Plenty Credit Union	2 year Fixed	5.90%	1259.00	Nil	✓	Both	95%	500,000.00	✗		N/A
Police Credit	2 year Fixed	6.29%	600.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
Powerstate Credit Union	2 Year Fixed	6.25%	732.25	Nil	✓	P+I	95%	No max	✓		N/A

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home loan star ratings

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%	S+P Rating
			Upfront	Ongoing							

★★★											
Qantas Staff CU	Options 2 year Fixed	6.39%	600.00	Nil	✓	Both	80%	3,000,000.00	✗	N/A	
Qld Teachers CU	2 Year Fixed	6.39%	548.00	Nil	✓	P+I	95%	No max	✗	N/A	
Satisfac Credit Union	Satisfac 2 year Fixed	5.90%	815.00	Nil	✗	P+I	95%	1,250,000.00	✗	N/A	
Savings & Loans Cred Un	2 year Fixed	6.59%	885.00	Nil	✓	Both	95%	No max	✓	N/A	
Savings & Loans Cred Un	Discount 2 year Fixed	6.49%	885.00	8/m	✓	Both	95%	No max	✓	N/A	
St George Bank	2 year Fixed	6.64%	700.00	10/m	✓	Both	95%	No max	✗	AA+	
Suncorp Bank	2 Year Fixed	6.39%	600.00	10/m	✓	Both	95%	No max	✗	A+	
Sydney Credit Union	2 year fixed	6.39%	760.00	Nil	✓	Both	95%	No max	✗	N/A	
United Community	2 year Fixed	6.39%	695.00	Nil	✓	Both	95%	2,000,000.00	✗	N/A	
University Credit Soc	2 Year Fixed	6.44%	567.75	Nil	✗	Both	95%	No max	✗	N/A	
Warwick Credit Union	Premium 2 year Fixed	6.70%	982.00	7.50/m	✓	Both	95%	No max	✓	N/A	
Westpac	2 Year Fixed	6.99%	750.00	8/m	✓	Both	97%	No max	✗	AA	

★★											
AIMS Home Loans	2 year Fixed	7.46%	660.00	Nil	✗	Both	85%	1,000,000.00	✗	N/A	
AIMS Home Loans	Money Saver 2yr Fixed	6.04%	990.00	Nil	✓	Both	85%	1,000,000.00	✗	N/A	
Alliance One CreditUnion	Your Choice 2 year Fixed	6.85%	1068.88	Nil	✓	P+I	95%	400,000.00	✓	N/A	
Assured Home Loans	Rate Breaker 2year Fixed	6.39%	3502.50	Nil	✓	Both	90%	2,000,000.00	✗	N/A	
B & E	Discounted 2yr Fixed	6.59%	650.00	8/m	✓	P+I	95%	No max	✗	N/A	
B & E	2 Year Fixed	6.69%	650.00	8/m	✓	P+I	95%	No max	✓	N/A	
BMC Mortgage	Origin 2 year Fixed	6.95%	735.00	Nil	✓	Both	90%	2,000,000.00	✗	N/A	
Citibank	2 year Fixed	7.15%	649.00	8/m	✓	Both	90%	4,000,000.00	✗	A+	
FCCS Credit Union	Value Plus 2 yr Fxd IO	7.10%	732.50	Nil	✓	IO	95%	No max	✗	N/A	
First Option CU	2 year fixed	6.50%	752.00	Nil	✓	P+I	95%	No max	✓	N/A	
Homeloans	Smart Saver 2yr Fixed	7.04%	989.00	Nil	✓	Both	90%	2,000,000.00	✗	N/A	
Horizon Credit Union	2 year Fixed	6.49%	935.00	Nil	✗	Both	95%	No max	✗	N/A	
La Trobe Financial Servs	Home Loan 2 year Fixed	6.89%	1522.50	300/a	✓	Both	95%	1,500,000.00	✗	N/A	
Maitland Mutual BS	Premium 2 year Fixed	6.95%	300.00	Nil	✓	Both	95%	No max	✓	N/A	
New England CU NSW	Steady Rate HLn 2yr Fxd	6.49%	375.00	Nil	✗	P+I	95%	1,000,000.00	✗	N/A	
NSW Teachers CU	2 year IO Fixed	6.39%	675.00	Nil	✗	IO	95%	No max	✗	N/A	
Police CU SA	2 year Fixed	7.09%	794.59	Nil	✓	Both	95%	No max	✗	N/A	
QuickDirect Online Mort	2 year Fixed	6.65%	Nil	Nil	✓	Both	90%	No max	✗	N/A	
Rate Busters	Fee Buster 2 year Fixed	6.56%	220.00	Nil	✓	Both	90%	2,000,000.00	✗	N/A	
Rate Busters	2 year Fixed	6.29%	2145.00	Nil	✓	Both	90%	2,000,000.00	✗	N/A	
TIO Banking	2 year Fixed	6.59%	1180.00	10/m	✓	Both	95%	No max	✗	N/A	
Warwick Credit Union	Classic 2 year Fixed	6.95%	982.00	Nil	✓	Both	95%	No max	✓	N/A	

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



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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%	S+p Rating
			Upfront	Ongoing							
★ Assured Home Loans	EasyStart 2 year Fixed	6.67%	752.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Karpaty Credit Union	Residential 2yrs IntOnly	9.14%	1075.00	Nil	✓	IO	90%	1,500,000.00	✗		N/A
Memberfirst Credit Union	2 year Fixed	6.75%	970.00	Nil	✗	P+I	95%	No max	✗		N/A

SUPERCEDED



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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%	S+p Rating
			Upfront	Ongoing							
★★★★★ "outstanding value"											
Community First CU	True 3 year Fixed	6.69%	500.00	Nil	✓	P+I	95%	1,000,000.00	✓		N/A
Companion CU	3 year Fixed	6.99%	558.00	Nil	✓	Both	95%	No max	✗		N/A
HSBC	3 year Fixed (Premier)	6.89%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
HSBC	3 year Fixed (PowerVantage)	6.89%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
Mortgage Ezy	3 year Fixed Fee Free	6.94%	1107.00	99/q	✓	Both	98%	2,000,000.00	✗		N/A
nab	Standard HL 3yr Fixed (Choic	6.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Standard HL 3yr Fixed (nab @	6.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Standard HL 3yr Fixed (Privat	6.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
Newcastle Permanent	3 year Fixed	6.69%	400.00	Nil	✓	Both	95%	No max	✗		BBB+
Powerstate Credit Union	3 year Fixed	6.75%	732.25	Nil	✓	P+I	95%	No max	✓		N/A
Satisfac Credit Union	Satisfac 3 year Fixed	6.15%	815.00	Nil	✗	P+I	95%	1,250,000.00	✗		N/A
St George Bank	3 year Fixed (Advantage Pack	7.24%	700.00	10/m	✓	Both	95%	No max	✗		AA+
★★★★★											
BankSA	3 Year Fixed (Advantage Pack	7.24%	700.00	10/m	✓	Both	95%	No max	✗		AA+
Easy Street Fin Services	Easy Street 3 year Fixed	6.69%	503.18	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
HSBC	3 year Fixed	6.89%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
Illawarra CU NSW	3 year Fixed	6.99%	957.50	Nil	✓	Both	95%	No max	✗		N/A
nab	Tailored HL 3yr Fixed IO (Priv	7.09%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Standard HL 3yr Fixed	6.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Tailored HL 3yr Fixed IO (Choi	7.09%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Tailored HL 3yr Fixed IO (nab	7.09%	600.00	8/m	✓	IO	95%	No max	✗		AA
Qantas Staff CU	Options 3 year Fixed	6.69%	600.00	Nil	✓	Both	80%	3,000,000.00	✗		N/A
Qld Police Credit Union	3 year Fixed	6.99%	676.00	Nil	✓	Both	97%	No max	✗		N/A
SERVICE ONE Members Ba	3 year Fixed	6.95%	600.00	8/m	✓	Both	97%	1,300,000.00	✗		N/A
St George Bank	3 year Fixed	7.24%	700.00	10/m	✓	Both	95%	No max	✗		AA+
Unicom Credit Union	3 year Fixed	6.99%	957.50	Nil	✓	Both	95%	No max	✗		N/A
Westpac	3 year Fixed (Premier Advanta	7.19%	750.00	8/m	✓	Both	97%	No max	✗		AA
★★★											
A M O Group	3 year Fixed	6.94%	1190.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
ABS Building Society	3 year Fixed	6.50%	840.00	Nil	✓	Both	95%	No max	✓		N/A
AMP Banking	3 year Fixed (Select Package)	7.19%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
AMP Banking	3 year Fixed (Affinity Package)	7.19%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
ANZ	3 year Fixed	6.99%	600.00	10/m	✓	Both	90%	No max	✗		AA
Arab Bank Australia	3 year Fixed	7.39%	250.00	8/m	✗	Both	95%	No max	✗		A-2

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Rates are correct as at 17th September 2009
Analysis based on six months to 1st September

RESIDENTIAL 3 YEAR FIXED

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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%	S+p Rating
			Upfront	Ongoing							
★★★★											
Aussie Home Loans	3 year Fixed	7.09%	675.00	Nil	✓	Both	90%	No max	✗		N/A
Austral Mortgage	Advantage Plus 3yr Fixed	7.10%	350.00	Nil	✓	Both	90%	5,000,000.00	✓		N/A
Australian Central CU	3 year Fixed	7.19%	985.00	7/m	✓	Both	95%	No max	✗		N/A
Bank of Queensland	3 year Fixed	6.99%	595.00	8/m	✓	Both	95%	No max	✗		BBB+
BankSA	3 Year Fixed	7.24%	700.00	10/m	✓	Both	95%	No max	✗		AA+
BankWest	3 year Fixed	7.14%	700.00	12/m	✓	Both	90%	No max	✗		AA
Bendigo Bank	3 year Fixed	6.99%	710.00	8/m	✓	Both	97%	No max	✗		BBB+
CairnsPenny Savings&Loan	3 year fixed	6.95%	760.00	15/q	✓	P+I	95%	1,000,000.00	✗		N/A
CHS Home Loans	3 year Fixed	7.29%	700.00	8/m	✓	P+I	90%	No max	✗		N/A
Commonwealth Bank	3 year Fixed (Wealth Package)	7.29%	750.00	8/m	✓	Both	90%	No max	✗		AA
Commonwealth Bank	3 year Fixed	7.29%	750.00	8/m	✓	Both	90%	No max	✗		AA
Community CPS Australia	Parent HLoan 3yr Fixed	6.89%	845.00	Nil	✓	Both	95%	1,000,000.00	✗		N/A
CUA	3 year Fixed	6.99%	795.00	Nil	✓	Both	97%	No max	✓		N/A
Defence Force CU	Flexi Choice 3yr Fixed	7.35%	400.00	200/a	✓	P+I	90%	1,500,000.00	✓		N/A
ECU Australia	Premium 3 year Fixed	7.15%	800.00	Nil	✓	Both	95%	No max	✗		N/A
Encompass Credit Union	3 year Fixed	6.49%	910.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
Gateway Credit Union	3 year Fixed	6.59%	600.00	Nil	✓	Both	80%	No max	✗		N/A
Heritage Building Soc	3 year Fixed	6.65%	600.00	5/m	✓	Both	90%	No max	✗		BBB
Homeloans	Balanced Special 3yr Fxd	7.16%	894.00	Nil	✓	Both	90%	No max	✓		N/A
HomeSide Lending	HomePlus 3yr Fixed 250k+	6.89%	762.50	10/m	✓	Both	95%	No max	✗		AA
HomeSide Lending	3 year Fixed	6.89%	762.50	6/m	✓	P+I	95%	No max	✗		AA
Homestar Finance	3yr Fixed	7.09%	Nil	Nil	✓	Both	95%	2,000,000.00	✗		N/A
Hume Building Society	3 year Fixed	7.00%	675.00	Nil	✓	Both	95%	2,000,000.00	✗		N/A
Hunter United Credit Un	3 year fixed	6.99%	930.00	5/m	✓	P+I	95%	No max	✗		N/A
IMB Limited	3 year Fixed	7.09%	758.50	6/m	✓	Both	95%	No max	✗		BBB
ING Direct	3 year Fixed	7.09%	719.00	Nil	✓	Both	90%	2,000,000.00	✗		AA
Laiki Bank	3 year Fixed	6.89%	775.00	10/m	✓	Both	80%	No max	✗		N/A
Lifeplan Funds Managemnt	3 year Fixed	6.49%	675.00	Nil	✓	P+I	95%	600,000.00	✗		N/A
Lifeplan Funds Managemnt	FlexiSmart 3 year Fixed	6.49%	497.13	Nil	✓	P+I	95%	600,000.00	✗		N/A
ME Bank	Super Member 3yr Fixed	6.85%	Nil	Nil	✓	P+I	95%	No max	✗		BBB
ME Bank	3 year Fixed	7.05%	Nil	Nil	✗	P+I	95%	No max	✗		BBB
mecu	3 year Fixed	6.69%	595.00	Nil	✗	P+I	95%	No max	✗		N/A
MyRate	3 year Fixed	7.08%	Nil	Nil	✓	Both	90%	2,000,000.00	✗		N/A
MyState Financial	3 year Fixed	7.09%	932.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
nab	Tailored HL 3yr Fixed IO	7.09%	600.00	8/m	✓	IO	95%	No max	✗		AA

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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%	S+P Rating
			Upfront	Ongoing							
★★★											
New England CU NSW	Steady Rate HLn 3yr Fxd	6.89%	375.00	Nil	✗	P+I	95%	1,000,000.00	✗		N/A
NSW Teachers CU	Option 3 year Fixed	6.89%	675.00	Nil	✗	P+I	95%	No max	✗		N/A
NSW Teachers CU	3 year IO Fixed	6.99%	675.00	Nil	✗	IO	95%	No max	✗		N/A
Orange Credit Union	3 year Fixed	7.14%	525.00	Nil	✓	P+I	97%	No max	✗		N/A
Police & Nurses Cred Soc	3 year Fixed	6.99%	650.00	5/m	✓	Both	95%	No max	✗		N/A
Police Credit	3 year Fixed	6.89%	600.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
Qld Teachers CU	3 year Fixed	6.99%	548.00	Nil	✓	P+I	95%	No max	✗		N/A
RAMS Home Loans	Fixed Rate 3yr	7.19%	845.00	120/a	✓	Both	90%	No max	✗		AA
RAMS Home Loans	Fixed ProPack1 3yr	7.19%	845.00	300/a	✓	Both	90%	499,999.99	✗		AA
Savings & Loans Cred Un	Discount 3 year Fixed	6.99%	885.00	8/m	✓	Both	95%	No max	✓		N/A
Savings & Loans Cred Un	3 year Fixed	7.09%	885.00	Nil	✓	Both	95%	No max	✓		N/A
State Custodians	Standard 3 year Fixed	6.90%	965.00	Nil	✓	Both	95%	2,500,000.00	✗		N/A
Suncorp Bank	3 year Fixed	6.99%	600.00	10/m	✓	Both	95%	No max	✗		A+
Sydney Credit Union	3 year fixed	6.99%	760.00	Nil	✓	Both	95%	No max	✗		N/A
University Credit Soc	3 year Fixed	6.99%	567.75	Nil	✗	Both	95%	No max	✗		N/A
Victoria Teachers CU	Standard 3 year Fixed	6.99%	192.50	Nil	✓	Both	95%	No max	✗		N/A
Westpac	3 year Fixed	7.19%	750.00	8/m	✓	Both	97%	No max	✗		AA
★★											
Adelaide Bank	SmartDoc 3yr Fixed	7.99%	695.00	10/m	✓	Both	80%	2,000,000.00	✓		BBB+
AIMS Home Loans	3 year Fixed	7.91%	660.00	Nil	✗	Both	85%	1,000,000.00	✗		N/A
AIMS Home Loans	Money Saver 3yr Fixed	6.60%	990.00	Nil	✓	Both	85%	1,000,000.00	✗		N/A
Alliance One CreditUnion	Your Choice 3 year Fixed	7.25%	1068.88	Nil	✓	P+I	95%	400,000.00	✓		N/A
AMP Banking	3 year Fixed	7.19%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
Assured Home Loans	Rate Breaker 3year Fixed	7.89%	3502.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
B & E	Discounted 3yr Fixed	7.19%	650.00	8/m	✓	P+I	95%	No max	✗		N/A
B & E	3 year Fixed	7.29%	650.00	8/m	✓	P+I	95%	No max	✓		N/A
Bananacoast Community CU	3 year Fixed	6.99%	740.00	Nil	✗	Both	95%	7,000,000.00	✗		N/A
BMC Mortgage	Origin 3 year Fixed	7.45%	735.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Citibank	3 year Fixed	7.49%	649.00	8/m	✓	Both	90%	4,000,000.00	✗		A+
FCCS Credit Union	Value Plus 3 yr Fixed	7.40%	732.50	Nil	✓	Both	95%	No max	✗		N/A
FCCS Credit Union	Value Plus 3 yr Fxd IO	7.55%	732.50	Nil	✓	IO	95%	No max	✗		N/A
First Option CU	3 year fixed	7.10%	752.00	Nil	✓	P+I	95%	No max	✓		N/A
Greater Building Society	25-36 months fixed	7.40%	Nil	Nil	✗	Both		No max	✗		BBB+
Homeloans	Smart Saver 3yr Fixed	7.49%	989.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Horizon Credit Union	3 year Fixed	6.89%	935.00	Nil	✗	Both	95%	No max	✗		N/A

your guide to product excellence



home loan star ratings

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%	S+P Rating
			Upfront	Ongoing							
★★											
La Trobe Financial Servs	Home Loan 3 year Fixed	7.19%	1522.50	300/a	✓	Both	95%	1,500,000.00	✗		N/A
Maitland Mutual BS	Premium 3 year Fixed	7.40%	300.00	Nil	✓	Both	95%	No max	✓		N/A
Plenty Credit Union	3 year Fixed	6.45%	1259.00	Nil	✓	Both	95%	500,000.00	✗		N/A
Police CU SA	3 year Fixed	7.59%	794.59	Nil	✓	P+I	95%	No max	✗		N/A
QuickDirect Online Mort	3 year Fixed	7.10%	Nil	Nil	✓	Both	90%	No max	✗		N/A
Rate Busters	3 year Fixed	7.79%	2145.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
RESI Mortgage Corp	Complete 3 year Fixed	7.29%	1027.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Select Credit Union	Super Mortgage 3yr Fixed	6.69%	737.00	Nil	✓	Both	95%	No max	✗		N/A
TIO Banking	3 year Fixed	7.15%	1180.00	10/m	✓	Both	95%	No max	✗		N/A
★											
Assured Home Loans	EasyStart 3 year Fixed	8.17%	752.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Homeloans	Premium Pro Pack 3yr Fxd	8.16%	365.00	330/a	✗	Both	90%	1,500,000.00	✗		N/A
Homeloans	Premium 3yr Fixed	8.16%	430.00	Nil	✗	Both	90%	2,000,000.00	✗		N/A
Rate Busters	Fee Buster 3 year Fixed	8.06%	220.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A

