

HOME LOAN STAR RATINGS

IN THIS REPORT: We research & rate over:

- 1,908 home loans
- from 110 lenders

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



HOME LOAN WAR RAMPS UP

Lenders have intensified their push for customers by raining down fixed rate bombs one after another to encourage borrowers to lock in.

When we last rated home loans in March, fixed rates were already falling at a rate not seen since June 2008. The momentum hasn't stopped and 3-year fixed rates in particular are now down to 5.39% at their lowest. That's a decrease of 2% since this time last year.

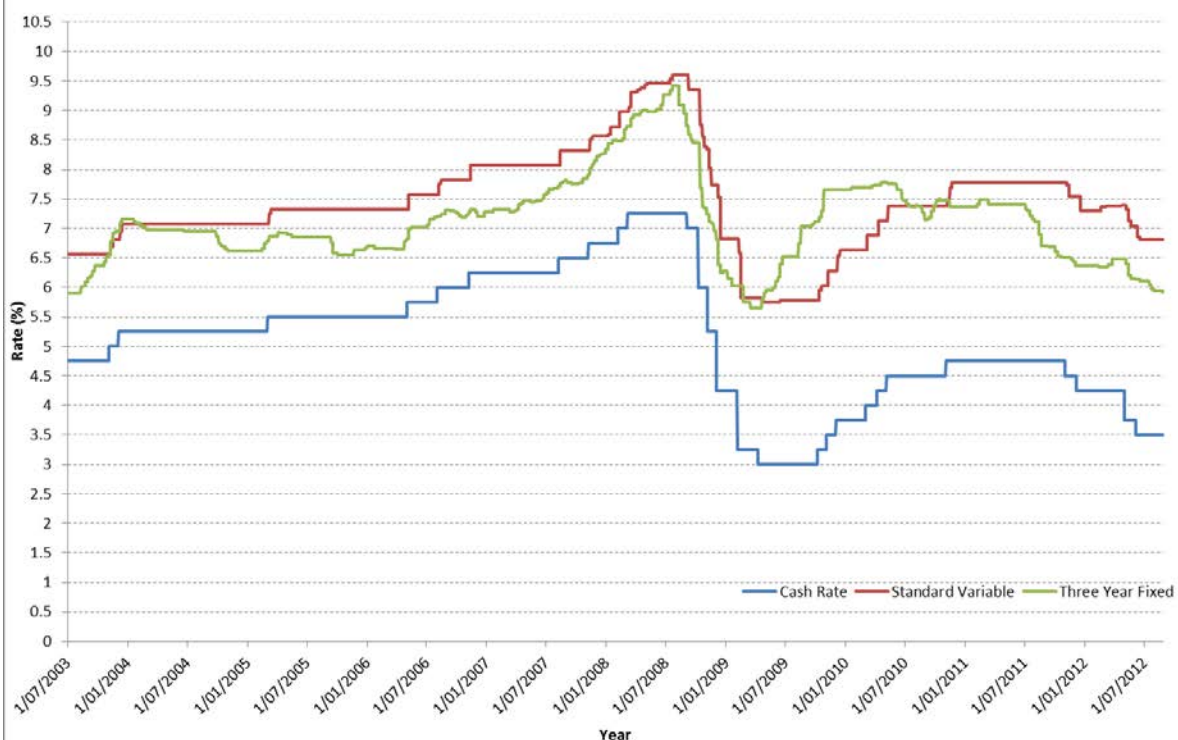
The current difference between the 4 major banks' package variable rate loans and 3-year fixed rates is 0.24%. That means rates would have to drop a further quarter of a percent for these rates to be on a par.

IS IT TIME TO FIX?

Fixing all or part of your home loan is always best done when rates are at their lowest, as they seem to be at present. The overriding reason to fix is to hedge against rising rates and give yourself some certainty of repayments for the period you lock in your loan. The ultimate bonus is always the satisfaction of saving money as you watch variable rates rise all around you.

Of course, the opposite can happen, as well. Rates can go either way and if they slip below your fixed rate,

RBA Cash Rate and Australian Home Loan Interest Rates



you're stuck with the losing hand. As a measure of activity within this sector, CANSTAR notes that variable rates have moved 11 times in the past three years.