SUPERCEDED

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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%	S+P Rating
			Upfront	Ongoing							
★★★★★ "outstanding value"											
HSBC	5 Year Fixed (Premier)	7.60%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
Mortgage Ezy	5 year Fixed Prof	7.69%	1107.00	99/q	✓	Both	98%	500,000.00	✗		N/A
nab	Standard HL 5yr Fixed (nab @	7.69%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Standard HL 5yr Fixed (Privat	7.69%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Standard HL 5yr Fixed (Choic	7.69%	600.00	8/m	✓	P+I	95%	No max	✗		AA
Newcastle Permanent	5 year Fixed	7.59%	400.00	Nil	✓	Both	95%	No max	✗		BBB+
St George Bank	5 year Fixed (Advantage Pack	7.79%	700.00	10/m	✓	Both	95%	No max	✗		AA+
★★★★★											
BankSA	5 Year Fixed (Advantage Pack	7.79%	700.00	10/m	✓	Both	95%	No max	✗		AA+
Heritage Building Soc	5 Year Fixed	7.29%	600.00	5/m	✓	Both	90%	No max	✗		BBB
HSBC	5 Year Fixed	7.60%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
HSBC	5 Year Fixed (PowerVantage)	7.60%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
Illawarra CU NSW	5 year Fixed	7.65%	957.50	Nil	✓	Both	95%	No max	✗		N/A
nab	Standard HL 5yr Fixed	7.69%	600.00	8/m	✓	P+I	95%	No max	✗		AA
Qld Police Credit Union	5 year Fixed	7.65%	676.00	Nil	✓	Both	97%	No max	✗		N/A
SERVICE ONE Members Ba	5 Year Fixed	7.50%	600.00	8/m	✓	Both	97%	1,300,000.00	✗		N/A
St George Bank	5 year Fixed	7.79%	700.00	10/m	✓	Both	95%	No max	✗		AA+
State Custodians	Standard 5 year Fixed	7.53%	715.00	Nil	✓	Both	95%	2,500,000.00	✗		N/A
Unicom Credit Union	5 year Fixed	7.65%	957.50	Nil	✓	Both	95%	No max	✗		N/A
Westpac	5 Year Fixed (Premier Advant	7.84%	750.00	8/m	✓	Both	97%	No max	✗		AA
★★★★											
A M O Group	5 year Fixed	7.59%	1190.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
ANZ	5 Year Fixed	7.74%	600.00	10/m	✓	Both	90%	No max	✗		AA
Arab Bank Australia	5 year Fixed	7.99%	250.00	8/m	✗	Both	95%	No max	✗		A-2
Aussie Home Loans	5 Year Fixed	7.69%	675.00	Nil	✓	Both	90%	No max	✗		N/A
Austral Mortgage	Advantage Plus 5yr Fixed	7.75%	350.00	Nil	✓	Both	90%	5,000,000.00	✓		N/A
Australian Central CU	5 Year Fixed	7.79%	985.00	7/m	✓	Both	95%	No max	✗		N/A
Bank of Queensland	5 Year Fixed	7.69%	595.00	8/m	✓	Both	95%	No max	✗		BBB+
BankSA	5 Year Fixed	7.79%	700.00	10/m	✓	Both	95%	No max	✗		AA+
BankWest	5 Year Fixed	7.79%	700.00	12/m	✓	Both	90%	No max	✗		AA
Bendigo Bank	5 Year Fixed	7.64%	710.00	8/m	✓	Both	97%	No max	✗		BBB+
CHS Home Loans	5 year Fixed	7.79%	700.00	8/m	✓	P+I	90%	No max	✗		N/A
Commonwealth Bank	5 Year Fixed	7.79%	750.00	8/m	✓	Both	90%	No max	✗		AA
Commonwealth Bank	5 Year Fixed (Wealth Package	7.79%	750.00	8/m	✓	Both	90%	No max	✗		AA

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RESIDENTIAL 5 YEAR FIXED

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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%	S+P Rating
			Upfront	Ongoing							
★★★											
Community CPS Australia	Parent HLoan 5yr Fixed	7.69%	845.00	Nil	✓	Both	95%	1,000,000.00	✗		N/A
CUA	5 Year Fixed	7.79%	795.00	Nil	✓	Both	97%	No max	✓		N/A
ECU Australia	Premium 5 year Fixed	7.90%	800.00	Nil	✓	Both	95%	No max	✗		N/A
Encompass Credit Union	5 year Fixed	7.29%	910.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
Homeloans	Balanced Special 5yr Fxd	7.81%	894.00	Nil	✓	Both	90%	No max	✓		N/A
HomeSide Lending	5 Year Fixed	7.59%	762.50	6/m	✓	P+I	95%	No max	✗		AA
HomeSide Lending	HomePlus 5yr Fixed 250k+	7.59%	762.50	10/m	✓	Both	95%	No max	✗		AA
Homestar Finance	5yr Fixed	7.74%	Nil	Nil	✓	Both	95%	2,000,000.00	✗		N/A
Hume Building Society	5 year Fixed	7.70%	675.00	Nil	✓	Both	95%	2,000,000.00	✗		N/A
IMB Limited	5 Year Fixed	7.79%	758.50	6/m	✓	Both	95%	No max	✗		BBB
ING Direct	5 Year Fixed	7.74%	719.00	Nil	✓	Both	90%	2,000,000.00	✗		AA
Laiki Bank	5 year Fixed	7.79%	775.00	10/m	✓	Both	80%	No max	✗		N/A
Lifeplan Funds Managemnt	FlexiSmart 5 year Fixed	7.19%	497.13	Nil	✓	P+I	95%	600,000.00	✗		N/A
Lifeplan Funds Managemnt	5 Year Fixed	7.19%	675.00	Nil	✓	P+I	95%	600,000.00	✗		N/A
ME Bank	Super Member 5yr Fixed	7.50%	Nil	Nil	✓	P+I	95%	No max	✗		BBB
ME Bank	5 year Fixed	7.70%	Nil	Nil	✗	P+I	95%	No max	✗		BBB
MyState Financial	5 year Fixed	7.69%	932.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
nab	Tailored HL 5yr Fixed IO (nab	7.79%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Tailored HL 5yr Fixed IO (Choi	7.79%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Tailored HL 5yr Fixed IO	7.79%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Tailored HL 5yr Fixed IO (Priv	7.79%	600.00	8/m	✓	IO	95%	No max	✗		AA
New England CU NSW	Steady Rate HLn 5yr Fxd	7.69%	375.00	Nil	✗	P+I	95%	1,000,000.00	✗		N/A
Plenty Credit Union	5 year Fixed	6.95%	1259.00	Nil	✓	Both	95%	500,000.00	✗		N/A
Police Credit	5 year Fixed	7.59%	600.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
RAMS Home Loans	Fixed ProPack1 5yr	7.64%	845.00	300/a	✓	Both	90%	499,999.99	✗		AA
RAMS Home Loans	Fixed Rate 5yr	7.64%	845.00	120/a	✓	Both	90%	No max	✗		AA
Savings & Loans Cred Un	5 year Fixed	7.79%	885.00	Nil	✓	Both	95%	No max	✓		N/A
Savings & Loans Cred Un	Discount 5 year Fixed	7.69%	885.00	8/m	✓	Both	95%	No max	✓		N/A
Suncorp Bank	5 Year Fixed	7.74%	600.00	10/m	✓	Both	95%	No max	✗		A+
University Credit Soc	5 Year Fixed	7.74%	567.75	Nil	✗	Both	95%	No max	✗		N/A
Victoria Teachers CU	Standard 5 year Fixed	7.74%	192.50	Nil	✓	Both	95%	No max	✗		N/A
Westpac	5 Year Fixed	7.84%	750.00	8/m	✓	Both	97%	No max	✗		AA

★★											
Adelaide Bank	SmartDoc 5yr Fixed	8.64%	695.00	10/m	✓	Both	80%	2,000,000.00	✓		BBB+

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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%	S+P Rating
			Upfront	Ongoing							
★★											
AIMS Home Loans	Money Saver 5yr Fixed	7.28%	990.00	Nil	✓	Both	85%	1,000,000.00	✗		N/A
AIMS Home Loans	5 year Fixed	8.24%	660.00	Nil	✗	Both	85%	1,000,000.00	✗		N/A
Alliance One CreditUnion	Your Choice 5 year Fixed	7.85%	1068.88	Nil	✓	P+I	95%	400,000.00	✓		N/A
AMP Banking	5 Year Fixed (Select Package)	7.99%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
AMP Banking	5 Year Fixed (Affinity Package)	7.99%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
AMP Banking	5 Year Fixed	7.99%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
Assured Home Loans	Rate Breaker 5year Fixed	8.30%	3502.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
B & E	5 Year Fixed	7.99%	650.00	8/m	✓	P+I	95%	No max	✓		N/A
B & E	Discounted 5yr Fixed	7.89%	650.00	8/m	✓	P+I	95%	No max	✗		N/A
Bananacoast Community CU	5 year Fixed	7.99%	740.00	Nil	✗	Both	95%	7,000,000.00	✗		N/A
Citibank	5 year Fixed	7.99%	649.00	8/m	✓	Both	90%	4,000,000.00	✗		A+
FCCS Credit Union	Value Plus 5 yr Fxd IO	8.05%	732.50	Nil	✓	IO	95%	No max	✗		N/A
FCCS Credit Union	Value Plus 5 yr Fixed	7.90%	732.50	Nil	✓	Both	95%	No max	✗		N/A
Homeloans	Smart Saver 5yr Fixed	8.14%	989.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
MyRate	5 year Fixed	7.73%	Nil	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Police & Nurses Cred Soc	5 year Fixed	7.64%	650.00	5/m	✓	Both	95%	No max	✗		N/A
Police CU SA	5 year Fixed	7.99%	794.59	Nil	✓	P+I	95%	No max	✗		N/A
QuickDirect Online Mort	5 year Fixed	7.75%	Nil	Nil	✓	Both	90%	No max	✗		N/A
Rate Busters	5 year Fixed	8.20%	2145.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
RESI Mortgage Corp	Complete 5 year Fixed	7.99%	1027.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
TIO Banking	5 year Fixed	7.75%	1180.00	10/m	✓	Both	95%	No max	✗		N/A
★											
Assured Home Loans	EasyStart 5 year Fixed	8.58%	752.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
BMC Mortgage	Origin 5 year Fixed	8.20%	735.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Greater Building Society	49-60 months fixed	7.90%	Nil	Nil	✗	P+I		No max	✗		BBB+
Homeloans	Premium Pro Pack 5yr Fxd	8.76%	365.00	330/a	✗	Both	90%	1,500,000.00	✗		N/A
Homeloans	Premium 5yr Fixed	8.76%	430.00	Nil	✗	Both	90%	2,000,000.00	✗		N/A
Rate Busters	Fee Buster 5 year Fixed	8.47%	220.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A

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RESIDENTIAL 5 YEAR FIXED

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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	S+p Rating
			Upfront	Ongoing							
★★★★★ "outstanding value"											
ANZ	Inv Simplicity Plus	5.11	600.00	Nil	✓	Both	90%	50000.00	✗	✓	AA
CUA	Investment Disc Home Loan	5.27	795.00	Nil	✓	Both	97%	250000.00	✓	✓	N/A
Heritage Building Soc	Inv Basic Variable	4.97	600.00	Nil	✓	P+i	90%	50000.00	✗	✓	BBB
Heritage Building Soc	Investment Variable Loan (Inv Variable Profess Pkg)	4.97	Nil	250/a	✓	Both	90%	250000.00	✓	✓	BBB
Mortgage Ezy	Inv Spec Disc VarFF 100%	4.89	1107.00	Nil	✓	Both	80%	50000.00	✓	✓	N/A
Mortgage Ezy	Inv Basic Variable Prof	4.89	987.00	99/q	✓	Both	98%	50000.00	✗	✓	N/A
Mortgage HOUSE	Inv Pure Basic	4.85	968.95	Nil	✓	P+i	60%	50000.00	✗	✓	N/A
MyRate	Inv Advantage Var <\$600k	5.03	Nil	Nil	✓	Both	90%	100000.00	✗	✓	N/A
Newcastle Permanent	Inv Real Deal Home Ln	5.16	400.00	Nil	✓	Both	95%	50000.00	✗	✓	BBB+
RAMS Home Loans	Inv EasyStart 3yr Intro	4.84	845.00	150/a	✓	Both	90%	50000.00	✗	✓	AA
RAMS Home Loans	Inv Basic	5.06	845.00	Nil	✓	Both	90%	50000.00	✗	✓	AA
St George Bank	Inv Negotiated Basic HL	5.07	600.00	Nil	✓	Both	95%	30000.00	✗	✓	AA+
State Custodians	Inv Standard Variable	4.79	675.00	345/a	✓	Both	90%	50000.00	✗	✓	N/A
State Custodians	Inv Breathe Easy H/L	5.13	330.00	Nil	✓	Both	90%	50000.00	✗	✓	N/A
★ "rising star"											
NSW Teachers CU	Inv Smart HLoan RewdsPkg	4.99	575.00	200/a	✓	P+i	95%	25000.00	✗	✓	N/A
Pacific Mortgage Group	Inv Standard Variable	4.81	Nil	Nil	✓	Both	90%	50000.00	✗	✓	
Reduce Home Loans	Inv Basic Variable Prof	4.89	120.00	396/a	✓	Both	93%	50000.00	✗	✓	
Reduce Home Loans	Inv Discount Var Prof	4.79	120.00	396/a	✓	Both	93%	50000.00	✗	✓	
★★★★★											
ANZ	Investment Variable (Inv Breakfree Pkg <\$700k)	5.21	Nil	340/a	✓	Both	90%	250000.00	✓	✓	AA
ANZ	Investment Variable (anz@work Inv Pkg <\$700k)	5.21	400.00	5/m	✓	Both	90%	250000.00	✓	✓	AA
ANZ	Investment Variable (Inv Prof Pkg <\$700k)	5.21	600.00	5/m	✓	Both	90%	250000.00	✓	✓	AA
Bank of Cyprus Australia	Essential Home Loan Inv	5.20	827.50	8/m	✓	Both	95%	30000.00	✗	✓	N/A
Commonwealth Bank	Investment Variable (Inv Var Wealth Pkg<\$350k)	5.24	150.00	350/a	✓	Both	90%	150000.00	✓	✓	AA
Community First CU	True Basic Home Loan Inv	5.09	500.00	Nil	✓	Both	95%	100000.00	✗	✓	N/A
CUA	Inv Basic Variable 250k+	5.09	795.00	Nil	✓	Both	97%	250000.00	✗	✓	N/A
Family First CU	Inv Standard Variable	5.50	1140.00	Nil	✗	P+i	90%	20000.00	✗	✓	N/A
Homestar Finance	Inv Standard Variable	5.03	Nil	Nil	✓	Both	90%	50000.00	✗	✓	N/A
HSBC	Investment Variable (Inv SV PwrVtge Pkg <500k)	5.09	525.00	20/m	✓	Both	90%	250000.00	✗	✓	AA
HSBC	Home Value Investment	5.13	825.00	Nil	✓	Both	90%	100000.00	✗	✓	AA
Hume Building Society	Inv Interest Saver	5.10	675.00	Nil	✓	Both	95%	50000.00	✗	✓	N/A

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INVESTMENT VARIABLE HOME LOAN

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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	S+P Rating
			Upfront	Ongoing							
★★★★											
IMB Limited	Invt Budget Blue Loan	5.17	758.50	Nil	✓	Both	95%	75000.00	✗	✓	BBB
IMB Limited	Invt Budget Loan	5.07	758.50	10/m	✓	Both	95%	75000.00	✗	✓	BBB
ING Direct	Inv Mortgage Simplifier	5.09	220.00	Nil	✓	Both	90%	50000.00	✗	✓	AA
Laiki Bank	Inv Opt Plus 1y IntroVar	4.89	580.00	10/m	✓	Both	80%	100000.00	✓	✓	N/A
Laiki Bank	Inv Options Plus Home Ln	5.10	580.00	10/m	✓	Both	80%	100000.00	✓	✓	N/A
Macquarie Credit Union	Inv Power Home Loan	4.86	975.00	Nil	✗	Both	95%	150000.00	✗	✓	N/A
Mortgage Ezy	Inv Dis Var FF 100% Off	5.09	1107.00	Nil	✓	Both	80%	50000.00	✓	✓	N/A
Mortgage Ezy	Inv Disc Var Fee Free	5.09	1107.00	Nil	✓	Both	98%	50000.00	✗	✓	N/A
Mortgage Ezy	Inv Discount Var Prof	4.79	1107.00	99/q	✓	Both	98%	50000.00	✗	✓	N/A
nab	Inv Tailored Home Ln Var (InvTail ChoicePkg \$250k)	5.04	Nil	395/a	✓	Both	95%	250000.00	✓	✓	AA
nab	Inv Base Var Rate Disc1	5.24	600.00	Nil	✓	Both	95%	250000.00	✗	✓	AA
Newcastle Permanent	Invt Premium Variable (Inv Prem Plus Pkg <500k)	5.03	Nil	300/a	✓	Both	95%	No min	✓	✓	BBB+
Qantas Staff CU	Invt Step Ahead <\$500K	5.14	Nil	Nil	✓	IO	95%	250000.00	✓	✓	N/A
Qld Police Credit Union	Inv Classic Plus \$250k+	4.99	676.00	Nil	✓	Both	97%	250000.00	✓	✓	N/A
Qld Teachers CU	Invt Mortgage Breaker (Inv Gold Star Pkg \$250k+)	4.94	253.00	395/a	✓	Both	95%	250000.00	✗	✗	N/A
RAMS Home Loans	Inv Rate Relief	4.69	845.00	Nil	✓	Both	90%	100000.00	✗	✓	AA
RESI Mortgage Corp	Inv SwitchnSave 24m Intr	4.95	Nil	Nil	✓	Both	90%	30000.00	✗	✓	N/A
Savings & Loans Cred Un	Inv Discount Var \$250k+	5.23	885.00	8/m	✓	Both	95%	250000.00	✓	✓	N/A
Select Credit Union	Super Investment Loan	5.34	737.00	Nil	✓	Both	95%	40000.00	✓	✓	N/A
St George Bank	Investment Variable (Inv SV Advant Pkg \$250k+)	5.09	100.00	395/a	✓	Both	95%	250000.00	✓	✓	AA+
Suncorp Bank	Investment Variable (Inv MyHome Pkg Var 250k+)	5.10	Nil	25/m	✓	Both	95%	250000.00	✓	✓	A+
Victoria Teachers CU	Invt Basic Home Loan L79	4.97	192.50	Nil	✓	P+I	95%	No min	✗	✓	N/A
Westpac	Rocket Investment Loan (Inv Rocket PAdv Pkg 250+)	5.11	150.00	395/a	✓	Both	95%	250000.00	✓	✓	AA
Westpac	Inv Flexi First Option	5.11	750.00	Nil	✓	Both	95%	25000.00	✗	✓	AA
Westpac	Inv Variable Prop Loan (InvVar Prem Adv Pkg 250+)	5.11	150.00	395/a	✓	Both	95%	250000.00	✗	✓	AA

★★★★

A M O Group	Inv Intro Rate Home Loan	4.36	1365.00	Nil	✓	P+I	90%	50000.00	✗	✓	N/A
A M O Group	Inv Standard Var Home Ln	5.31	1165.00	Nil	✓	Both	90%	50000.00	✗	✓	N/A
ABS Building Society	Inv Var- New Customers	5.65	840.00	Nil	✓	Both	95%	No min	✗	✓	N/A
Adelaide Bank	Inv SmartFit Variable	5.59	695.00	10/m	✓	Both	90%	10000.00	✓	✓	BBB+
AIMS Home Loans	Inv First Option Var HL	5.35	660.00	10/m	✓	Both	85%	200000.00	✗	✓	N/A
AIMS Home Loans	Invt Gold Standard Var	5.53	660.00	Nil	✓	Both	85%	50000.00	✓	✓	N/A

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			Upfront	Ongoing							
★★★★											
AMP Banking	Inv ProfPkg Intro <\$750k	5.24	545.00	349/a	✓	Both	90%	250000.00	✓	✓	A
AMP Banking	Inv Select T2 Var Pkg	5.14	645.00	349/a	✓	Both	90%	100000.00	✓	✓	A
AMP Banking	Invnt Basic Variable Loan	5.34	545.00	Nil	✓	Both	90%	40000.00	✓	✓	A
AMP Banking	Invnt Classic Variable (Inv Prof Pkg Var <\$750k)	5.24	545.00	349/a	✓	Both	90%	250000.00	✓	✓	A
ANZ	Investment Variable	5.81	600.00	5/m	✓	Both	90%	20000.00	✓	✓	AA
Arab Bank Australia	Invnt Basic Home Loan	5.49	250.00	8/m	✓	P+I	95%	50000.00	✗	✓	A-2
Assured Home Loans	Inv Fightback Prem Var	4.98	862.50	Nil	✓	Both	80%	50000.00	✓	✗	N/A
Assured Home Loans	Inv Rate Breaker Var	5.35	3502.50	Nil	✓	Both	90%	50000.00	✓	✗	N/A
Aussie Home Loans	Invnt Standard Variable	5.55	675.00	Nil	✓	Both	90%	50000.00	✗	✓	N/A
Australian Central CU	Invnt Discount Variable	5.29	1085.00	Nil	✓	P+I	95%	100000.00	✓	✓	N/A
Australian Central CU	Investment Variable (Inv Premium Var>250k Pkg)	5.09	100.00	325/a	✓	Both	95%	250000.00	✓	✓	N/A
B & E	Inv TopLine DiscVar >250	5.19	650.00	Nil	✗	P+I	95%	250000.00	✓	✓	N/A
B & E	Invnt Economical Disc Var	5.45	Nil	8/m	✗	P+I	95%	No min	✗	✓	N/A
Bananacoast Community CU	Invnt Premier Variable	5.10	740.00	Nil	✗	Both	95%	250000.00	✓	✓	N/A
Bank of Queensland	Invnt Economy Home Loan	5.31	695.00	10/m	✓	Both	95%	No min	✗	✓	BBB+
Bank of Queensland	Investment Variable (Invnt Var Pkg >\$250k)	5.19	100.00	375/a	✓	Both	95%	250000.00	✓	✓	BBB+
BankSA	Investment Variable (Inv SV Advant Pkg \$250k+)	5.09	100.00	395/a	✓	Both	95%	250000.00	✓	✓	AA+
BankWest	Invnt Mortgage Shredder	5.70	700.00	Nil	✓	Both	95%	20000.00	✓	✓	AA
BankWest	Inv Rate Tracker Ultra	4.87	795.00	Nil	✓	Both	90%	20000.00	✓	✓	AA
BankWest	Invnt Lite Home Loan	5.58	500.00	Nil	✓	Both	90%	20000.00	✗	✓	AA
BankWest	Inv Plus Package >\$250k	5.48	Nil	360/a	✓	Both	90%	250000.00	✓	✓	AA
Bendigo Bank	Investment Variable (Inv SV Home Loan Pkg)	5.40	685.00	8/m	✗	Both	90%	5000.00	✓	✓	BBB+
BMC Mortgage	Invnt Challenger Variable	5.40	660.00	Nil	✓	Both	90%	50000.00	✗	✓	N/A
CairnsPenny Savings&Loan	Investment Variable	5.60	760.00	15/q	✓	Both	90%	20000.00	✗	✓	N/A
Capricornia CU	Premier Plus Invest	5.28	990.00	Nil	✗	Both	95%	No min	✓	✓	N/A
CHS Home Loans	Investment Variable	5.74	700.00	8/m	✓	P+I	90%	10000.00	✗	✓	N/A
CHS Home Loans	Invnt RateSaver Home Loan	5.23	700.00	8/m	✗	Both	90%	20000.00	✗	✗	N/A
CHS Home Loans	Invnt 3yr Spec Rate Saver	5.06	700.00	8/m	✓	Both	90%	10000.00	✗	✗	N/A
Citibank	Invest Basic Variable	5.64	649.00	Nil	✓	Both	90%	50000.00	✗	✓	A+
Coastline Credit Union	Invnt Options Home Loan	5.41	755.00	8/m	✗	P+I	90%	100000.00	✗	✓	N/A
Collins Home Loans	Inv Standard Variable	5.17	875.00	Nil	✓	Both	90%	30000.00	✗	✓	N/A

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			Upfront	Ongoing							
★★★★											
Commonwealth Bank	Inv Rate Saver Home Loan	5.23	750.00	8/m	✗	Both	90%	10000.00	✗	✓	AA
Commonwealth Bank	Invnt 12mth Discount Var	4.71	750.00	8/m	✓	Both	90%	10000.00	✓	✓	AA
Commonwealth Bank	Investment Variable	5.74	750.00	8/m	✓	Both	90%	10000.00	✓	✓	AA
Commonwealth Bank	Invnt Economiser 3yr Intro	5.06	750.00	Nil	✗	Both	90%	10000.00	✗	✓	AA
Commonwealth Bank	Inv 3yr Spec Rate Saver	5.06	750.00	Nil	✗	Both	90%	10000.00	✗	✓	AA
Commonwealth Bank	Inv Economiser Home Loan	5.23	750.00	8/m	✗	Both	90%	10000.00	✗	✓	AA
Community CPS Australia	Invnt Basic Home Loan Var	5.09	695.00	11/m	✓	P+I	100%	50000.00	✗	✓	N/A
Community First CU	Invnt True Value Var HL	5.59	500.00	Nil	✓	Both	95%	100000.00	✓	✓	N/A
Companion CU	Inv Introductory Home Ln	5.17	558.00	Nil	✓	P+I	95%	No min	✗	✓	N/A
Companion CU	Inv Package Plus HL>250k	5.37	558.00	Nil	✓	Both	95%	250000.00	✗	✓	N/A
CUA	Inv Better Start Home Ln	5.39	795.00	Nil	✓	Both	97%	No min	✓	✓	N/A
CUA	Investment Variable	5.52	795.00	Nil	✓	Both	97%	No min	✓	✓	N/A
CUA	Invnt Intro 1yr Variable	4.99	795.00	Nil	✓	Both	97%	No min	✓	✓	N/A
Easy Street Fin Services	Inv EasyStreet Basic Var	5.09	503.18	Nil	✗	P+I	95%	100000.00	✗	✓	N/A
ECU Australia	Inv Premium Var Home Ln	5.70	800.00	Nil	✓	Both	95%	No min	✓	✓	N/A
Encompass Credit Union	Investment Mortgage Loan	5.65	910.00	Nil	✓	P+I	95%	1000.00	✓	✓	N/A
FCCS Credit Union	Inv Value Plus Variable	5.70	750.00	Nil	✓	Both	95%	50000.00	✗	✓	N/A
First Choice CreditUnion	Investment Home Loan Var	5.70	785.00	Nil	✗	Both	90%	No min	✓	✓	N/A
First Option CU	Inv Mortgage Secured	5.34	752.00	Nil	✓	Both	95%	5000.00	✓	✓	N/A
Gateway Credit Union	Investment Variable	5.49	600.00	Nil	✓	Both	80%	20000.00	✓	✓	N/A
Heritage Building Soc	Investment Variable Loan	5.45	600.00	5/m	✓	Both	90%	20000.00	✓	✓	BBB
Heritage Building Soc	Inv Premium Variable	5.61	600.00	Nil	✓	Both	90%	20000.00	✓	✓	BBB
Homeloans	Inv Premium	5.24	430.00	Nil	✓	Both	90%	30000.00	✗	✓	N/A
Homeloans	Inv Premium Saver	5.09	365.00	330/a	✓	Both	90%	30000.00	✗	✓	N/A
Homeloans	Inv Premium Pro Pack	5.24	365.00	330/a	✓	Both	90%	30000.00	✗	✓	N/A
Homeloans	Inv Smart Saver	5.49	989.00	Nil	✓	Both	90%	50000.00	✗	✓	N/A
HomeSide Lending	Inv 100% Offset Home Ln	5.13	762.50	8/m	✓	P+I	95%	50000.00	✓	✓	AA
HomeSide Lending	Inv Reducible Mortgage (Inv HomePlus Pkg \$250k+)	5.27	762.50	10/m	✓	Both	95%	250000.00	✓	✓	AA
HomeSide Lending	Inv Plain and Simple P+I	5.33	462.50	Nil	✓	P+I	95%	50000.00	✗	✓	AA
HomeSide Lending	Plain and Simple IntOnly	5.44	462.50	Nil	✓	IO	95%	50000.00	✗	✓	AA
Homestar Finance	Invnt Intro 1yr Construct	6.20	Nil	Nil	✓	IO	90%	50000.00	✗	✓	N/A
Horizon Credit Union	Invnt Basic Home Loan	5.45	935.00	5/m	✓	Both	95%	20000.00	✗	✓	N/A
Horizon Credit Union	Invnt Classic Home Loan	5.85	Nil	Nil	✓	Both	95%	No min	✗	✓	N/A

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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	S+p Rating
			Upfront	Ongoing							
★★★★											
HSBC	Investment Home Smart	5.74	825.00	Nil	✓	P+I	90%	80000.00	✗	✓	AA
HSBC	Inv 1 Yr Disc Variable	4.66	825.00	25/m	✓	Both	90%	50000.00	✓	✓	AA
HSBC	Investment Home Smart (Inv HmeSmt PwrVtPkg 250	5.09	525.00	20/m	✓	P+I	90%	250000.00	✗	✓	AA
HSBC	Inv HomeSmart Intro 1yr	4.74	825.00	Nil	✓	P+I	90%	50000.00	✗	✓	AA
HSBC	Inv 1 Yr Disc Variable (Inv 12m Int V PwrVtgePkg)	4.66	525.00	20/m	✓	Both	90%	150000.00	✗	✓	AA
HSBC	Investment Variable	5.74	825.00	Nil	✓	Both	90%	100000.00	✓	✓	AA
Hume Building Society	Investment Variable	5.40	675.00	Nil	✓	Both	97%	No min	✓	✓	N/A
Illawarra CU NSW	Basic Home Loan Invest	5.27	957.50	8/m	✗	P+I	95%	30000.00	✗	✓	N/A
Illawarra CU NSW	Inv Reward Rate Home Ln	5.20	957.50	8/m	✗	P+I	95%	250000.00	✗	✓	N/A
IMB Limited	Inv Discount Var 1 year	4.60	758.50	10/m	✓	Both	95%	1000.00	✗	✓	BBB
IMB Limited	Investment Variable	5.60	758.50	Nil	✓	Both	95%	10000.00	✓	✓	BBB
IMB Limited	Investment Variable (Inv Prof Mort Pkg <\$300k)	5.30	313.50	Nil	✓	Both	95%	200000.00	✓	✓	BBB
Lifeplan Funds Managemnt	Investment FlexiSmart	5.39	497.13	Nil	✓	P+I	95%	20000.00	✗	✓	N/A
Macarthur Credit Union	Property Invest Loan	5.70	300.00	Nil	✓	P+I	95%	No min	✗	✓	N/A
Macquarie Credit Union	Investment Property Var	5.36	700.00	Nil	✗	Both	95%	10000.00	✗	✓	N/A
Maitland Mutual BS	Inv Mutual Home Loan	5.44	300.00	Nil	✗	Both	95%	50000.00	✗	✓	N/A
ME Bank	Inv Std Var SuperMember	5.39	Nil	Nil	✓	Both	95%	40000.00	✗	✓	BBB
ME Bank	Investment Std Variable	5.84	Nil	Nil	✓	Both	95%	40000.00	✗	✓	BBB
ME Bank	Inv Ultimate SuperMember	5.69	Nil	Nil	✓	P+I	95%	50000.00	✓	✓	BBB
ME Bank	Inv Interest Only Loan	5.84	Nil	Nil	✓	Both	95%	40000.00	✗	✓	BBB
mecu	Investment Premium	5.45	595.00	Nil	✓	Both	95%	10000.00	✓	✓	N/A
mecu	Inv Basic Variable	5.09	595.00	Nil	✓	P+I	95%	10000.00	✗	✓	N/A
mecu	Inv Premium \$250k+	5.09	595.00	Nil	✓	P+I	95%	250000.00	✓	✓	N/A
MoneyMax	Property Manager	5.64	1140.00	Nil	✓	Both	97%	25000.00	✗	✓	N/A
Mortgage HOUSE	Inv Freedom Home Loan	5.15	869.00	Nil	✓	P+I	76%	50000.00	✗	✓	N/A
MyState Financial	Inv Essentials Home Loan	5.27	850.00	Nil	✓	Both	95%	30000.00	✗	✓	N/A
nab	Inv 12mth Intro Var	4.65	600.00	10/m	✓	P+I	95%	20000.00	✗	✓	AA
nab	Inv Tailored Home Ln Var	5.74	600.00	8/m	✓	Both	95%	20000.00	✓	✓	AA
nab	Inv 3yr Intro Var	4.94	600.00	10/m	✓	P+I	95%	20000.00	✗	✓	AA
Newcastle Permanent	Inv 1yr Discount Rate	4.86	400.00	Nil	✓	Both	95%	No min	✗	✓	BBB+
Newcastle Permanent	Inv Premium Variable	5.78	Nil	7/m	✓	Both	95%	No min	✓	✓	BBB+
Newcastle Permanent	Investment Real Options	5.56	400.00	Nil	✓	Both	95%	No min	✗	✓	BBB+
NSW Teachers CU	Investment Variable IO	5.75	675.00	Nil	✓	IO	95%	25000.00	✗	✓	N/A
NSW Teachers CU	Investment Flexi Choice	5.75	675.00	Nil	✓	P+I	95%	25000.00	✗	✓	N/A