There's no doubt the current market is flooding with appealing fixed rate offers so you do need to consider whether fixing would be advantageous in your own individual situation. Factors to think about include how much banks would drop their standard variable rate if the Reserve Bank decreased the official cash rate. We've already seen a split develop between the two entities over rates so you can no longer be 100% sure that a cash rate decrease will automatically be passed on in full to borrowers. After all, only one lender out of 110 – uncredit WA – has passed on the full 1.25% cash rate cuts so far.

Luckily, choosing fixed over variable is not an all-or-nothing decision. You can always fix part of your loan and keep the other part variable, much like an each-way bet on Melbourne Cup day.

DON'T FIX IF ...

Signing up for, say, a 3 year fixed loan, is not wise if you are considering selling your home before that term, or perhaps moving interstate for a job promotion. If you break the contract, you will be up for many thousands of dollars in break fees which defeats the purpose of fixing in the first place.

Some people may be a little confused, believing that exit fees have been banned on home loans. This is correct. Exit fees can no longer be charged on new (not existing) variable rate home loans taken out after June last year. However, as stated, exit fees apply to variable rate home loans, whereas break fees are still enforced on fixed rate loans so it pays to be clear on the difference between the two.

DO YOUR SUMS

Before leaping into any loan change, do the maths to see if you will come out on top.

Compare the interest rate you are currently paying on your home loan with what else is available in the market. When considering switching to fixed rates, it is wise to remember that some additional costs may still apply. Things like discharge, application and government fees will need to be factored in when refinancing sums are being done. Ask your lender about the hard costs.

To help you compare loans, CANSTAR has looked at 1,908 home loans from 110 lenders across variable, fixed rate and line-of-credit loans for both residential and investment purposes. Our star ratings are easy to use and give you the ability to narrow down products worth investigating further. They are also useful in seeing how your current lender stacks up.



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Variable Rate Home Loans

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Split Facility	Principal+I nterest/Inte rest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront	Ongoing							
★★★★★ "outstanding value"											
ANZ	Breakfree Variable 250K to 500K	6.1%	0	375/a	✓	Both	90%	250000	✓	✓	✓
Bank of Melbourne	Advantage Package Discount Variabl	6.1%	0	395/a	✓	Both	95%	250000	✓	✓	✓
Bank of Melbourne	Advantage Package Variable 250K+	6.1%	0	395/a	✓	Both	95%	250000	✓	✓	✓
bankmecu	Premium <499k	6.08%	595	Nil	✓	P+I	95%	10000.00	✓	✓	✓
BankSA	Advantage Package Variable 250K+	6.15%	0	395/a	✓	Both	95%	250000	✓	✓	✓
BOQ	Home Loan Privileges Standard Vari	6.06%	0	395/a	✓	Both	95%	250000	✓	✓	✓
BOQ	Shareholder Benefits Standard Vari	6.21%	375	Nil	✓	Both	95%	250000	✓	✓	✓
Commonwealth Bank	Wealth Package Standard Variable 2	6.05%	200	375/a	✓	Both	95%	250000	✓	✓	✓
Hemisphere Financial	Horizon Loan	5.99%	599	345/a	✓	Both	95%	150000.00	✓	✓	✓
HomeSide Lending	Homeplus Package Homeplus Variat	5.99%	162.5	10/m	✓	Both	95%	250000	✓	✓	✓
IMB	Budget Home Loan	5.89%	768.74	10.00/m	✓	Both	80%	75000.00	✗	✓	✓
IMB	Essentials	6.01%	768.74	Nil	✓	Both	80%	75000.00	✓	✓	✓
IMB	Platinum Variable 250K to 500K	6.09%	0	395/a	✓	Both	95%	250000	✓	✓	✓
loans.com.au	Dream Catcher	5.65%	295	375.00/a	✓	Both	80%	50000.00	✓	✓	✓
Macquarie Credit Union	First Home Buyers 3 yrs	5.81%	470	Nil	✓	P+I	95%	10000.00	✓	✓	✓
nab	Choice Package Tailored Variable 25	6.08%	0	395/a	✓	Both	95%	250000	✓	✓	✓
nab	Private Tailored Pkg Tailored Variable	6.08%	0	750/a	✓	Both	95%	250000	✓	✓	✓
Newcastle Permanent	Discounted Real Deal 3 yrs	5.80%	500	Nil	✓	Both	95%	50000.00	✗	✓	✓