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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	1.00% Facility Redraw	S+p Rating
			Upfront	Ongoing							
★★★★											
Orange Credit Union	Real Estate Investment	5.55	625.00	Nil	✓	Both	97%	No min	✗	✓	N/A
Police Credit	Investment Variable	5.44	600.00	Nil	✓	Both	90%	10000.00	✗	✓	N/A
Police CU SA	Invnt Discount Variable	5.25	794.59	10/m	✓	P+i	95%	50000.00	✓	✓	N/A
Powerstate Credit Union	Investment Variable	5.77	732.25	Nil	✓	Both	90%	5000.00	✓	✓	N/A
Qantas Staff CU	Invnt Options Var IO	5.44	600.00	Nil	✓	IO	80%	No min	✗	✗	N/A
Qantas Staff CU	Investment Plus Var	5.44	600.00	Nil	✓	P+i	80%	No min	✓	✓	N/A
Qantas Staff CU	Invnt Plus Honeymoon 1yr	5.44	600.00	Nil	✓	P+i	80%	No min	✓	✓	N/A
Qld Police Credit Union	Inv Classic Home Loan	5.09	676.00	Nil	✓	Both	97%	50000.00	✗	✓	N/A
Qld Professional CU	Invnt Friendly Home Loan	5.50	705.00	10/m	✗	Both	90%	No min	✓	✓	N/A
Qld Teachers CU	Invnt Mortgage Breaker	5.64	548.00	Nil	✓	Both	95%	20000.00	✗	✗	N/A
Qld Teachers CU	Invest Mortgage Saver	4.99	548.00	Nil	✗	P+i	95%	20000.00	✗	✗	N/A
Queenslanders CU	Invnt Original Home Loan	5.33	595.00	Nil	✓	Both	95%	50000.00	✗	✓	N/A
QuickDirect Online Mort	Inv Variable Loan	5.10	Nil	Nil	✓	Both	90%	50000.00	✗	✓	N/A
RAMS Home Loans	Inv Standard Var	5.59	845.00	Nil	✓	Both	90%	50000.00	✗	✓	AA
RAMS Home Loans	Inv IO Maximiser	4.84	845.00	300/a	✓	IO	90%	100000.00	✗	✗	AA
Rate Busters	Inv Fee Buster	5.40	220.00	Nil	✓	Both	90%	80000.00	✓	✗	N/A
Rate Busters	Inv Fightback Prem Var	4.81	495.00	Nil	✓	P+i	80%	80000.00	✓	✗	N/A
Rate Busters	Inv Variable	5.13	2145.00	Nil	✓	Both	90%	50000.00	✓	✗	N/A
RESI Mortgage Corp	Invnt Low Start	4.55	1182.50	Nil	✗	Both	90%	30000.00	✗	✓	N/A
RESI Mortgage Corp	Invnt Complete Home Loan	5.62	632.50	Nil	✓	Both	90%	30000.00	✗	✓	N/A
RTA Staff CU	Investmnt Fastroad Basic	5.29	660.25	Nil	✗	P+i	95%	100000.00	✗	✓	N/A
Satisfac Credit Union	Invnt Smart Loan <250K	5.35	815.00	Nil	✗	P+i	90%	150000.00	✗	✓	N/A
Satisfac Credit Union	Investment First Home Ln	4.95	815.00	Nil	✗	P+i	90%	100000.00	✗	✓	N/A
Savings & Loans Cred Un	Investment Variable	5.81	885.00	Nil	✓	Both	95%	20000.00	✗	✓	N/A
SERVICE ONE Members Rank	Investment Variable	5.65	600.00	8/m	✓	Both	97%	20000.00	✗	✓	N/A
SERVICE ONE Members Rank	Investment Basic Var	5.25	600.00	8/m	✓	Both	97%	20000.00	✗	✗	N/A
St George Bank	Inv Discount Var Rate	4.66	700.00	10/m	✓	Both	95%	10000.00	✓	✓	AA+
St George Bank	Investment Variable	5.79	700.00	10/m	✓	Both	95%	10000.00	✓	✓	AA+
Suncorp Bank	Inv Back to Basics	5.22	600.00	Nil	✓	Both	95%	10000.00	✗	✓	A+
Suncorp Bank	Investment Variable	5.80	600.00	10/m	✓	Both	95%	10000.00	✓	✓	A+
Sutherland Credit Union	Investment Home Basic	5.20	1055.00	Nil	✗	P+i	95%	250000.00	✗	✓	N/A
Sutherland Credit Union	Investment Home Plus	5.45	1055.00	Nil	✓	P+i	95%	50000.00	✓	✓	N/A
Sydney Credit Union	Inv Basic Home Loan	5.25	760.00	Nil	✓	P+i	95%	25000.00	✗	✓	N/A
TIO Banking	Investment Variable (Inv ExtraMiles Pkg>\$250k)	5.21	400.00	349/a	✓	Both	95%	250000.00	✓	✓	N/A

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			Upfront	Ongoing							
★★★											
Unicom Credit Union	Inv Reward Rate Home Ln	5.20	957.50	8/m	✗	P+I	95%	250000.00	✗	✓	N/A
Unicom Credit Union	Basic Home Loan Invest	5.27	957.50	8/m	✗	P+I	95%	30000.00	✗	✓	N/A
United Community	Inv Standard Variable	5.79	695.00	Nil	✓	Both	95%	10000.00	✗	✓	N/A
University Credit Soc	Investment Variable	5.35	567.75	Nil	✓	Both	95%	No min	✗	✓	N/A
Victoria Teachers CU	Inv Offset HomeLoan L81	5.47	192.50	Nil	✓	Both	95%	No min	✓	✓	N/A
Westpac	Rocket Investment Loan	5.81	900.00	199/a	✓	Both	95%	25000.00	✓	✓	AA
Westpac	Inv Variable Prop Loan	5.81	900.00	10/m	✓	Both	95%	25000.00	✓	✓	AA
★★											
AIMS Home Loans	Inv Money Saver Variable	5.59	990.00	Nil	✓	Both	85%	150000.00	✗	✓	N/A
AIMS Home Loans	Investment Complete Var	6.08	660.00	Nil	✓	Both	85%	50000.00	✗	✓	N/A
AIMS Home Loans	Inv BestChoice 6mthDisc	4.32	660.00	Nil	✓	Both	85%	150000.00	✗	✓	N/A
AIMS Home Loans	Inv SuperSaver Disc Var	4.99	660.00	Nil	✓	Both	85%	150000.00	✗	✓	N/A
Alliance One CreditUnion	Inv Property Home Loan	5.80	1068.88	Nil	✓	P+I	90%	10000.00	✓	✗	N/A
AMP Banking	Inv Classic Variable	5.89	895.00	10/m	✓	Both	90%	40000.00	✓	✓	A
Arab Bank Australia	Inv Standard Variable	6.20	250.00	Nil	✓	Both	95%	15000.00	✗	✓	A-2
Arab Bank Australia	Inv HeadStart Int 12mth	5.49	250.00	8/m	✓	P+I	95%	50000.00	✗	✓	A-2
Arab Bank Australia	Inv HeadStart Intr 6mth	4.59	250.00	8/m	✓	P+I	95%	50000.00	✗	✓	A-2
Assured Home Loans	Inv EasyStart Variable	5.62	752.50	Nil	✓	Both	90%	50000.00	✓	✗	N/A
Austral Mortgage	Inv Advantage Plus	5.90	700.00	Nil	✓	Both	90%	50000.00	✓	✓	N/A
Australian Central CU	Investment Variable	5.79	1085.00	Nil	✓	Both	95%	100000.00	✓	✓	N/A
Australian Defence CU	Interest Only Loan	5.79	400.00	Nil	✓	IO	90%	30000.00	✗	✗	N/A
Australian Defence CU	Investment Home Loan	5.79	400.00	Nil	✓	Both	95%	30000.00	✗	✗	N/A
B & E	Investment Std Variable	5.77	650.00	8/m	✗	P+I	95%	No min	✓	✓	N/A
Bananacoast Community CU	Investment Variable	5.80	740.00	Nil	✗	Both	95%	10000.00	✓	✓	N/A
Bank of Queensland	Investment Variable	5.89	595.00	8/m	✓	Both	95%	No min	✓	✓	BBB+
BankSA	Inv Discount Variable	4.66	700.00	10/m	✓	Both	95%	10000.00	✓	✓	AA+
BankSA	Investment Variable	5.79	700.00	10/m	✓	Both	95%	10000.00	✓	✓	AA+
Bendigo Bank	Investment Variable	5.90	710.00	8/m	✗	Both	90%	20000.00	✓	✓	BBB+
BMC Mortgage	Inv Origin Prem Choice	5.84	735.00	Nil	✓	Both	90%	50000.00	✗	✓	N/A
Capricornia CU	Investment Variable	5.78	400.00	Nil	✗	Both	95%	No min	✓	✓	N/A

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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	S+P Rating
			Upfront	Ongoing							
★★											
Citibank	Invt Offset Variable	5.99	649.00	8/m	✓	Both	90%	50000.00	✓	✓	A+
Citibank	Invt Offset Variable (Inv MortPlus Off Pkg<500)	5.69	250.00	350/a	✓	Both	90%	200000.00	✓	✓	A+
Citibank	Invest Standard Variable	5.99	649.00	8/m	✓	Both	90%	50000.00	✗	✓	A+
Citibank	Invest Standard Variable (Inv Mort Plus Pkg <\$500K)	5.69	250.00	350/a	✓	Both	90%	200000.00	✓	✓	A+
Coastline Credit Union	Investment Variable L18	5.71	755.00	Nil	✗	P+I	90%	15000.00	✗	✓	N/A
Community CPS Australia	Invt Parent Variable	5.79	845.00	Nil	✓	Both	95%	10000.00	✗	✓	N/A
Defence Force CU	Invt TrueValue Home Loan	5.69	1006.00	Nil	✗	P+I	90%	50000.00	✗	✓	N/A
FCCS Credit Union	Inv Standard Variable	5.99	750.00	Nil	✓	Both	95%	50000.00	✗	✓	N/A
FCCS Credit Union	Inv Basic Variable	5.45	732.50	8/m	✗	P+I	95%	50000.00	✗	✗	N/A
Homeloans	Inv Balanced Special	5.70	894.00	Nil	✓	Both	90%	10000.00	✓	✓	N/A
HomeSide Lending	Inv Reducible Mortgage	5.77	762.50	6/m	✓	P+I	95%	50000.00	✗	✓	AA
Horizon Credit Union	Investment Real Estate	6.35	785.00	Nil	✓	P+I	95%	10000.00	✗	✓	N/A
Hunter Mutual	Inv Basic Var Home Loan	5.75	300.00	Nil	✗	P+I	95%	10000.00	✗	✓	N/A
Hunter United Credit Un	Inv Standard Variable	5.89	930.00	5/m	✓	P+I	95%	No min	✗	✓	N/A
Hunter United Credit Un	Inv Standard Variable (Inv Standard VariablePkg)	5.55	630.00	195/a	✓	P+I	95%	150000.00	✗	✓	N/A
Illawarra CU NSW	Investment Variable	5.75	957.50	8/m	✗	P+I	95%	30000.00	✗	✓	N/A
Intech Credit Union	Investment Loan	5.72	835.00	Nil	✓	IO	95%	30000.00	✓	✓	N/A
Laiki Bank	Inv Standard Variable	5.98	775.00	10/m	✓	Both	80%	No min	✓	✓	N/A
Lifeplan Funds Managemnt	Investment Variable	5.89	675.00	Nil	✓	Both	95%	20000.00	✗	✓	N/A
Maitland Mutual BS	Invt Premium Stand Var	5.64	300.00	Nil	✗	Both	95%	20000.00	✓	✓	N/A
Maleny & District Commun	Inv Residential Home Ln	5.80	770.00	Nil	✗	Both	95%	20000.00	✗	✓	N/A
ME Bank	Invt Ultimate Offset	6.14	Nil	Nil	✓	P+I	95%	50000.00	✓	✓	BBB
MyState Financial	Res Investment Loan	5.81	932.00	Nil	✓	Both	95%	30000.00	✗	✓	N/A
nab	Inv Clear Bank Home Loan	5.74	600.00	Nil	✗	P+I	95%	80000.00	✗	✓	AA
Plenty Credit Union	Inv 12mth Honeymoon Rate	5.10	1259.00	Nil	✓	P+I	95%	No min	✗	✓	N/A
Plenty Credit Union	Inv Standard Variable	5.60	1259.00	Nil	✓	P+I	95%	No min	✗	✓	N/A
Police & Nurses Cred Soc	Invt Easypay Variable	5.53	650.00	5/m	✓	Both	95%	20000.00	✗	✓	N/A
Police & Nurses Cred Soc	Invt LifeStyle Home Loan	5.59	650.00	5/m	✗	P+I	95%	20000.00	✓	✓	N/A
Police CU SA	Investment Variable Loan	5.75	794.59	Nil	✓	Both	95%	30000.00	✓	✓	N/A
Qld Police Credit Union	Investment Standard Var	5.79	676.00	Nil	✓	Both	97%	10000.00	✓	✓	N/A
Qld Professional CU	Investment Variable	6.25	705.00	Nil	✗	Both	90%	No min	✓	✓	N/A
Reliance Credit Union	Inv Standard Variable	5.99	525.00	Nil	✗	P+I	95%	25000.00	✗	✓	N/A
Reliance Credit Union	IO Inv Standard Variable	5.99	525.00	Nil	✗	IO	80%	25000.00	✗	✗	N/A
RTA Staff CU	Investment Standard Var	5.99	410.25	Nil	✗	P+I	95%	10000.00	✗	✓	N/A

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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	S+p Rating
			Upfront	Ongoing							
★★											
Sutherland Credit Union	Investment Home In One	6.06	1055.00	8/a	✓	P+i	95%	50000.00	✓	✓	N/A
Sydney Credit Union	Inv Mortgage Secured Ln	5.81	760.00	Nil	✓	Both	95%	25000.00	✗	✓	N/A
TIO Banking	Investment Variable	5.81	1180.00	10/m	✗	P+i	95%	10000.00	✓	✓	N/A
Unicom Credit Union	Investment Variable	5.75	957.50	8/m	✗	P+i	95%	30000.00	✗	✓	N/A
Wagga Mutual Credit Un	Inv Standard Variable	5.57	1085.00	Nil	✓	P+i	95%	No min	✗	✓	N/A
Warwick Credit Union	Inv Essential Home Ln	5.39	1082.00	10/m	✓	Both	95%	20000.00	✗	✓	N/A
Warwick Credit Union	Inv Premium Home Loan	5.60	982.00	7.50/m	✓	Both	95%	15000.00	✓	✓	N/A
Warwick Credit Union	Inv Classic Home Loan	5.85	982.00	Nil	✓	Both	95%	10000.00	✓	✓	N/A
★											
Adelaide Bank	Inv SmartDoc Variable	6.39	695.00	10/m	✓	Both	80%	10000.00	✓	✓	BBB+
BankSA	Super Fund Home Loan Var	7.34	1600.00	12/m	✓	Both	72%	10000.00	✓	✗	AA+
Circle Credit Co-op	Rate Plus	6.50	500.00	Nil	✓	Both	95%	50000.00	✗	✓	N/A
Hunter Mutual	Inv Standard Variable	6.19	300.00	Nil	✗	P+i	95%	10000.00	✗	✓	N/A
Karpaty Credit Union	Investment Home Loan	5.90	1075.00	Nil	✗	Both	90%	10000.00	✗	✓	N/A
La Trobe Financial Servs	Inv Standard Var HL	6.34	1652.50	300/a	✓	Both	95%	20000.00	✗	✓	N/A
La Trobe Financial Servs	Inv 6mth Intro HomeLoan	4.29	1652.50	300/a	✓	Both	95%	20000.00	✗	✓	N/A
La Trobe Financial Servs	Inv 12mth Intr HomeLoan	5.29	1652.50	300/a	✓	Both	95%	20000.00	✗	✓	N/A
Macquarie Credit Union	Inv Property Sec Loan	7.50	700.00	Nil	✗	Both	95%	10000.00	✗	✓	N/A
Memberfirst Credit Union	Investment Variable	5.99	970.00	Nil	✗	P+i	95%	No min	✗	✓	N/A
Memberfirst Credit Union	Inv Premium Var 100% Off	5.99	970.00	Nil	✗	P+i	95%	100000.00	✓	✓	N/A
Queenslanders CU	Inv Standard Variable	6.09	595.00	8/m	✗	P+i	90.00%	50000.00	✗	✓	N/A
St George Bank	Super Fund Home Loan Var	7.34	1600.00	12/m	✓	Both	72%	10000.00	✓	✗	AA+

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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%	S+p Rating
			Upfront	Ongoing							
★★★★★ "outstanding value"											
A M O Group	Inv 1 year Fixed	5.54%	1190.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
Arab Bank Australia	Investment 1 year Fixed	5.85%	250.00	8/m	✗	Both	95%	No max	✗		A-2
CUA	Investment 1 year Fixed	5.59%	795.00	Nil	✓	Both	97%	No max	✓		N/A
Mortgage Ezy	Inv 1 year Fxd Fee Free	5.29%	120.00	Nil	✓	Both	98%	750,000.00	✗		N/A
nab	Inv Standard HL 1yr Fxd (Choi	5.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Inv Standard HL 1yr Fxd (nab	5.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Inv Standard HL 1yr Fxd (Priva	5.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
Newcastle Permanent	Investment 1 year Fixed	5.39%	400.00	Nil	✓	Both	95%	No max	✗		BBB+
St George Bank	Investment 1 year Fixed (Adva	6.14%	700.00	10/m	✓	Both	95%	No max	✗		AA+
★★★★★											
BankSA	Investment 1 year Fixed (Adva	6.14%	700.00	10/m	✓	Both	95%	No max	✗		AA+
HSBC	Investment 1 year Fixed (Prem	5.59%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
HSBC	Investment 1 year Fixed (Pow	5.59%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
Illawarra CU NSW	Investment 1 year Fixed	5.60%	957.50	8/m	✓	Both	95%	No max	✗		N/A
nab	Inv Tailored 1yr Fxd IO (Privat	6.09%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Inv Tailored 1yr Fxd IO (nab @	6.09%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Inv Tailored 1yr Fxd IO (Choic	6.09%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Inv Standard HL 1yr Fxd	5.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
Police Credit	Investment 1 year Fixed	5.39%	600.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
RAMS Home Loans	Inv Fixed ProPack1 1yr	5.99%	845.00	300/a	✓	Both	90%	499,999.99	✗		AA
RAMS Home Loans	Inv Fixed Rate 1yr	5.99%	845.00	120/a	✓	Both	90%	No max	✗		AA
St George Bank	Investment 1 year Fixed	6.14%	700.00	10/m	✓	Both	95%	No max	✗		AA+
Unicom Credit Union	Investment 1 year Fixed	5.60%	957.50	8/m	✓	Both	95%	No max	✗		N/A
Westpac	Investment 1 year Fixed (Prem	6.19%	900.00	8/m	✓	Both	97%	No max	✗		AA
★★★★											
ABS Building Society	Investment 1 year Fixed	5.85%	840.00	Nil	✓	Both	95%	No max	✗		N/A
AMP Banking	Investment 1 year Fixed (Sele	5.69%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
AMP Banking	Investment 1 year Fixed (Affini	5.69%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
ANZ	Investment 1 year Fixed	5.45%	600.00	10/m	✓	Both	90%	No max	✓		AA
Austral Mortgage	Inv AdvantagePlus 1y Fxd	5.70%	350.00	Nil	✓	Both	90%	5,000,000.00	✓		N/A
Australian Central CU	Investment 1 year Fixed	6.09%	1085.00	7/m	✓	Both	95%	No max	✗		N/A
Bank of Queensland	Investment 1 year Fixed	5.64%	595.00	8/m	✓	Both	95%	No max	✓		BBB+
BankSA	Investment 1 year Fixed	6.14%	700.00	10/m	✓	Both	95%	No max	✗		AA+
BankWest	Investment 1 year Fixed	5.99%	700.00	12/m	✓	Both	90%	No max	✗		AA

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Rates are correct as at 17th September 2009
Analysis based on six months to 1st September 2009

INVESTMENT 1 YEAR FIXED

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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%	S+P Rating
			Upfront	Ongoing							
★★★★											
Bendigo Bank	Investment 1 year Fixed	5.59%	710.00	8/m	✓	Both	90%	No max	✗		BBB+
BMC Mortgage	Inv Origin 1 year Fixed	6.05%	735.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
CairnsPenny Savings&Loan	Inv 1 year fixed	5.70%	760.00	15/q	✓	Both	90%	1,000,000.00	✗		N/A
CHS Home Loans	Investment 1 year Fixed	6.19%	700.00	8/m	✓	P+I	90%	No max	✗		N/A
Commonwealth Bank	Investment 1 year Fixed	6.19%	750.00	8/m	✓	Both	90%	No max	✗		AA
Commonwealth Bank	Investment 1 year Fixed (Weal	6.19%	750.00	8/m	✓	Both	90%	No max	✗		AA
Community First CU	Inv True 1 year Fixed	5.59%	500.00	Nil	✓	Both	95%	1,000,000.00	✓		N/A
ECU Australia	Inv Premium 1 year Fxd	5.95%	800.00	Nil	✓	Both	95%	No max	✓		N/A
Encompass Credit Union	Investment 1 year Fixed	4.99%	910.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
FCCS Credit Union	Inv ValuePlus 1yr Fxd IO	6.40%	732.50	Nil	✓	IO	95%	No max	✗		N/A
FCCS Credit Union	Inv Value Plus 1yr Fxd	6.25%	732.50	Nil	✓	Both	95%	No max	✗		N/A
Gateway Credit Union	Investment 1 year Fixed	5.69%	600.00	Nil	✓	Both	80%	No max	✗		N/A
Heritage Building Soc	Investment 1 year Fixed	5.49%	600.00	5/m	✓	Both	80%	No max	✗		BBB
Homeloans	Inv Balanced Special 1yr	5.76%	894.00	Nil	✓	Both	90%	No max	✓		N/A
Homeloans	Inv Smart Saver 1yr Fxd	6.29%	989.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
HomeSide Lending	Investment 1 year Fixed	5.89%	762.50	10/m	✓	Both	95%	No max	✗		AA
HomeSide Lending	Inv HomePlus 1yrFxd 250+	5.89%	762.50	10/m	✓	Both	95%	No max	✗		AA
Homestar Finance	Investment 1yr Fixed	5.69%	Nil	Nil	✓	Both	90%	2,000,000.00	✗		N/A
HSBC	Investment 1 year Fixed	5.59%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
Hume Building Society	Investment 1 year Fixed	5.75%	675.00	Nil	✓	Both	95%	2,000,000.00	✗		N/A
IMB Limited	Investment 1 year Fixed	5.99%	758.50	6/m	✓	Both	95%	No max	✗		BBB
ING Direct	Investment 1 year Fixed	5.89%	719.00	Nil	✓	Both	90%	2,000,000.00	✗		AA
Laiki Bank	Investment 1 year Fixed	5.69%	775.00	10/m	✓	Both	80%	No max	✗		N/A
Maitland Mutual BS	Inv Premium 1yr Fixed	6.30%	300.00	Nil	✓	Both	95%	No max	✓		N/A
ME Bank	Investment 1 year Fixed	6.05%	Nil	Nil	✓	Both	95%	No max	✗		BBB
ME Bank	Inv SuperMember 1yr Fxd	5.85%	Nil	Nil	✓	Both	95%	No max	✗		BBB
mecu	Investment 1 year Fixed	5.49%	595.00	Nil	✗	P+I	95%	No max	✗		N/A
MyRate	Investment 1 year Fixed	5.88%	Nil	Nil	✓	Both	90%	2,000,000.00	✗		N/A
nab	Inv Tailored 1yr Fxd IO	6.09%	600.00	8/m	✓	IO	95%	No max	✗		AA
Orange Credit Union	Inv 1 year Fixed	5.79%	525.00	Nil	✓	Both	97%	No max	✗		N/A
Plenty Credit Union	Investment 1 year Fixed	5.30%	1259.00	Nil	✓	Both	95%	500,000.00	✗		N/A
Powerstate Credit Union	Investment 1 year Fixed	5.29%	732.25	Nil	✓	P+I	95%	No max	✓		N/A
Qantas Staff CU	Inv Options 1yr Fxd IO	5.99%	600.00	Nil	✓	IO	80%	3,000,000.00	✗		N/A
QuickDirect Online Mort	Inv 1 year Fixed	5.90%	Nil	Nil	✓	Both	90%	No max	✗		N/A
RTA Staff CU	Inv Introductory 1yr Fxd	5.14%	445.25	Nil	✓	P+I	95%	No max	✗		N/A

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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%	S+P Rating
			Upfront	Ongoing							
★★★											
Savings & Loans Cred Un	Investment 1 year Fixed	5.79%	885.00	Nil	✓	Both	95%	No max	✓		N/A
Savings & Loans Cred Un	Inv Discount 1 year Fxd	5.69%	885.00	8/m	✓	Both	95%	No max	✓		N/A
St George Bank	Super Fund HomeLn 1y Fxd (	6.54%	1600.00	12/m	✓	Both	72%	No max	✗		AA+
Suncorp Bank	Investment 1 year Fixed	5.69%	600.00	10/m	✓	Both	95%	No max	✗		A+
TIO Banking	Investment 1 yr Fixed	5.75%	1180.00	10/m	✗	Both	95%	No max	✗		N/A
United Community	Inv 1 year Fixed	5.99%	695.00	Nil	✓	Both	95%	2,000,000.00	✗		N/A
University Credit Soc	Investment 1 year Fixed	5.45%	567.75	Nil	✗	Both	95%	No max	✗		N/A
Victoria Teachers CU	Invnt Standand 1yr Fixed	5.45%	192.50	Nil	✓	Both	95%	No max	✗		N/A
Warwick Credit Union	Invnt Premium 1yr Fixed	5.99%	982.00	7.50/m	✓	Both	95%	No max	✓		N/A
Westpac	Investment 1 year Fixed	6.19%	900.00	8/m	✓	Both	97%	No max	✗		AA
★★											
AIMS Home Loans	Inv Money Saver 1yr Fxd	5.47%	990.00	Nil	✓	Both	85%	1,000,000.00	✗		N/A
AIMS Home Loans	Investment 1 year Fixed	6.82%	660.00	Nil	✗	Both	85%	1,000,000.00	✗		N/A
Alliance One CreditUnion	Invnt Your Choice 1yr Fxd	6.15%	1068.88	Nil	✓	P+I	90%	400,000.00	✓		N/A
AMP Banking	Investment 1 year Fixed	5.69%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
Assured Home Loans	Inv Rate Breaker 1yr Fxd	5.99%	3502.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Aussie Home Loans	Investment 1 year Fixed	5.89%	675.00	Nil	✓	Both	90%	No max	✗		N/A
Bananacoast Community CU	Investment 1 year Fixed	5.79%	740.00	Nil	✗	Both	95%	7,000,000.00	✗		N/A
BankSA	Super Fund HomeLn 1y Fxd	6.54%	1600.00	12/m	✓	Both	72%	No max	✗		AA+
BankSA	Super Fund HomeLn 1y Fxd (	6.54%	1600.00	12/m	✓	Both	72%	No max	✗		AA+
Citibank	Investment 1 year Fixed	6.49%	649.00	8/m	✓	Both	90%	4,000,000.00	✗		A+
Coastline Credit Union	Investment 1 year Fixed	5.96%	755.00	Nil	✓	P+I	90%	No max	✗		N/A
Community CPS Australia	Invnt Parent HL 1yr Fixed	5.99%	845.00	Nil	✓	Both	95%	1,000,000.00	✗		N/A
First Option CU	Inv 1 year fixed	5.65%	752.00	Nil	✓	Both	95%	No max	✓		N/A
Horizon Credit Union	Investment 1 year Fixed	5.99%	935.00	Nil	✓	Both	95%	No max	✗		N/A
Lifeplan Funds Managemnt	Invnt FlexiSmart 1yr Fxd	5.79%	497.13	Nil	✓	P+I	95%	600,000.00	✗		N/A
Lifeplan Funds Managemnt	Investment 1 year Fixed	5.79%	675.00	Nil	✓	Both	95%	600,000.00	✗		N/A
Macarthur Credit Union	Invnt 1yr Standard Fixed	5.95%	Nil	Nil	✓	P+I	95%	No max	✗		N/A
MyState Financial	Investment 1 year Fixed	5.99%	932.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
NSW Teachers CU	Invnt IO 1 year Fixed	5.48%	675.00	Nil	✗	IO	95%	No max	✗		N/A
NSW Teachers CU	Invnt Option 1 year Fixed	5.38%	675.00	Nil	✗	P+I	95%	No max	✗		N/A
Police CU SA	Investment 1 year Fixed	6.39%	794.59	Nil	✓	Both	95%	No max	✗		N/A
Qld Teachers CU	Investment 1 year Fixed	5.79%	548.00	Nil	✓	Both	95%	No max	✗		N/A
Rate Busters	Inv 1yr Fixed	5.89%	2145.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Rate Busters	Inv FeeBuster 1yr Fixed	6.16%	220.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A

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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%	S+p Rating
			Upfront	Ongoing							
★★											
RESI Mortgage Corp	Invt Complete 1yr Fixed	6.17%	1027.50	Nil	✓	Both	95%	2,000,000.00	✗		N/A
St George Bank	Super Fund HomeLn 1y Fxd	6.54%	1600.00	12/m	✓	Both	72%	No max	✗		AA+
Warwick Credit Union	Invt Classic 1yr Fixed	6.24%	982.00	Nil	✓	Both	95%	No max	✓		N/A
★											
Assured Home Loans	Inv EasyStart 1yr Fxd	6.27%	752.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
B & E	Investment 1 year Fixed	6.29%	650.00	8/m	✓	P+I	95%	No max	✓		N/A
B & E	Invt Discounted 1yr Fxd	6.19%	650.00	8/m	✓	P+I	95%	No max	✗		N/A
Greater Building Society	Investment 12mth fixed	6.10%	Nil	Nil	✗	Both		No max	✗		BBB+
Homeloans	Inv Premium Pro Pack 1yr	7.14%	365.00	330/a	✗	Both	90%	1,500,000.00	✗		N/A
Homeloans	Inv Premium 1yr Fixed	7.14%	430.00	Nil	✗	Both	90%	2,000,000.00	✗		N/A
La Trobe Financial Servs	Invt Home Loan 1yr Fxd	6.49%	1652.50	300/a	✓	Both	95%	1,500,000.00	✗		N/A
Memberfirst Credit Union	Investment 1 year Fixed	6.65%	970.00	Nil	✗	P+I	95%	No max	✗		N/A

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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%	S+p Rating
			Upfront	Ongoing							

★★★★★ "outstanding value"

CUA	Investment 2 year Fixed	6.39%	795.00	Nil	✓	Both	97%	No max	✓	N/A
HSBC	Investment 2 year Fixed (Pow	6.30%	825.00	Nil	✓	Both	90%	7,500,000.00	✗	AA
HSBC	Investment 2 year Fixed (Prem	6.30%	825.00	Nil	✓	Both	90%	7,500,000.00	✗	AA
Illawarra CU NSW	Investment 2 year Fixed	6.35%	957.50	8/m	✓	Both	95%	No max	✗	N/A
Mortgage Ezy	Inv 2 year Fxd Fee Free	6.29%	1107.00	Nil	✓	Both	98%	2,000,000.00	✗	N/A
nab	Inv Standard HL 2yr Fxd (Choi	6.69%	600.00	8/m	✓	P+I	95%	No max	✗	AA
nab	Inv Standard HL 2yr Fxd (Priva	6.69%	600.00	8/m	✓	P+I	95%	No max	✗	AA
nab	Inv Standard HL 2yr Fxd (nab	6.69%	600.00	8/m	✓	P+I	95%	No max	✗	AA
Newcastle Permanent	Investment 2 year Fixed	6.39%	400.00	Nil	✓	Both	95%	No max	✗	BBB+
St George Bank	Investment 2 year Fixed (Adva	6.64%	700.00	10/m	✓	Both	95%	No max	✗	AA+

★★★★★

A M O Group	Inv 2 year Fixed	6.29%	1190.00	Nil	✓	Both	90%	1,000,000.00	✗	N/A
BankSA	Investment 2 year Fixed (Adva	6.64%	700.00	10/m	✓	Both	95%	No max	✗	AA+
Easy Street Fin Services	Inv Easy Street 2yr Fxd	5.99%	503.18	Nil	✓	P+I	95%	1,000,000.00	✓	N/A
HSBC	Investment 2 year Fixed	6.30%	825.00	Nil	✓	Both	90%	7,500,000.00	✗	AA
nab	Inv Tailored 2yr Fxd IO (nab @	6.79%	600.00	8/m	✓	IO	95%	No max	✗	AA
nab	Inv Standard HL 2yr Fxd	6.69%	600.00	8/m	✓	P+I	95%	No max	✗	AA
nab	Inv Tailored 2yr Fxd IO	6.79%	600.00	8/m	✓	IO	95%	No max	✗	AA
nab	Inv Tailored 2yr Fxd IO (Choic	6.79%	600.00	8/m	✓	IO	95%	No max	✗	AA
nab	Inv Tailored 2yr Fxd IO (Privat	6.79%	600.00	8/m	✓	IO	95%	No max	✗	AA
RAMS Home Loans	Inv Fixed Rate 2yr	6.49%	845.00	120/a	✓	Both	90%	No max	✗	AA
RAMS Home Loans	Inv Fixed ProPack1 2yr	6.49%	845.00	300/a	✓	Both	90%	499,999.99	✗	AA
Satisfac Credit Union	Inv Satisfac 2yr Fixed	5.90%	815.00	Nil	✓	P+I	90%	1,250,000.00	✗	N/A
St George Bank	Investment 2 year Fixed	6.64%	700.00	10/m	✓	Both	95%	No max	✗	AA+
Unicom Credit Union	Investment 2 year Fixed	6.35%	957.50	8/m	✓	Both	95%	No max	✗	N/A
Westpac	Investment 2 year Fixed (Prem	6.99%	900.00	8/m	✓	Both	97%	No max	✗	AA

★★★

AMP Banking	Investment 2 year Fixed (Affini	6.59%	895.00	Nil	✗	Both	90%	2,500,000.00	✗	A
AMP Banking	Investment 2 year Fixed (Sele	6.59%	895.00	Nil	✗	Both	90%	2,500,000.00	✗	A
AMP Banking	Investment 2 year Fixed	6.59%	895.00	Nil	✗	Both	90%	2,500,000.00	✗	A
ANZ	Investment 2 year Fixed	6.44%	600.00	10/m	✓	Both	90%	No max	✗	AA
Arab Bank Australia	Investment 2 year Fixed	6.75%	250.00	8/m	✗	Both	95%	No max	✗	A-2
Aussie Home Loans	Investment 2 year Fixed	6.54%	675.00	Nil	✓	Both	90%	No max	✗	N/A
Austral Mortgage	Inv AdvantagePlus 2y Fxd	6.45%	350.00	Nil	✓	Both	90%	5,000,000.00	✓	N/A

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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%	S+P Rating
			Upfront	Ongoing							
★★★											
Australian Central CU	Investment 2 year Fixed	6.69%	1085.00	7/m	✓	Both	95%	No max	✗		N/A
Bank of Queensland	Investment 2 year Fixed	6.44%	595.00	8/m	✓	Both	95%	No max	✗		BBB+
BankSA	Investment 2 year Fixed	6.64%	700.00	10/m	✓	Both	95%	No max	✗		AA+
BankWest	Investment 2 year Fixed	6.74%	700.00	12/m	✓	Both	90%	No max	✗		AA
Bendigo Bank	Investment 2 year Fixed	6.34%	710.00	8/m	✓	Both	90%	No max	✗		BBB+
CairnsPenny Savings&Loan	Inv 2 year fixed	6.40%	760.00	15/q	✓	Both	90%	1,000,000.00	✗		N/A
CHS Home Loans	Investment 2 year Fixed	6.84%	700.00	8/m	✓	P+I	90%	No max	✗		N/A
Coastline Credit Union	Investment 2 year Fixed	6.55%	755.00	Nil	✓	P+I	90%	No max	✗		N/A
Commonwealth Bank	Investment 2 year Fixed (Weal	6.84%	750.00	8/m	✓	Both	90%	No max	✗		AA
Commonwealth Bank	Investment 2 year Fixed	6.84%	750.00	8/m	✓	Both	90%	No max	✗		AA
Community First CU	Inv True 2 year Fixed	5.99%	500.00	Nil	✓	Both	95%	1,000,000.00	✓		N/A
ECU Australia	Inv Premium 2 year Fxd	6.90%	800.00	Nil	✓	Both	95%	No max	✗		N/A
Encompass Credit Union	Investment 2 year Fixed	5.79%	910.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
FCCS Credit Union	Inv Value Plus 2yr Fxd	6.95%	732.50	Nil	✓	Both	95%	No max	✗		N/A
Gateway Credit Union	Investment 2 year Fixed	5.99%	600.00	Nil	✓	Both	80%	No max	✗		N/A
Heritage Building Soc	Investment 2 year Fixed	5.99%	600.00	5/m	✓	Both	80%	No max	✗		BBB
Homeloans	Inv Balanced Special 2yr	6.51%	894.00	Nil	✓	Both	90%	No max	✓		N/A
HomeSide Lending	Inv HomePlus 2yrFxd 250+	6.59%	762.50	10/m	✓	Both	95%	No max	✗		AA
HomeSide Lending	Investment 2 year Fixed	6.59%	762.50	10/m	✓	Both	95%	No max	✗		AA
Homestar Finance	Investment 2yr Fixed	6.44%	Nil	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Horizon Credit Union	Investment 2 year Fixed	6.49%	935.00	Nil	✓	Both	95%	No max	✗		N/A
Hume Building Society	Investment 2 year Fixed	6.60%	675.00	Nil	✓	Both	95%	2,000,000.00	✗		N/A
IMB Limited	Investment 2 year Fixed	6.69%	758.50	6/m	✓	Both	95%	No max	✗		BBB
ING Direct	Investment 2 year Fixed	6.64%	719.00	Nil	✓	Both	90%	2,000,000.00	✗		AA
Laiki Bank	Investment 2 year Fixed	6.19%	775.00	10/m	✓	Both	80%	No max	✗		N/A
Lifeplan Funds Managemnt	Inv FlexiSmart 2yr Fxd	5.79%	497.13	Nil	✓	P+I	95%	600,000.00	✗		N/A
Lifeplan Funds Managemnt	Investment 2 year Fixed	5.79%	675.00	Nil	✓	Both	95%	600,000.00	✗		N/A
mecu	Investment 2 year Fixed	6.29%	595.00	Nil	✗	P+I	95%	No max	✗		N/A
MyRate	Investment 2 year Fixed	6.63%	Nil	Nil	✓	Both	90%	2,000,000.00	✗		N/A
MyState Financial	Investment 2 year Fixed	6.44%	932.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
NSW Teachers CU	Inv Option 2 year Fixed	6.29%	675.00	Nil	✗	P+I	95%	No max	✗		N/A
Orange Credit Union	Inv 2 year Fixed	6.54%	525.00	Nil	✓	Both	97%	No max	✗		N/A
Plenty Credit Union	Investment 2 year Fixed	5.90%	1259.00	Nil	✓	Both	95%	500,000.00	✗		N/A
Police Credit	Investment 2 year Fixed	6.29%	600.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
Powerstate Credit Union	Investment 2 year Fixed	6.25%	732.25	Nil	✓	P+I	95%	No max	✓		N/A