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			Upfront	Ongoing							
★★★★★ "outstanding value"											
Newcastle Permanent	Premium Plus Package Premium Var	5.82%	0	350/a	✓	Both	95%	250000	✓	✓	✓
Pacific Mortgage Group	Variable	5.72%	0	Nil	✓	Both	95%	50000.00	✓	✓	✓
Police Credit	Premium Home Standard Variable 25	5.99%	290	375/a	✓	Both	95%	250000	✓	✓	✓
Qantas Staff CU	Step Ahead Variable <499k	5.93%	0	Nil	✓	Both	95%	150000.00	✓	✓	✗
Qld Police Credit Union	Classic Plus Unlimited	6.04%	0	25/m	✓	Both	97%	100000.00	✓	✓	✓
Queenslanders CU	Queenslanders Ultimate Home Loan	5.90%	0	100.00/a	✓	Both	95%	250000.00	✓	✓	✓
St.George Bank	Advantage Package Discount Variabl	6.16%	100	395/a	✓	Both	95%	250000	✓	✓	✓
St.George Bank	Advantage Package Variable 250K+	6.16%	0	395/a	✓	Both	95%	250000	✓	✓	✓
State Custodians	Breathe Easy Offset	6.07%	0	Nil	✓	Both	95%	150000.00	✓	✓	✓
State Custodians	Standard Variable Offset	5.82%	0	345/a	✓	Both	95%	151000.00	✓	✓	✓
Suncorp Bank	My Home Package Variable 250K+	5.85%	0	25/m	✓	Both	95%	250000	✓	✓	✓
Westpac	Premier Advantage Rocket Repay Hc	6.19%	150	395/a	✓	Both	97%	150000	✓	✓	✓
Yellow Brick Road	Gold Pathway Variable	6.09%	600	350/a	✓	Both	95%	250000.00	✓	✓	✓
★ "rising star"											
bankmecu	Refinance	5.74%	0	350.00/a	✓	P+I	90%	No min	✓	✓	✓
CUA	Rate Breaker	5.82%	195	350.00/a	✓	Both	95%	10000.00	✓	✓	✓
Police Credit	PC Portfolio Standard Variable 250K	5.99%	290	375/a	✓	Both	95%	250000	✓	✓	✓

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			Upfront	Ongoing							
★ "rising star"											
V Plus Home Loans	Advantage Plus Variable <499k	5.72%	50	350.00/a	✓	Both	95%	250000.00	✓	✓	✓
★★★★★											
A M O Group	Variable Home Loan	6.09%	694	Nil	✓	Both	95%	10000.00	✓	✓	✓
AMP Bank	Affinity Package Classic Variable 10C	6.02%	895	Nil	✓	Both	90%	100000	✓	✓	✓
AMP Bank	Select Package Classic Variable 100	6.02%	895	Nil	✓	Both	90%	100000	✓	✓	✓
ANZ	anz@work Variable 250K to 700K	6.2%	400	Nil	✓	Both	90%	250000	✓	✓	✓
ANZ	Simplicity Plus	6.10%	600	Nil	✓	Both	90%	50000.00	✗	✓	✓
bankmecu	Basic Variable	6.08%	595	8.00/m	✓	P+I	95%	10000.00	✗	✓	✓
BankSA	Advantage Package Discount Variabl	6.15%	0	395/a	✓	Both	95%	250000	✓	✓	✓
Catalyst Mutual	Reward Rate	6.00%	900	Nil	✗	P+I	95%	250000.00	✓	✓	✓
Citibank	Mortgage Plus Offset Variable 150K 1	5.94%	0	350/a	✓	Both	%	150000	✓	✓	✓
Citibank	Mortgage Plus Variable 150K to 500k	5.94%	0	350/a	✓	Both	%	150000	✗	✓	✓
Coastline Credit Union	Minimiser Home Loan	5.99%	755	8/m	✓	P+I	90%	250000.00	✓	✓	✓
Community CPS Australia	Pinnacle +Plus Pkg Variable 200K to	6.39%	0	Nil	✓	Both	95%	200000	✓	✓	✓
CUA	Basic Variable <5m	6.07%	795	Nil	✓	Both	97%	10000.00	✗	✓	✓
CUA	Discounted Home Loan	6.25%	795	Nil	✓	Both	97%	250000.00	✓	✓	✓
eMoney	Full Doc Variable	5.85%	275	Nil	✓	Both	90%	50000.00	✗	✓	✓