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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%	S+P Rating
			Upfront	Ongoing							

★★★											
Qantas Staff CU	Invt Options 2yr Fxd IO	6.39%	600.00	Nil	✓	IO	80%	3,000,000.00	✗	N/A	
Qld Teachers CU	Investment 2 year Fixed	6.39%	548.00	Nil	✓	Both	95%	No max	✗	N/A	
Savings & Loans Cred Un	Investment 2 year Fixed	6.59%	885.00	Nil	✓	Both	95%	No max	✓	N/A	
Savings & Loans Cred Un	Inv Discount 2 year Fxd	6.49%	885.00	8/m	✓	Both	95%	No max	✓	N/A	
Suncorp Bank	Investment 2 year Fixed	6.39%	600.00	10/m	✓	Both	95%	No max	✗	A+	
Sydney Credit Union	Inv 2 year fixed	6.39%	760.00	Nil	✓	Both	95%	No max	✗	N/A	
United Community	Inv 2 year Fixed	6.39%	695.00	Nil	✓	Both	95%	2,000,000.00	✗	N/A	
University Credit Soc	Investment 2 year Fixed	6.44%	567.75	Nil	✗	Both	95%	No max	✗	N/A	
Warwick Credit Union	Invt Premium 2yr Fixed	6.70%	982.00	7.50/m	✓	Both	95%	No max	✓	N/A	
Westpac	Investment 2 year Fixed	6.99%	900.00	8/m	✓	Both	97%	No max	✗	AA	

★★											
ABS Building Society	Investment 2 year Fixed	6.25%	840.00	Nil	✓	Both	95%	No max	✗	N/A	
AIMS Home Loans	Investment 2 year Fixed	7.46%	660.00	Nil	✗	Both	85%	1,000,000.00	✗	N/A	
AIMS Home Loans	Inv Money Saver 2yr Fxd	6.04%	990.00	Nil	✓	Both	85%	1,000,000.00	✗	N/A	
Alliance One CreditUnion	Invt Your Choice 2yr Fxd	6.85%	1068.88	Nil	✓	P+I	90%	400,000.00	✓	N/A	
Assured Home Loans	Inv Rate Breaker 2yr Fxd	6.39%	3502.50	Nil	✓	Both	90%	2,000,000.00	✗	N/A	
B & E	Investment 2 year Fixed	6.69%	650.00	8/m	✓	P+I	95%	No max	✓	N/A	
B & E	Invt Discounted 2yr Fxd	6.59%	650.00	8/m	✓	P+I	95%	No max	✗	N/A	
BankSA	Super Fund HomeLn 2y Fxd	7.04%	1600.00	12/m	✓	Both	72%	No max	✗	AA+	
BankSA	Super Fund HomeLn 2y Fxd (	7.04%	1600.00	12/m	✓	Both	72%	No max	✗	AA+
BMC Mortgage	Invt Origin 2 year Fixed	6.95%	735.00	Nil	✓	Both	90%	2,000,000.00	✗	N/A	
Citibank	Investment 2 year Fixed	7.15%	649.00	8/m	✓	Both	90%	4,000,000.00	✗	A+	
Community CPS Australia	Invt Parent HL 2yr Fixed	6.39%	845.00	Nil	✓	Both	95%	1,000,000.00	✗	N/A	
FCCS Credit Union	Inv ValuePlus 2yr Fxd IO	7.10%	732.50	Nil	✓	IO	95%	No max	✗	N/A	
First Option CU	Inv 2 year fixed	6.50%	752.00	Nil	✓	Both	95%	No max	✓	N/A	
Homeloans	Inv Smart Saver 2yr Fxd	7.04%	989.00	Nil	✓	Both	90%	2,000,000.00	✗	N/A	
La Trobe Financial Servs	Invt Home Loan 2yr Fxd	6.89%	1652.50	300/a	✓	Both	95%	1,500,000.00	✗	N/A	
Maitland Mutual BS	Invt Premium 2yr Fixed	6.95%	300.00	Nil	✓	Both	95%	No max	✓	N/A	
NSW Teachers CU	Invt IO 2 year Fixed	6.39%	675.00	Nil	✗	IO	95%	No max	✗	N/A	
Police CU SA	Investment 2 year Fixed	7.09%	794.59	Nil	✓	Both	95%	No max	✗	N/A	
QuickDirect Online Mort	Inv 2 year Fixed	6.65%	Nil	Nil	✓	Both	90%	No max	✗	N/A	
Rate Busters	Inv 2yr Fixed	6.29%	2145.00	Nil	✓	Both	90%	2,000,000.00	✗	N/A	
Rate Busters	Inv FeeBuster 2yr Fixed	6.56%	220.00	Nil	✓	Both	90%	2,000,000.00	✗	N/A	
St George Bank	Super Fund HomeLn 2y Fxd (7.04%	1600.00	12/m	✓	Both	72%	No max	✗	AA+	
St George Bank	Super Fund HomeLn 2y Fxd	7.04%	1600.00	12/m	✓	Both	72%	No max	✗	AA+	

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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%	S+P Rating
			Upfront	Ongoing							
★★											
TIO Banking	Investment 2 yr Fixed	6.59%	1180.00	10/m	✗	Both	95%	No max	✗		N/A
Warwick Credit Union	Inv Classic 2yr Fixed	6.95%	982.00	Nil	✓	Both	95%	No max	✓		N/A
★											
Assured Home Loans	Inv EasyStart 2yr Fxd	6.67%	752.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Karpaty Credit Union	Invest 2 yrs Int Only	9.14%	1075.00	Nil	✓	IO	90%	1,500,000.00	✗		N/A
Memberfirst Credit Union	Investment 2 year Fixed	6.75%	970.00	Nil	✗	P+I	95%	No max	✗		N/A

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Rates are correct as at 17th September 2009
 Analysis based on six months to 1st September 2009

INVESTMENT 2 YEAR FIXED

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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%	S+p Rating
			Upfront	Ongoing							
★★★★★ "outstanding value"											
Companion CU	Investment 3 year Fixed	6.99%	558.00	Nil	✓	Both	95%	No max	✗		N/A
Easy Street Fin Services	Inv Easy Street 3yr Fxd	6.69%	503.18	Nil	✓	P+I	95%	1,000,000.00	✓		N/A
HSBC	Investment 3 year Fixed (Pow	6.89%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
HSBC	Investment 3 year Fixed (Prem	6.89%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
nab	Inv Standard HL 3yr Fxd (Priva	6.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Inv Standard HL 3yr Fxd (nab	6.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Inv Standard HL 3yr Fxd (Choi	6.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
Newcastle Permanent	Investment 3 year Fixed	6.69%	400.00	Nil	✓	Both	95%	No max	✗		BBB+
Satisfac Credit Union	Inv Satisfac 3yr Fixed	6.15%	815.00	Nil	✓	P+I	90%	1,250,000.00	✗		N/A
St George Bank	Investment 3 year Fixed (Adva	7.24%	700.00	10/m	✓	Both	95%	No max	✗		AA+
★★★★★											
A M O Group	Inv 3 year Fixed	6.94%	1190.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
BankSA	Investment 3 year Fixed	7.24%	700.00	10/m	✓	Both	95%	No max	✗		AA+
BankSA	Investment 3 year Fixed (Adva	7.24%	700.00	10/m	✓	Both	95%	No max	✗		AA+
HSBC	Investment 3 year Fixed	6.89%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
Illawarra CU NSW	Investment 3 year Fixed	6.99%	957.50	8/m	✓	Both	95%	No max	✗		N/A
Mortgage Ezy	Inv 3 year Fxd Fee Free	6.94%	1107.00	Nil	✓	Both	98%	2,000,000.00	✗		N/A
nab	Inv Standard HL 3yr Fxd	6.99%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Inv Tailored 3yr Fxd IO (nab @	7.09%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Inv Tailored 3yr Fxd IO (Privat	7.09%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Inv Tailored 3yr Fxd IO (Choic	7.09%	600.00	8/m	✓	IO	95%	No max	✗		AA
Powerstate Credit Union	Investment 3 year Fixed	6.75%	732.25	Nil	✓	P+I	95%	No max	✓		N/A
Qld Police Credit Union	Investment 3 year Fixed	6.99%	676.00	Nil	✓	Both	97%	No max	✗		N/A
SERVICE ONE Members Ba	Investment 3 year Fixed	6.95%	600.00	8/m	✓	Both	97%	1,300,000.00	✗		N/A
St George Bank	Investment 3 year Fixed	7.24%	700.00	10/m	✓	Both	95%	No max	✗		AA+
Unicom Credit Union	Investment 3 year Fixed	6.99%	957.50	8/m	✓	Both	95%	No max	✗		N/A
Westpac	Investment 3 year Fixed (Prem	7.19%	900.00	8/m	✓	Both	97%	No max	✗		AA
★★★											
ABS Building Society	Investment 3 year Fixed	6.50%	840.00	Nil	✓	Both	95%	No max	✗		N/A
AMP Banking	Investment 3 year Fixed (Sele	7.19%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
AMP Banking	Investment 3 year Fixed (Affini	7.19%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
ANZ	Investment 3 year Fixed	6.99%	600.00	10/m	✓	Both	90%	No max	✗		AA
Arab Bank Australia	Investment 3 year Fixed	7.39%	250.00	8/m	✗	Both	95%	No max	✗		A-2
Aussie Home Loans	Investment 3 year Fixed	7.09%	675.00	Nil	✓	Both	90%	No max	✗		N/A

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Rates are correct as at 17th September 2009
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INVESTMENT 3 YEAR FIXED

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home loan star ratings

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%	S+P Rating
			Upfront	Ongoing							
★★★★											
Austral Mortgage	Inv AdvantagePlus 3y Fxd	7.10%	350.00	Nil	✓	Both	90%	5,000,000.00	✓		N/A
Australian Central CU	Investment 3 year Fixed	7.19%	1085.00	7/m	✓	Both	95%	No max	✗		N/A
Bank of Queensland	Investment 3 year Fixed	6.99%	595.00	8/m	✓	Both	95%	No max	✗		BBB+
BankSA	Super Fund HomeLn 3y Fxd (	7.64%	1600.00	12/m	✓	Both	72%	No max	✗		AA+
BankWest	Investment 3 year Fixed	7.14%	700.00	12/m	✓	Both	90%	No max	✗		AA
Bendigo Bank	Investment 3 year Fixed	6.99%	710.00	8/m	✓	Both	90%	No max	✗		BBB+
CairnsPenny Savings&Loan	Inv 3 year fixed	6.95%	760.00	15/q	✓	Both	90%	1,000,000.00	✗		N/A
CHS Home Loans	Investment 3 year Fixed	7.29%	700.00	8/m	✓	P+I	90%	No max	✗		N/A
Commonwealth Bank	Investment 3 year Fixed	7.29%	750.00	8/m	✓	Both	90%	No max	✗		AA
Commonwealth Bank	Investment 3 year Fixed (Weal	7.29%	750.00	8/m	✓	Both	90%	No max	✗		AA
Community CPS Australia	Inv Parent HL 3yr Fixed	6.89%	845.00	Nil	✓	Both	95%	1,000,000.00	✗		N/A
Community First CU	Inv True 3 year Fixed	6.69%	500.00	Nil	✓	Both	95%	1,000,000.00	✓		N/A
CUA	Investment 3 year Fixed	6.99%	795.00	Nil	✓	Both	97%	No max	✓		N/A
ECU Australia	Inv Premium 3 year Fxd	7.15%	800.00	Nil	✓	Both	95%	No max	✗		N/A
Encompass Credit Union	Investment 3 year Fixed	6.49%	910.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
Gateway Credit Union	Investment 3 year Fixed	6.59%	600.00	Nil	✓	Both	80%	No max	✗		N/A
Heritage Building Soc	Investment 3 year Fixed	6.65%	600.00	5/m	✓	Both	80%	No max	✗		BBB
Homeloans	Inv Balanced Special 3yr	7.16%	894.00	Nil	✓	Both	90%	No max	✓		N/A
HomeSide Lending	Investment 3 year Fixed	6.89%	762.50	10/m	✓	Both	95%	No max	✗		AA
HomeSide Lending	Inv HomePlus 3yrFxd 250+	6.89%	762.50	10/m	✓	Both	95%	No max	✗		AA
Homestar Finance	Investment 3yr Fixed	7.09%	Nil	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Horizon Credit Union	Investment 3 year Fixed	6.89%	935.00	Nil	✓	Both	95%	No max	✗		N/A
Hume Building Society	Investment 3 year Fixed	7.00%	675.00	Nil	✓	Both	95%	2,000,000.00	✗		N/A
IMB Limited	Investment 3 year Fixed	7.09%	758.50	6/m	✓	Both	95%	No max	✗		BBB
ING Direct	Investment 3 year Fixed	7.09%	719.00	Nil	✓	Both	90%	2,000,000.00	✗		AA
Laiki Bank	Investment 3 year Fixed	6.89%	775.00	10/m	✓	Both	80%	No max	✗		N/A
Lifeplan Funds Managemnt	Investment 3 year Fixed	6.49%	675.00	Nil	✓	Both	95%	600,000.00	✗		N/A
Lifeplan Funds Managemnt	Inv FlexiSmart 3yr Fxd	6.49%	497.13	Nil	✓	P+I	95%	600,000.00	✗		N/A
ME Bank	Investment 3 year Fixed	7.05%	Nil	Nil	✓	Both	95%	No max	✗		BBB
ME Bank	Inv SuperMember 3yr Fxd	6.85%	Nil	Nil	✓	Both	95%	No max	✗		BBB
mecu	Investment 3 year Fixed	6.69%	595.00	Nil	✗	P+I	95%	No max	✗		N/A
MyRate	Investment 3 year Fixed	7.08%	Nil	Nil	✓	Both	90%	2,000,000.00	✗		N/A
MyState Financial	Investment 3 year Fixed	7.09%	932.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
nab	Inv Tailored 3yr Fxd IO	7.09%	600.00	8/m	✓	IO	95%	No max	✗		AA

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INVESTMENT 3 YEAR FIXED

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home loan star ratings

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%	S+P Rating
			Upfront	Ongoing							
★★★★											
NSW Teachers CU	Inv IO 3 year Fixed	6.99%	675.00	Nil	✗	IO	95%	No max	✗		N/A
NSW Teachers CU	Inv Option 3 year Fixed	6.89%	675.00	Nil	✗	P+I	95%	No max	✗		N/A
Orange Credit Union	Inv 3 year Fixed	7.14%	525.00	Nil	✓	Both	97%	No max	✗		N/A
Police & Nurses Cred Soc	Investment 3 year Fixed	6.99%	650.00	5/m	✓	Both	95%	No max	✗		N/A
Police Credit	Investment 3 year Fixed	6.89%	600.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
Qantas Staff CU	Inv Options 3yr Fxd IO	6.69%	600.00	Nil	✓	IO	80%	3,000,000.00	✗		N/A
Qld Teachers CU	Investment 3 year Fixed	6.99%	548.00	Nil	✓	Both	95%	No max	✗		N/A
RAMS Home Loans	Inv Fixed ProPack1 3yr	7.19%	845.00	300/a	✓	Both	90%	499,999.99	✗		AA
RAMS Home Loans	Inv Fixed Rate 3yr	7.19%	845.00	120/a	✓	Both	90%	No max	✗		AA
Savings & Loans Cred Un	Inv Discount 3 year Fxd	6.99%	885.00	8/m	✓	Both	95%	No max	✗		N/A
Savings & Loans Cred Un	Investment 3 year Fixed	7.09%	885.00	Nil	✓	Both	95%	No max	✓		N/A
St George Bank	Super Fund HomeLn 3y Fxd	7.64%	1600.00	12/m	✓	Both	72%	No max	✗		AA+
St George Bank	Super Fund HomeLn 3y Fxd (	7.64%	1600.00	12/m	✓	Both	72%	No max	✗		AA+
State Custodians	Inv Standard 3yr Fixed	6.90%	965.00	Nil	✗	Both	90%	2,500,000.00	✗		N/A
Suncorp Bank	Investment 3 year Fixed	6.99%	600.00	10/m	✓	Both	95%	No max	✗		A+
Sydney Credit Union	Inv 3 year fixed	6.99%	760.00	Nil	✓	Both	95%	No max	✗		N/A
University Credit Soc	Investment 3 year Fixed	6.99%	567.75	Nil	✗	Both	95%	No max	✗		N/A
Victoria Teachers CU	Inv Standard 3yr Fixed	6.99%	192.50	Nil	✓	Both	95%	No max	✗		N/A
Westpac	Investment 3 year Fixed	7.19%	900.00	8/m	✓	Both	97%	No max	✗		AA

★★											
Adelaide Bank	Inv SmartDoc 3yr Fixed	7.99%	695.00	10/m	✓	Both	80%	2,000,000.00	✓		BBB+
AIMS Home Loans	Inv Money Saver 3yr Fxd	6.60%	990.00	Nil	✓	Both	85%	1,000,000.00	✗		N/A
AIMS Home Loans	Investment 3 Year Fixed	7.91%	660.00	Nil	✗	Both	85%	1,000,000.00	✗		N/A
Alliance One CreditUnion	Inv Your Choice 3yr Fxd	7.25%	1068.88	Nil	✓	P+I	90%	400,000.00	✓		N/A
AMP Banking	Investment 3 year Fixed	7.19%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
Assured Home Loans	Inv Rate Breaker 3yr Fxd	7.89%	3502.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
B & E	Investment 3 year Fixed	7.29%	650.00	8/m	✓	P+I	95%	No max	✓		N/A
B & E	Inv Discounted 3yr Fxd	7.19%	650.00	8/m	✓	P+I	95%	No max	✗		N/A
Bananacoast Community CU	Investment 3 year Fixed	6.99%	740.00	Nil	✗	Both	95%	7,000,000.00	✗		N/A
BankSA	Super Fund HomeLn 3y Fxd	7.64%	1600.00	12/m	✓	Both	72%	No max	✗		AA+
BMC Mortgage	Inv Origin 3 year Fixed	7.45%	735.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Citibank	Investment 3 year Fixed	7.49%	649.00	8/m	✓	Both	90%	4,000,000.00	✗		A+
FCCS Credit Union	Inv ValuePlus 3yr Fxd IO	7.55%	732.50	Nil	✓	IO	95%	No max	✗		N/A
FCCS Credit Union	Inv Value Plus 3yr Fxd	7.40%	732.50	Nil	✓	Both	95%	No max	✗		N/A
First Option CU	Inv 3 year fixed	7.10%	752.00	Nil	✓	Both	95%	No max	✓		N/A

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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%	S+P Rating
			Upfront	Ongoing							
★★											
Greater Building Society	Investment 25-36mths fxd	7.40%	Nil	Nil	✗	Both	No max	✗	✗		BBB+
Homeloans	Inv Smart Saver 3yr Fxd	7.49%	989.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
La Trobe Financial Servs	Invt Home Loan 3yr Fxd	7.19%	1652.50	300/a	✓	Both	95%	1,500,000.00	✗		N/A
Maitland Mutual BS	Invt Premium 3yr Fixed	7.40%	300.00	Nil	✓	Both	95%	No max	✓		N/A
Plenty Credit Union	Investment 3 year Fixed	6.45%	1259.00	Nil	✓	Both	95%	500,000.00	✗		N/A
Police CU SA	Investment 3 year Fixed	7.59%	794.59	Nil	✓	Both	95%	No max	✗		N/A
QuickDirect Online Mort	Inv 3 year Fixed	7.10%	Nil	Nil	✓	Both	90%	No max	✗		N/A
Rate Busters	Inv FeeBuster 3yr Fixed	8.06%	220.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Rate Busters	Inv 3yr Fixed	7.79%	2145.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
RESI Mortgage Corp	Invt Complete 3yr Fixed	7.29%	1027.50	Nil	✓	Both	95%	2,000,000.00	✗		N/A
Select Credit Union	Super Invt Loan 3yr Fxd	6.69%	737.00	Nil	✗	Both	95%	No max	✗		N/A
TIO Banking	Investment 3 yr Fixed	7.15%	1180.00	10/m	✗	Both	95%	No max	✗		N/A
★											
Assured Home Loans	Inv EasyStart 3yr Fxd	8.17%	752.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Homeloans	Inv Premium 3yr Fixed	8.16%	430.00	Nil	✗	Both	90%	2,000,000.00	✗		N/A
Homeloans	Inv Premium Pro Pack 3yr	8.16%	365.00	330/a	✗	Both	90%	1,500,000.00	✗		N/A

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INVESTMENT 3 YEAR FIXED

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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%	S+p Rating
			Upfront	Ongoing							
★★★★★ "outstanding value"											
BankSA	Investment 5 year Fixed (Adva	7.79%	700.00	10/m	✓	Both	95%	No max	✗		AA+
nab	Inv Standard HL 5yr Fxd (nab	7.69%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Inv Standard HL 5yr Fxd (Priva	7.69%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Inv Standard HL 5yr Fxd (Choi	7.69%	600.00	8/m	✓	P+I	95%	No max	✗		AA
Newcastle Permanent	Investment 5 year Fixed	7.59%	400.00	Nil	✓	Both	95%	No max	✗		BBB+
St George Bank	Investment 5 year Fixed	7.79%	700.00	10/m	✓	Both	95%	No max	✗		AA+
St George Bank	Investment 5 year Fixed (Adva	7.79%	700.00	10/m	✓	Both	95%	No max	✗		AA+
★★★★★											
A M O Group	Inv 5 year Fixed	7.59%	1190.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
BankSA	Investment 5 year Fixed	7.79%	700.00	10/m	✓	Both	95%	No max	✗		AA+
HSBC	Investment 5 year Fixed	7.60%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
HSBC	Investment 5 year Fixed (Prem	7.60%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
HSBC	Investment 5 year Fixed (Pow	7.60%	825.00	Nil	✓	Both	90%	7,500,000.00	✗		AA
Illawarra CU NSW	Investment 5 year Fixed	7.65%	957.50	8/m	✓	Both	95%	No max	✗		N/A
Mortgage Ezy	Inv 5 year Fixed Prof	7.69%	1107.00	99/q	✓	Both	98%	500,000.00	✗		N/A
nab	Inv Tailored 5yr Fxd IO (Privat	7.79%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Inv Tailored 5yr Fxd IO (nab @	7.79%	600.00	8/m	✓	IO	95%	No max	✗		AA
nab	Inv Standard HL 5yr Fxd	7.69%	600.00	8/m	✓	P+I	95%	No max	✗		AA
nab	Inv Tailored 5yr Fxd IO (Choic	7.79%	600.00	8/m	✓	IO	95%	No max	✗		AA
Qld Police Credit Union	Investment 5 year Fixed	7.65%	676.00	Nil	✓	Both	97%	No max	✗		N/A
RAMS Home Loans	Inv Fixed Rate 5yr	7.64%	845.00	120/a	✓	Both	90%	No max	✗		AA
RAMS Home Loans	Inv Fixed ProPack1 5yr	7.64%	845.00	300/a	✓	Both	90%	499,999.99	✗		AA
SERVICE ONE Members Ba	Investment 5 year Fixed	7.50%	600.00	8/m	✓	Both	97%	1,300,000.00	✗		N/A
Unicom Credit Union	Investment 5 year Fixed	7.65%	957.50	8/m	✓	Both	95%	No max	✗		N/A
Westpac	Investment 5 year Fixed (Prem	7.84%	900.00	8/m	✓	Both	97%	No max	✗		AA
★★★											
Alliance One CreditUnion	Invnt Your Choice 5yr Fxd	7.85%	1068.88	Nil	✓	P+I	90%	400,000.00	✓		N/A
ANZ	Investment 5 year Fixed	7.74%	600.00	10/m	✓	Both	90%	No max	✗		AA
Arab Bank Australia	Investment 5 year Fixed	7.99%	250.00	8/m	✗	Both	95%	No max	✗		A-2
Aussie Home Loans	Investment 5 year Fixed	7.69%	675.00	Nil	✓	Both	90%	No max	✗		N/A
Austral Mortgage	Inv AdvantagePlus 5y Fxd	7.75%	350.00	Nil	✓	Both	90%	5,000,000.00	✓		N/A
Australian Central CU	Investment 5 year Fixed	7.79%	1085.00	7/m	✓	Both	95%	No max	✗		N/A
Bank of Queensland	Investment 5 year Fixed	7.69%	595.00	8/m	✓	Both	95%	No max	✗		BBB+

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INVESTMENT 5 YEAR FIXED

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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%	S+p Rating
			Upfront	Ongoing							
★★★★											
BankSA	Super Fund HomeLn 5y Fxd	8.19%	1600.00	12/m	✓	Both	72%	No max	✗		AA+
BankSA	Super Fund HomeLn 5y Fxd (	8.19%	1600.00	12/m	✓	Both	72%	No max	✗		AA+
BankWest	Investment 5 year Fixed	7.79%	700.00	12/m	✓	Both	90%	No max	✗		AA
Bendigo Bank	Investment 5 year Fixed	7.64%	710.00	8/m	✓	Both	90%	No max	✗		BBB+
CHS Home Loans	Investment 5 year Fixed	7.79%	700.00	8/m	✓	P+I	90%	No max	✗		N/A
Commonwealth Bank	Investment 5 year Fixed (Weal	7.79%	750.00	8/m	✓	Both	90%	No max	✗		AA
Commonwealth Bank	Investment 5 year Fixed	7.79%	750.00	8/m	✓	Both	90%	No max	✗		AA
Community CPS Australia	Invnt Parent HL 5yr Fixed	7.69%	845.00	Nil	✓	Both	95%	1,000,000.00	✗		N/A
CUA	Investment 5 year Fixed	7.79%	795.00	Nil	✓	Both	97%	No max	✓		N/A
ECU Australia	Inv Premium 5 year Fxd	7.90%	800.00	Nil	✓	Both	95%	No max	✗		N/A
Encompass Credit Union	Investment 5 year Fixed	7.29%	910.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
Heritage Building Soc	Investment 5 year Fixed	7.29%	600.00	5/m	✓	Both	80%	No max	✗		BBB
Homeloans	Inv Balanced Special 5yr	7.81%	894.00	Nil	✓	Both	90%	No max	✓		N/A
HomeSide Lending	Investment 5 year Fixed	7.59%	762.50	10/m	✓	Both	95%	No max	✗		AA
HomeSide Lending	Inv HomePlus 5yrFxd 250+	7.59%	762.50	10/m	✓	Both	95%	No max	✗		AA
Homestar Finance	Investment 5yr Fixed	7.74%	Nil	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Hume Building Society	Investment 5 year Fixed	7.70%	675.00	Nil	✓	Both	95%	2,000,000.00	✗		N/A
IMB Limited	Investment 5 year Fixed	7.79%	758.50	6/m	✓	Both	95%	No max	✗		BBB
ING Direct	Investment 5 year Fixed	7.74%	719.00	Nil	✓	Both	90%	2,000,000.00	✗		AA
Laiki Bank	Investment 5 year Fixed	7.79%	775.00	10/m	✓	Both	80%	No max	✗		N/A
Lifeplan Funds Managemnt	Investment 5 year Fixed	7.19%	675.00	Nil	✓	Both	95%	600,000.00	✗		N/A
Lifeplan Funds Managemnt	Invnt FlexiSmart 5yr Fxd	7.19%	497.13	Nil	✓	P+I	95%	600,000.00	✗		N/A
ME Bank	Investment 5 year Fixed	7.70%	Nil	Nil	✓	Both	95%	No max	✗		BBB
ME Bank	Invnt SuperMember 5yr Fxd	7.50%	Nil	Nil	✓	Both	95%	No max	✗		BBB
MyState Financial	Investment 5 year Fixed	7.69%	932.00	Nil	✓	P+I	95%	1,000,000.00	✗		N/A
nab	Inv Tailored 5yr Fxd IO	7.79%	600.00	8/m	✓	IO	95%	No max	✗		AA
Plenty Credit Union	Investment 5 year Fixed	6.95%	1259.00	Nil	✓	Both	95%	500,000.00	✗		N/A
Police Credit	Investment 5 year Fixed	7.59%	600.00	Nil	✓	Both	90%	1,000,000.00	✗		N/A
Savings & Loans Cred Un	Investment 5 year Fixed	7.79%	885.00	Nil	✓	Both	95%	No max	✓		N/A
Savings & Loans Cred Un	Inv Discount 5 year Fxd	7.69%	885.00	8/m	✓	Both	95%	No max	✓		N/A
St George Bank	Super Fund HomeLn 5y Fxd	8.19%	1600.00	12/m	✓	Both	72%	No max	✗		AA+
St George Bank	Super Fund HomeLn 5y Fxd (	8.19%	1600.00	12/m	✓	Both	72%	No max	✗		AA+
State Custodians	Invnt Standard 5yr Fixed	7.53%	715.00	Nil	✗	Both	90%	2,500,000.00	✗		N/A
Suncorp Bank	Investment 5 year Fixed	7.74%	600.00	10/m	✓	Both	95%	No max	✗		A+
University Credit Soc	Investment 5 year Fixed	7.74%	567.75	Nil	✗	Both	95%	No max	✗		N/A

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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%	S+P Rating
			Upfront	Ongoing							
★★★											
Victoria Teachers CU	Invt Standard 5yr Fixed	7.74%	192.50	Nil	✓	Both	95%	No max	✗		N/A
Westpac	Investment 5 year Fixed	7.84%	900.00	8/m	✓	Both	97%	No max	✗		AA
★★											
Adelaide Bank	Inv SmartDoc 5yr Fixed	8.64%	695.00	10/m	✓	Both	80%	2,000,000.00	✓		BBB+
AIMS Home Loans	Investment 5 year Fixed	8.24%	660.00	Nil	✗	Both	85%	1,000,000.00	✗		N/A
AIMS Home Loans	Inv Money Saver 5yr Fxd	7.28%	990.00	Nil	✓	Both	85%	1,000,000.00	✗		N/A
AMP Banking	Investment 5 year Fixed (Sele	7.99%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
AMP Banking	Investment 5 year Fixed	7.99%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
AMP Banking	Investment 5 year Fixed (Affini	7.99%	895.00	Nil	✗	Both	90%	2,500,000.00	✗		A
Assured Home Loans	Inv Rate Breaker 5yr Fxd	8.30%	3502.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
B & E	Investment 5 year Fixed	7.99%	650.00	8/m	✓	P+I	95%	No max	✓		N/A
B & E	Invt Discounted 5yr Fxd	7.89%	650.00	8/m	✓	P+I	95%	No max	✗		N/A
Bananacoast Community CU	Investment 5 year Fixed	7.99%	740.00	Nil	✗	Both	95%	7,000,000.00	✗		N/A
BMC Mortgage	Invt Origin 5 year Fixed	8.20%	735.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Citibank	Investment 5 year Fixed	7.99%	649.00	8/m	✓	Both	90%	4,000,000.00	✗		A+
FCCS Credit Union	Inv Value Plus 5yr Fxd	7.90%	732.50	Nil	✓	Both	95%	No max	✗		N/A
FCCS Credit Union	Inv ValuePlus 5yr Fxd IO	8.05%	732.50	Nil	✓	IO	95%	No max	✗		N/A
Greater Building Society	Investment 49-60mths fxd	7.90%	Nil	Nil	✗	Both		No max	✗		BBB+
Homeloans	Inv Smart Saver 5yr Fxd	8.14%	989.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
MyRate	Investment 5 year Fixed	7.73%	Nil	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Police & Nurses Cred Soc	Investment 5 year Fixed	7.64%	650.00	5/m	✓	Both	95%	No max	✗		N/A
Police CU SA	Investment 5 year Fixed	7.99%	794.59	Nil	✓	Both	95%	No max	✗		N/A
QuickDirect Online Mort	Inv 5 year Fixed	7.75%	Nil	Nil	✓	Both	90%	No max	✗		N/A
Rate Busters	Inv 5yr Fixed	8.20%	2145.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Rate Busters	Inv FeeBuster 5yr Fixed	8.47%	220.00	Nil	✓	Both	90%	2,000,000.00	✗		N/A
RESI Mortgage Corp	Invt Complete 5yr Fixed	7.99%	1027.50	Nil	✓	Both	95%	2,000,000.00	✗		N/A
TIO Banking	Investment 5 yr Fixed	7.75%	1180.00	10/m	✗	Both	95%	No max	✗		N/A
★											
Assured Home Loans	Inv EasyStart 5yr Fxd	8.58%	752.50	Nil	✓	Both	90%	2,000,000.00	✗		N/A
Homeloans	Inv Premium 5yr Fixed	8.76%	430.00	Nil	✗	Both	90%	2,000,000.00	✗		N/A
Homeloans	Inv Premium Pro Pack 5yr	8.76%	365.00	330/a	✗	Both	90%	1,500,000.00	✗		N/A

your guide to product excellence

Rates are correct as at 17th September 2009
Analysis based on six months to 1st September 20

INVESTMENT 5 YEAR FIXED

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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	S+P Rating
			Upfront	Ongoing						
★★★★★ "outstanding value"										
ANZ	Equity Manager (Prof Equity Mgr \$250k+)	5.36	600.00	150/a	✗	✓	90%	No max	Semi-Annual	AA
ANZ	Equity Manager (Breakfree EqtyMgr \$250k+)	5.36	Nil	340/a	✗	✓	90%	No max	Semi-Annual	AA
nab	Portfolio Facility >250K	5.31	Nil	550/a	✓	✓	90%	499,999.99	Annual	AA
Newcastle Permanent	Real Equity (PremiumPlus Pkg LOC<500k)	5.11	Nil	300/a	✗	✓	90%	499,999.99	Annual	BBB+
Select Credit Union	Super Equity Access	5.49	737.00	Nil	✓	✓	95%	No max	Annual	N/A
St George Bank	Portfolio Loan (Port Advantage Pkg\$250K+)	5.19	100.00	395/a	✓	✓	90%	No max	N/A	AA+
★ "rising star"										
RAMS Home Loans	Smartway ProPack 1	4.99	845.00	300/a	✗	✗	90%	499,999.99	N/A	AA
Reduce Home Loans	Line of Credit	4.99	120.00	Nil	✓	✗	93%	750,000.00	N/A	
★★★★★										
ANZ	Equity Manager	5.96	600.00	150/a	✗	✓	90%	No max	Semi-Annual	AA
Bank of Queensland	Line of Credit (Line of Credit Pkg>\$250k)	5.29	100.00	375/a	✗	✓	90%	No max	Annual	BBB+
Commonwealth Bank	Viridian Line of Credit (Virid LOC Wealth Pkg<350)	5.34	150.00	350/a	✗	✗	90%	349,999.99	Annual	AA
Commonwealth Bank	CALIA+	5.64	820.00	Nil	✗	✓	80%	No max	N/A	AA
Gateway Credit Union	EquitiSmart Home Loan	5.64	600.00	Nil	✗	✗	80%	No max	Annual	N/A
HomeSide Lending	Peak Perform Disc \$250k+	5.22	762.50	70/s	✗	✗	90%	No max	Annual	AA
HSBC	Home Equity Loan (LOC Power Vtge Pkg <500k)	5.17	525.00	20/m	✓	✗	80.00%	499,999.99	Annual	AA
nab	Flexi Plus (Flexi Plus Choice Pkg)	5.74	Nil	395/a	✗	✓	90%	No max	Annual	AA
nab	Flexi Plus	5.89	600.00	250/a	✗	✓	90%	No max	Annual	AA
nab	Home Equity LOC	5.22	600.00	15/m	✗	✓	90%	No max	Annual	AA
RAMS Home Loans	LOC Pro Pack 1	5.29	845.00	300/a	✗	✓	90%	499,999.99	N/A	AA
Savings & Loans Cred Un	Disc Line of Cred >\$150k	5.45	885.00	8/m	✗	✗	90%	No max	Annual	N/A
State Custodians	Line of Credit	4.79	675.00	345/a	✗	✓	90%	2,000,000.00	N/A	N/A
Westpac	Equity Access Loan (Equity Prem Adv Pkg 250+)	5.26	150.00	395/a	✗	✓	92%	No max	Semi-Annual	AA
★★★										
A M O Group	Line of Credit	5.36	1165.00	Nil	✗	✗	90%	2,000,000.00	N/A	N/A
AMP Banking	Classic LOC (Prof Pack LOC <\$750k Pkg)	5.44	545.00	349/a	✓	✗	90%	749,999.99	Annual	A
AMP Banking	Select T2 LOC Pkg	5.34	645.00	349/a	✓	✗	90%	2,000,000.00	Annual	A
Arab Bank Australia	Line of Credit	6.20	600.00	150/a	✗	✓	90%	500,000.00	Annual	A-2
Assured Home Loans	Rate Breaker LOC	5.35	3502.50	Nil	✓	✓	90%	2,000,000.00	N/A	N/A
Austral Mortgage	Homebuyer Plus	5.90	700.00	150/a	✗	✗	90%	5,000,000.00	N/A	N/A
Australian Central CU	Line of Credit (Line of Credit >250k Pkg)	5.19	100.00	325/a	✗	✗	90%	No max	Annual	N/A
Australian Central CU	Line of Credit	5.89	1030.00	10/m	✗	✗	90%	No max	Annual	N/A

your guide to product excellence

Rates are correct as at 17th September 2009
Analysis based on six months to 1st September