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			Upfront	Ongoing							
★★★★											
eMoney	Full Doc Variable Pro Pack	5.75%	275	330/a	✓	Both	90%	50000.00	✗	✓	✓
Greater Building Society	Great Rate Variable	6.04%	500	Nil	✓	Both	95%	No min	✗	✓	✓
Greater Building Society	Ultimate Home Loan Package Variab	5.99%	0	325/a	✓	Both	95%	0	✓	✓	✓
Heritage Bank	Professional Package Variable 150K	6.13%	0	300/a	✓	Both	95%	150000	✓	✓	✓
Holiday Coast CU	Home Sweet Home Platinum <399k	6.35%	535	320/a	✓	Both	95%	50000.00	✓	✓	✓
Homeloans	Monipower	6.19%	887	Nil	✓	Both	95%	20000.00	✓	✓	✓
Hume Building Society	Variable	6.40%	750	Nil	✓	Both	97%	No min	✓	✓	✓
Illawarra CU NSW	Reward Rate	6.00%	900	Nil	✗	P+I	95%	250000.00	✓	✓	✓
ING DIRECT	Orange Advantage Variable <499k <	5.98%	220	199.00/a	✓	Both	95%	50000.00	✓	✓	✓
LJ Hooker Finance	Leveredge	6.06%	275	Nil	✓	Both	90%	30000.00	✗	✓	✓
LJ Hooker Finance	Leveredge Plus Var	5.96%	275	396.00/a	✓	Both	90%	30000.00	✗	✓	✓
loans.com.au	Dream Loan Express Variable	5.90%	295	Nil	✓	Both	80%	50000.00	✓	✓	✓
Macquarie Bank	Premium Premium Variable 150K to :	5.99%	600	33/m	✓	Both	90%	150000	✓	✓	✓
Macquarie Credit Union	Home Loan Variable	6.31%	850	Nil	✗	Both	95%	10000.00	✓	✓	✓
Macquarie Credit Union	Low Rate Home Loan	6.06%	870	Nil	✓	P+I	95%	150000.00	✗	✓	✓
Mortgage HOUSE	Advantage Variable <749k	6.06%	595	Nil	✓	Both	95%	10000.00	✓	✓	✓
MyRate	Advantage Variable <599k	6.12%	0	Nil	✓	Both	95%	100000.00	✗	✓	✓
Newcastle Permanent	Premium Plus Package Real Deal 50	6.05%	0	350/a	✓	Both	95%	50000	✗	✓	✓

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Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Split Facility	Principal+I nterest/Inte rest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront	Ongoing							
★★★★											
Newcastle Permanent	Real Deal	6.05%	500	Nil	✓	Both	95%	50000.00	✗	✓	✓
People's Choice Credit Union	Home Loan Package Standard Varial	6.17%	0	375/a	✓	Both	90%	250000	✓	✓	✓
Qantas Staff CU	Home Plus Variable	6.23%	600	Nil	✓	Both	95%	No min	✓	✓	✗
Qld Police Credit Union	Classic	6.14%	876	Nil	✓	Both	97%	50000.00	✗	✓	✓
QT Mutual Bank	Smart Starter Extra Mortgage Breake	6.12%	600	Nil	✓	P+I	95%	250000	✓	✓	✓
Queensland Country Credit Union	Ultimate Home Loan Variable Rate 1:	6.24%	0	330/a	✓	Both	95%	150000	✓	✓	✗
Queenslanders CU	Original Home Loan	6.13%	595	Nil	✓	Both	95%	50000.00	✓	✓	✓
Select Credit Union	Super Mortgage Loan	6.19%	547	Nil	✓	Both	95%	25000.00	✓	✓	✓
Teachers Mutual Bank	Rewards Package Solutions Plus Ho	5.93%	765	200/a	✓	Both	95%	250000	✗	✓	✓
Teachers Mutual Bank	Solutions Plus Home Loan	5.93%	765	200/a	✓	Both	95%	250000.00	✗	✓	✓
The Capricornian	My First Home Loan Variable 50K to	5.97%	0	385/a	✓	Both	95%	50000	✓	✓	✓
The Rock Building Soc	Rock Star Pkg Variable Special <3m	6.09%	0	350/a	✓	Both	90%	100000.00	✓	✓	✓
Unicredit-WA	Variable	5.85%	627	Nil	✓	Both	95%	5000.00	✗	✓	✓
United Community	Pinnacle +Plus Pkg Variable 200K to	6.39%	0	Nil	✓	Both	95%	200000	✓	✓	✓
Yellow Brick Road	Better Basics	6.13%	600	Nil	✓	Both	95%	50000.00	✗	✓	✓

★★★											
ADCU	Budget Home Loan	6.14%	900	Nil	✓	P+I	95%	100000.00	✗	✓	✓

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			Upfront	Ongoing							
★★★											
ADCU	Standard Variable Offset	6.49%	900	Nil	✓	P+I	95%	30000.00	✓	✓	✓
Adelaide Bank	Smartfit Variable	6.21%	895	10/m	✓	Both	95%	10000.00	✓	✓	✓
Adelaide Bank	SmartSaver	6.11%	895	Nil	✓	Both	90%	10000.00	✗	✓	✓
AMP Bank	Basic Variable Loan	6.07%	545	Nil	✓	Both	90%	40000.00	✓	✓	✓
AMP Bank	Essential Home Loan	5.90%	295	Nil	✓	P+I	90%	40000.00	✗	✓	✓
AMP Bank	Professional Package Classic Variab	6.02%	0	349/a	✓	Both	90%	250000	✓	✓	✓
AMP Bank	Professional Package Intro 1yr Variab	5.87%	0	349/a	✓	Both	90%	100000	✓	✓	✓
ANZ	Variable	6.80%	600	5.00/m	✓	Both	90%	20000.00	✓	✓	✓
Arab Bank Australia	The Basics	6.29%	600	8/m	✓	P+I	95%	50000.00	✗	✓	✓
Austral Mortgage	Advantage Plus <499k	6.21%	1095	Nil	✓	Both	95%	50000.00	✓	✓	✓
Bank of Melbourne	Basic Variable	6.22%	600	Nil	✓	Both	95%	30000.00	✗	✓	✓
Bank of Melbourne	Discount Variable 1 yr	6.10%	700	10/m	✓	Both	95%	50000.00	✓	✓	✓
Bank of Melbourne	Negotiated Basic Variable	6.13%	600	Nil	✓	Both	95%	30000.00	✗	✓	✓
BankSA	Basic Variable	6.27%	600	Nil	✓	Both	95%	30000.00	✗	✓	✓
BankSA	Discount Variable 1 yr	6.15%	700	10/m	✓	Both	95%	50000.00	✓	✓	✓
BankSA	Negotiated Basic Variable	6.18%	600	Nil	✓	Both	95%	30000.00	✗	✓	✓
Bankstown City CU	Basic Home Loan	5.98%	1290	Nil	✗	Both	95%	150000.00	✓	✗	✓
Bankstown City CU	Premium Home Loan	6.20%	1025	Nil	✓	Both	97%	25000.00	✓	✓	✓

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			Upfront	Ongoing							
★★★											
Bankwest	Online Home Loan	5.77%	695	Nil	✓	Both	80%	100000.00	✗	✓	✓
Bankwest	Premium Home Loan	6.18%	755	Nil	✓	Both	95%	20000.00	✓	✓	✓
Bankwest	Premium Select <749k	6.08%	695	Nil	✓	Both	95%	200000.00	✓	✓	✓
Bankwest	Rate Cutter Home Loan	6.38%	755	Nil	✓	Both	95%	20000.00	✓	✓	✓
bcu	Discount Variable Rate 95%	5.94%	600	Nil	✗	Both	95%	10000.00	✓	✓	✗
bcu	Discount Variable Rate 95%	6.24%	600	Nil	✗	Both	95%	10000.00	✓	✓	✗
Bendigo Bank	Home Loan Package Plus Variable 2	6.2%	705	8/m	✗	P+I	95%	250000	✓	✓	✓
BMC Mortgage	Advantedge	6.40%	0	Nil	✓	Both	95%	50000.00	✗	✓	✓
BMC Mortgage	Platinum Pack	6.23%	510	Nil	✓	Both	90%	50000.00	✓	✓	✓
BOQ	Economy	6.33%	995	10.00/m	✓	Both	95%	No min	✗	✓	✓
Catalyst Mutual	Basic Home Loan	5.88%	900	8/m	✗	P+I	95%	30000.00	✗	✓	✓
Catalyst Mutual	Variable	6.55%	900	Nil	✗	P+I	95%	30000.00	✓	✓	✓
Citibank	Basic Variable	6.09%	649	Nil	✓	Both	90%	50000.00	✗	✓	✓
Commonwealth Bank	Discount Intro Variable 1 yr	6.10%	800	8.00/m	✓	Both	95%	10000.00	✓	✓	✓
Commonwealth Bank	Economiser	6.29%	800	8.00/m	✗	Both	95%	10000.00	✗	✓	✓
Commonwealth Bank	Economiser Intro Variable 3 yrs	6.08%	800	Nil	✗	Both	95%	10000.00	✗	✓	✓
Commonwealth Bank	No Fee Variable Rate	6.10%	0	Nil	✗	Both	95%	150000.00	✗	✓	✓
Commonwealth Bank	Rate Saver	6.29%	800	8.00/m	✗	Both	95%	10000.00	✗	✓	✓