REVOLVING LINE OF CREDIT

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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	S+P Rating
			Upfront	Ongoing						
★★★										
Bananacoast Community CU	All-In-One Premier	5.10	740.00	Nil	✗	✓	90%	No max	Annual	N/A
Bananacoast Community CU	All-in-One Standard	5.80	740.00	Nil	✗	✓	90%	7,000,000.00	Annual	N/A
Bank of Queensland	Line of Credit	6.14	595.00	10/m	✗	✓	90%	No max	Annual	BBB+
BankSA	Portfolio Loan	5.89	800.00	14/m	✓	✓	90%	No max	N/A	AA+
BankSA	Portfolio Loan (Port Advantage Pkg 250k+)	5.19	100.00	395/a	✓	✓	90%	No max	N/A	AA+
Bendigo Bank	Home Equity Loan	6.00	710.00	8/m	✗	✗	90%	No max	N/A	BBB+
Bendigo Bank	Home Equity Loan (Equity Home Loan Pkg)	5.50	685.00	8/m	✗	✗	90%	No max	N/A	BBB+
Bendigo Bank	Home Equity Loan (Equity Home Ln Pkg Plus)	5.30	685.00	8/m	✗	✗	90%	No max	N/A	BBB+
BMC Mortgage	Challenger LOC	5.65	660.00	Nil	✗	✗	90%	750,000.00	N/A	N/A
CHS Home Loans	Residential Equity	5.84	700.00	12/m	✗	✗	90%	No max	Annual	N/A
Citibank	Mortgage Power LOC (Mort Plus LOC Pkg <\$500k)	6.06	250.00	350/a	✓	✗	90%	499,999.99	N/A	A+
Coastline Credit Union	Home Equity Access 150k+	5.41	755.00	5/m	✗	✗	90%	No max	Annual	N/A
Collins Home Loans	Line of Credit	5.72	875.00	Nil	✓	✓	90%	2,000,000.00	N/A	N/A
Commonwealth Bank	Viridian Line of Credit	5.84	750.00	12/m	✗	✗	90%	No max	Annual	AA
Community CPS Australia	All-in-One Account	5.94	695.00	Nil	✓	✓	90%	2,000,000.00	Annual	N/A
Companion CU	Line Of Credit	5.71	558.00	10/m	✗	✗	90%	No max	Annual	N/A
CUA	Mortgage Freedom \$250k+	5.52	795.00	Nil	✗	✓	97%	1,000,000.00	N/A	N/A
Defence Force CU	Smart Mover	5.79	Nil	300/a	✗	✓	80%	1,500,000.00	N/A	N/A
Family First CU	Smart Credit	6.00	1140.00	Nil	✗	✗	90%	No max	Annual	N/A
Heritage Building Soc	Living Equity	5.52	600.00	8/m	✓	✗	85%	500,000.00	Annual	BBB
Heritage Building Soc	Living Equity (Living Eqty Profess Pkg)	5.07	Nil	250/a	✓	✗	85%	No max	Annual	BBB
Homeloans	Premium LOC	5.39	430.00	Nil	✗	✗	90%	2,000,000.00	N/A	N/A
Homeloans	All In One	5.19	365.00	330/a	✗	✗	90%	2,000,000.00	N/A	N/A
Homeloans	Premium LOC Pro Pack	5.29	365.00	330/a	✗	✗	90%	1,500,000.00	N/A	N/A
Homestar Finance	Equitymax Line of Credit	5.74	Nil	300/a	✓	✓	90%	2,500,000.00	N/A	N/A
Horizon Credit Union	Handy Loan	5.85	785.00	5/m	✓	✗	80%	No max	Annual	N/A
HSBC	Home Equity Loan	5.82	825.00	Nil	✓	✗	80.00%	1,000,000.00	Annual	AA
Hunter United Credit Un	Home Equity	5.94	930.00	5/m	✗	✗	80%	No max	N/A	N/A
Illawarra CU NSW	All in One	5.77	957.50	Nil	✗	✗	80%	No max	N/A	N/A
IMB Limited	Equity Line Advantage	5.80	758.50	Nil	✓	✗	90%	No max	Annual	BBB
ING Direct	Smart Home Loan	5.69	220.00	180/a	✗	✓	90%	299,999.99	N/A	AA
ING Direct	Action Equity Loan	5.69	220.00	Nil	✗	✓	90%	2,000,000.00	N/A	AA
Intech Credit Union	Mortgage Master	5.98	835.00	Nil	✓	✗	80%	750,000.00	Annual	N/A
Karpaty Credit Union	Professional Package	5.60	1075.00	150/a	✓	✓	90%	1,000,000.00	Semi-Annual	N/A

your guide to product excellence



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	S+P Rating
			Upfront	Ongoing						

★★★★										
Maleny & District Commun	Advantages Plus LOC	5.30	770.00	299/a	✗	✓	95%	No max	Annual	N/A
Maritime Mining & Power	Tide you Over HomeEquity	5.82	875.00	Nil	✓	✗	70%	No max	N/A	N/A
mecu	Home Equity	5.55	595.00	12.50/m	✓	✗	80%	No max	N/A	N/A
MoneyMax	Equity Manager	5.64	1140.00	Nil	✗	✗	97%	250,000.00	N/A	N/A
Mortgage Ezy	Niva Line of Credit	5.29	667.00	99/q	✓	✗	93%	2,000,000.00	N/A	N/A
MyRate	All-in-One Loan <600K	5.50	Nil	Nil	✗	✓	90%	599,999.99	N/A	N/A
Newcastle Permanent	Real Equity	5.76	400.00	7/m	✗	✓	90%	No max	Annual	BBB+
Police CU SA	Equity Plus Home Saver	6.02	836.08	Nil	✓	✗	90%	500,000.00	Annual	N/A
Powerstate Credit Union	Flexi Power	5.77	732.25	Nil	✓	✗	90%	No max	N/A	N/A
Qantas Staff CU	Access Loan	5.44	600.00	Nil	✗	✗	80%	3,000,000.00	N/A	N/A
Qld Teachers CU	Home Loan Overdraft	5.84	548.00	Nil	✓	✗	80%	No max	N/A	N/A
Queenslanders CU	Home Action Ac	5.89	595.00	8/m	✗	✓	80.00%	No max	Annual	N/A
RAMS Home Loans	Line of Credit	5.59	845.00	200/a	✗	✓	90%	No max	N/A	AA
Rate Busters	Fee Buster Line of Cred	5.40	220.00	Nil	✓	✓	90%	2,000,000.00	N/A	N/A
Rate Busters	Line of Credit	5.13	2145.00	Nil	✓	✓	90%	2,000,000.00	N/A	N/A
RESI Mortgage Corp	Line of Credit	5.77	632.50	Nil	✗	✓	90%	1,000,000.00	N/A	N/A
Savings & Loans Cred Un	Line of Credit	5.95	885.00	Nil	✗	✗	90%	No max	Annual	N/A
St George Bank	Portfolio Loan	5.89	800.00	200/a	✓	✓	90%	No max	N/A	AA+
Suncorp Bank	Equity Home Loan	5.80	600.00	10/m	✗	✓	90%	No max	N/A	A+
Suncorp Bank	Asset Line of Credit	5.80	600.00	10/m	✗	✓	90%	No max	N/A	A+
Suncorp Bank	Asset Line of Credit (My Home Pkg LOC \$250k+)	5.10	Nil	25/m	✗	✓	90%	No max	N/A	A+
Sydney Credit Union	Sydney Saver	5.81	760.00	Nil	✗	✗	95%	No max	N/A	N/A
United Community	All-In-One Account	5.94	695.00	Nil	✓	✓	90%	2,000,000.00	Annual	N/A
University Credit Soc	Equity Access	5.70	567.75	Nil	✗	✗	80%	No max	Annual	N/A
University Credit Soc	Mortgage Sec Pers Loan	5.35	567.75	Nil	✗	✗	95%	No max	N/A	N/A
Victoria Teachers CU	Revolving LOC L91	5.52	600.00	150/a	✗	✗	90%	No max	N/A	N/A
Westpac	Equity Access Loan	5.96	750.00	10/m	✗	✓	92%	No max	Semi-Annual	AA

★★★										
Alliance One CreditUnion	Construction Overdraft	5.80	1068.88	Nil	✗	✗	95%	400,000.00	s a	N/A
Alliance One CreditUnion	All in One Line of Cred	6.00	1068.88	Nil	✓	✗	80%	400,000.00	Annual	N/A
AMP Banking	Classic LOC	6.09	895.00	10/m	✓	✗	90%	2,000,000.00	Annual	A
Assured Home Loans	Easy Start LOC	5.62	752.50	Nil	✓	✓	90%	2,000,000.00	N/A	N/A
Australian Defence CU	Home Equity Loan	6.19	400.00	Nil	✗	✗	80%	No max	N/A	N/A
BankWest	Equity Access	5.68	Nil	325/a	✗	✗	90%	No max	Annual	AA

your guide to product excellence



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	S+P Rating
			Upfront	Ongoing						
★★										
CairnsPenny Savings&Loan	Line of Credit	5.60	760.00	250/s	✗	✗	80%	1,000,000.00	N/A	N/A
Capricornia CU	Mortgage Line	5.78	990.00	Nil	✗	✗	80%	500,000.00	Annual	N/A
Citibank	Mortgage Power LOC	6.36	649.00	12/m	✓	✗	90%	1,000,000.00	N/A	A+
Encompass Credit Union	Equity Home Loan	5.95	910.00	Nil	✗	✗	80%	2,000,000.00	N/A	N/A
First Choice CreditUnion	Home Equity Loan	6.20	635.00	10/m	✗	✓	90%	No max	N/A	N/A
Karpaty Credit Union	Equity Loan	5.90	1075.00	Nil	✗	✗	90%	1,500,000.00	N/A	N/A
Maitland Mutual BS	Express Credit Facility	6.05	300.00	10/m	✗	✓	75%	No max	Annual	N/A
MyState Financial	Cash on Hand	5.81	832.00	150/a	✗	✓	80%	No max	Annual	N/A
Police & Nurses Cred Soc	Equity Access Account	6.09	650.00	8/m	✗	✗	90%	No max	Annual	N/A
Qld Professional CU	Amortising Equity Var	6.80	705.00	Nil	✗	✗	90%	No max	N/A	N/A
Qld Teachers CU	Home Equity-Var O/draft	6.14	515.00	Nil	✓	✗	80%	No max	N/A	N/A
Qld Teachers CU	Home Equity Ln Variable	5.94	515.00	Nil	✗	✗	85%	No max	N/A	N/A
RTA Staff CU	Home Equity	6.05	355.00	Nil	✗	✗	80%	No max	N/A	N/A
SERVICE ONE Members Bank	HomePlus	7.00	600.00	12/m	✗	✓	80%	1,300,000.00	Annual	N/A
Sutherland Credit Union	All Purpose	6.26	755.00	10/m	✓	✗	95%	750,000.00	Annual	N/A
TIO Banking	Home Equity Loan >\$50k	5.81	580.00	349/a	✗	✓	80%	No max	Annual	N/A
Unicom Credit Union	All in One	5.77	957.50	Nil	✗	✗	80%	No max	N/A	N/A
Wagga Mutual Credit Un	Line of Credit	5.57	1085.00	Nil	✓	✗	95%	500,000.00	Annual	N/A
Warwick Credit Union	LifeStyle Eqty > \$150k	6.10	982.00	5/m	✗	✓	95%	No max	Annual	N/A
★										
Australian Central CU	Amortising Equity Var	10.0	810.00	Nil	✗	✗	95%	No max	N/A	N/A
Orange Credit Union	Real Estate Sec Pers Ln	11.2	525.00	Nil	✗	✗	80%	No max	N/A	N/A
Reliance Credit Union	Mortgage Secured LOC	9.26	525.00	Nil	✗	✓	95%	1,000,000.00	N/A	N/A
Warwick Credit Union	Home Eqty Ln-Sec OthProp	7.35	982.00	10/m	✗	✗	80%	500,000.00	N/A	N/A
Warwick Credit Union	Home Equity Ln-Res Sec	6.85	982.00	10/m	✗	✗	80%	500,000.00	N/A	N/A

your guide to product excellence



HOME LOAN STAR RATINGS

What is the **CANSTAR CANNEX home loan star ratings**?

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

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

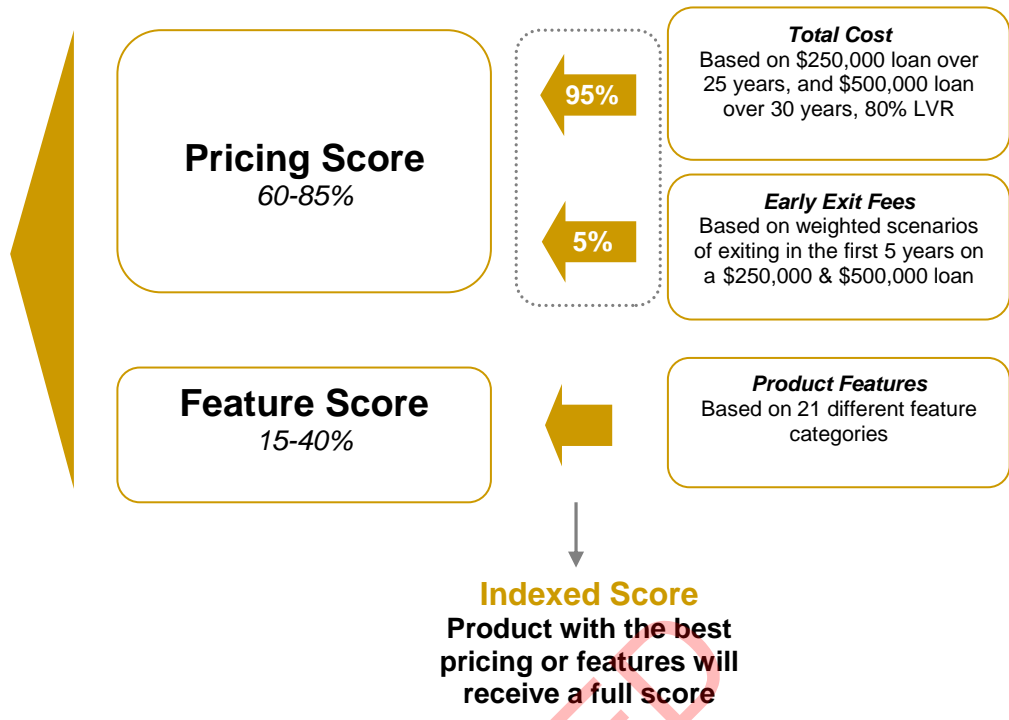
- Standard Home Loans
- Investment Home Loans
- 1, 2, 3 and 5 year Fixed Home Loans
- 1, 2, 3 and 5 year Investment Fixed Home Loans
- Line of Credit

How are the 'stars' calculated?

Each home loan reviewed for the **CANSTAR CANNEX 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 CANNEX 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				Features Weighting
	Total	\$250,000	\$500,000	Early Exit Fees	
Variable Rate Home Loan	75%	47.5%	47.50%	5%	25%
Fixed Rate Home Loans	85%	95%	0%	5%	15%
Revolving Line of Credit	60%	47.50%	47.50%	5%	40%
Investment Variable Home Loan	80%	47.50%	47.50%	5%	20%
Investment Fixed Rate Home Loans	85%	95%	0%	5%	15%

Pricing Score

CANSTAR CANNEX 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 30 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.

Exit Fees account for 5% of the Pricing star ratings score.

Early Exit Fee Score
Fee to terminate the loan **excluding interest adjustment cost where applicable**



Exit	Weighting
1 year	5%
2 year	20%
3 year	40%
4 year	25%
5 year	10%

Fees applicable at each year-end are indexed and then weighted to they provide the Early Exit Fee score.

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	8%	5%	5%	4%	4%	Regulations on amount and number of additional repayments
OFFSET FACILITY *	13%	9%	8%	4%	0%	Availability and access of offset account
TRANSACTIONAL HOME LOANS *	13%	9%	8%	4%	14%	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%	6%	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	4%	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%	3%	3%	3%	3%	Availability and cost of transferring loan
SECURITY REQUIREMENTS	3%	6%	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	2%	4%	2%	3%	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%	12%	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%	10%	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 CANNEX 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 CANNEX also monitors changes on an ongoing basis. The results are published in a variety of mediums (newspapers, magazines, television, websites etc).

Does CANSTAR CANNEX rate other product areas?

YES. CANSTAR CANNEX also rates the suite of banking and insurance products listed below. These star ratings use similar methodologies. This guarantees 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 CANNEX website <http://www.canstarcannex.com.au> if you would like to view the latest CANSTAR CANNEX star ratings reports of interest.

Agribusiness
Business banking
Car insurance
Credit cards
CFD trading
Deposit accounts
Direct Life
Health Insurance
Home & Contents
Home Loans
Life Insurance
Margin lending
Online broking
Package banking
Personal loans
Reward programs
Travel insurance



Low-doc home loans

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