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			Upfront	Ongoing							
★★★											
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	6.08%	800	Nil	✗	Both	95%	10000.00	✗	✓	✓
Commonwealth Bank	Standard Variable	6.80%	800	8.00/m	✓	Both	95%	10000.00	✓	✓	✓
Commonwealth Bank	Wealth Package Discount Intro Varia	6.1%	200	375/a	✓	Both	95%	150000	✓	✓	✓
Community CPS Australia	Basic Variable	5.99%	795	11/m	✓	P+I	95%	100000.00	✗	✓	✓
Community CPS Australia	Parent Variable	6.69%	945	Nil	✓	Both	95%	10000.00	✓	✓	✓
Community CPS Australia	Variable	6.69%	795	Nil	✓	Both	95%	10000.00	✓	✓	✓
Community First CU	Accelerator Home Loan Package Tru	6.24%	0	395/a	✓	Both	95%	250000	✓	✓	✓
Community First CU	True Basic Home Loan	6.13%	1074.5	Nil	✓	Both	95%	50000.00	✗	✓	✓
Companion CU	Basic Variable	5.99%	795	11/m	✓	P+I	95%	100000.00	✗	✓	✓
Companion CU	Parent Variable	6.69%	945	Nil	✓	Both	95%	10000.00	✓	✓	✓
Companion CU	Variable	6.69%	795	Nil	✓	Both	95%	10000.00	✓	✓	✓
Credit Union SA	First Home Loan	6.27%	0	Nil	✗	P+I	95%	100000.00	✓	✓	✓
Credit Union SA	Standard Variable <299k	6.62%	843.38	Nil	✓	Both	95%	5000.00	✓	✓	✓
Defence Bank	Flexi Choice Variable	6.54%	400	Nil	✓	P+I	95%	50000.00	✓	✓	✓
Easy Street Fin Services	Easystreet Basic Var	6.13%	500	Nil	✗	P+I	95%	50000.00	✗	✓	✓
ECU Australia	Easy Move 1 yr	6.19%	800	Nil	✓	Both	95%	10000.00	✓	✓	✓
ECU Australia	Introductory Home Loan 1 yr	5.94%	800	Nil	✓	Both	95%	150000.00	✓	✓	✓
ECU Australia	Premium Variable	6.65%	800	Nil	✓	Both	95%	No min	✓	✓	✓

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Variable Rate Home Loans

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Split Facility	Principal+Interest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront	Ongoing							
★★★											
Encompass Credit Union	1yr Intro Rate Variable 1 yr	5.70%	946.5	Nil	✓	Both	90%	10000.00	✗	✓	✓
Encompass Credit Union	3yr Introductory Variable 3 yrs	6.04%	946.5	Nil	✓	Both	90%	10000.00	✗	✓	✓
Encompass Credit Union	Mortgage Loan	6.40%	946.5	Nil	✓	Both	95%	No min	✓	✓	✓
First Option CU	Mortgage Secured	6.60%	600	Nil	✓	P+I	95%	5000.00	✓	✓	✗
Gateway Credit Union	Low Rate Essentials	6.13%	600	Nil	✓	Both	95%	50000.00	✗	✓	✓
Gateway Credit Union	Variable	6.44%	745	Nil	✓	Both	95%	20000.00	✓	✓	✓
Greater Building Society	Variable	6.40%	500	Nil	✓	Both	95%	No min	✗	✓	✓
Hemisphere Financial	Alt Doc Loan	6.74%	599	Nil	✓	Both	80%	50000.00	✓	✓	✓
Hemisphere Financial	Home Loan	6.34%	599	Nil	✓	Both	95%	50000.00	✓	✓	✓
Heritage Bank	Basic Variable	6.18%	600	Nil	✓	P+I	95%	50000.00	✗	✓	✓
Heritage Bank	Discount Variable	5.84%	600	Nil	✓	Both	95%	150000.00	✗	✓	✓
Heritage Bank	Variable	6.54%	600	5.00/m	✓	Both	95%	20000.00	✓	✓	✓
Holiday Coast CU	Home Sweet Home Standard <399k	6.60%	535	320/a	✓	Both	95%	50000.00	✓	✓	✓
Holiday Coast CU	Live Life Platinum <399k	6.65%	935	8/m	✓	Both	95%	50000.00	✓	✓	✓
Holiday Coast CU	Live Life Standard <399k	6.90%	935	8/m	✓	Both	95%	50000.00	✓	✓	✓
Homeloans	ProSmart	6.33%	862	Nil	✓	Both	95%	50000.00	✗	✓	✓
Homeloans	Ultra	6.14%	787	Nil	✓	Both	95%	30000.00	✗	✓	✓
HomeSide Lending	Homeplus Variable Rate	6.81%	162.5	10/m	✓	Both	95%	No min	✓	✓	✓

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			Upfront	Ongoing							
★★★											
Homestar Finance	Advantage Variable	6.13%	0	Nil	✓	Both	95%	150000.00	✗	✓	✓
Homestar Finance	No Fee Offset	6.10%	0	Nil	✓	Both	90%	250000.00	✓	✓	✓
Horizon Credit Union	Basic Home Loan	6.25%	935	5.00/m	✓	Both	95%	No min	✓	✓	✓
Horizon Credit Union	Mortgage Breaker	6.25%	935	150.00/a	✓	P+I	95%	10000.00	✓	✓	✓
Horizon Credit Union	Platinum Loan Package Classic Hom	6.15%	0	375/a	✓	Both	95%	250000	✗	✓	✓
Horizon Credit Union	Value Plus	6.00%	955	8.00/m	✓	P+I	95%	50000.00	✗	✓	✓
HSBC	Home Value	5.79%	852.5	Nil	✓	Both	90%	100000.00	✗	✓	✓
Hume Building Society	Interest Saver	6.10%	750	Nil	✓	Both	95%	50000.00	✗	✓	✓
Hunter United Credit Un	Basic Variable Unlimited	6.05%	930	5/m	✓	P+I	80%	No min	✗	✓	✗
Hunter United Credit Un	Package Home Loan Variable 250K+	6.2%	0	295/a	✓	P+I	95%	250000	✗	✓	✗
Illawarra CU NSW	Basic Home Loan	5.88%	900	8/m	✗	P+I	95%	30000.00	✗	✓	✓
IMB	Introductory Variable 1 yr	5.54%	768.75	10.00/m	✓	Both	95%	10000.00	✗	✓	✓
IMB	Variable	6.54%	768.74	Nil	✓	Both	95%	10000.00	✓	✓	✓
ING DIRECT	Mortgage Simplifier <499k <499k 80%	5.98%	220	Nil	✓	Both	95%	50000.00	✗	✓	✓
Intech Credit Union	Classic Home Loan	6.56%	935	Nil	✓	Both	95%	30000.00	✓	✓	✗
Liberty Financial	Liberty Free	6.19%	0	Nil	✓	Both	95%	50000.00	✗	✓	✓
Liberty Financial	Liberty Star	5.99%	0	28.00/m	✓	Both	95%	50000.00	✗	✓	✓
LJ Hooker Finance	Kick-Start Plus Var	6.19%	350	396.00/a	✓	Both	95%	30000.00	✗	✓	✓

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			Upfront	Ongoing							
★★★											
LJ Hooker Finance	Kick-Start Var	6.25%	350	Nil	✓	Both	95%	30000.00	✗	✓	✓
Macarthur Credit Union	Home Loan	6.55%	1323	Nil	✓	Both	95%	No min	✗	✓	✗
Macquarie Bank	Classic Classic IO Variable 150K to 2	6.04%	600	Nil	✓	IO	90%	150000	✗	✓	✓
Macquarie Bank	Classic IO Variable	6.04%	600	Nil	✓	IO	90%	150000.00	✗	✓	✓
Macquarie Bank	Classic P&I Variable	5.99%	0	Nil	✓	P+I	80%	150000.00	✗	✓	✓
Macquarie Credit Union	Power Home Loan 1 yr	5.81%	850	Nil	✗	Both	95%	150000.00	✗	✓	✓
Maritime Mining & Power	All In One	6.57%	720	Nil	✓	Both	90%	30000.00	✓	✓	✗
Maritime Mining & Power	First Home Buyers	6.31%	800	Nil	✗	P+I	95%	30000.00	✗	✓	✗
Maritime Mining & Power	First Rate	6.31%	720	Nil	✓	Both	90%	30000.00	✗	✓	✗
ME Bank	Member Package Ultimate Offset 50l	6.08%	0	395/a	✓	P+I	95%	50000	✓	✓	✓
ME Bank	Var Super Member	6.28%	300	Nil	✓	P+I	95%	40000.00	✗	✓	✓
Mortgage HOUSE	Vantage Offset Variable	5.96%	670	Nil	✓	Both	95%	10000.00	✓	✓	✓
nab	Base Variable Rate	6.57%	0	Nil	✓	Both	95%	20000.00	✗	✓	✓
nab	Base Variable Rate Discount	6.28%	0	Nil	✓	Both	95%	20000.00	✗	✓	✓
nab	Tailored Variable	6.78%	0	8/m	✓	Both	95%	20000.00	✓	✓	✓
Newcastle Permanent	Intro Variable 1 yr	5.75%	500	Nil	✓	Both	95%	No min	✗	✓	✓
Newcastle Permanent	Premium Plus Package Intro Variable	5.75%	0	350/a	✓	Both	95%	0	✗	✓	✓
Newcastle Permanent	Premium Variable	6.67%	0	Nil	✓	Both	95%	No min	✓	✓	✓

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			Upfront	Ongoing							
★★★											
Newcastle Permanent	Real Options	6.45%	500	Nil	✓	Both	95%	No min	✗	✓	✓
Northern Beaches CU	All in One	6.59%	915	Nil	✓	P+I	95%	30000.00	✓	✓	✗
Northern Beaches CU	Introductory Home Loan 1 yr	5.89%	1390	Nil	✓	P+I	95%	30000.00	✗	✓	✗
Northern Beaches CU	Minimiser Home Loan	6.09%	915	Nil	✓	P+I	95%	100000.00	✗	✓	✗
People's Choice Credit Union	Basic Variable	6.19%	900	8.00/m	✓	Both	95%	50000.00	✗	✓	✓
People's Choice Credit Union	Lite Basic Variable	6.00%	619	Nil	✓	Both	90%	30000.00	✗	✓	✓
Police Credit	12m Discount Variable 1 yr	5.79%	0	Nil	✓	P+I	95%	120000.00	✗	✓	✓
Police Credit	Standard Variable	6.39%	890	Nil	✓	Both	95%	10000.00	✓	✓	✓
Police&NursesMut Banking	Dream Home Loan Var	6.16%	650	5/m	✓	Both	95%	50000.00	✗	✓	✓
Police&NursesMut Banking	Easypay Variable	6.60%	650	5/m	✓	Both	95%	20000.00	✓	✓	✓
Qld Police Credit Union	Standard Variable	6.64%	876	Nil	✓	Both	97%	50000.00	✗	✓	✓
Qld Professional CU	Friendly	6.20%	705	10/m	✓	Both	95%	No min	✓	✓	✓
QT Mutual Bank	Choices Intro Rate Mortgage Breake	5.92%	0	395/a	✓	P+I	95%	150000	✓	✓	✓
QT Mutual Bank	Choices Mortgage Breaker 250K to 5	6.12%	0	395/a	✓	P+I	95%	250000	✓	✓	✓
QT Mutual Bank	Smart Starter Extra Intro Rate Mortgæ	5.92%	600	Nil	✓	P+I	95%	150000	✓	✓	✓
QT Mutual Bank	Teachers' Life Intro Rate Mortgage B	5.92%	0	25/m	✓	P+I	95%	150000	✓	✓	✓
QT Mutual Bank	Teachers' Life Mortgage Breaker 250	6.12%	0	25/m	✓	P+I	95%	250000	✓	✓	✓
Quay Credit Union	Basic	5.84%	638	Nil	✓	Both	80%	100000.00	✗	✓	✗

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			Upfront	Ongoing							
★★★											
Quay Credit Union	Premium	6.04%	638	Nil	✓	Both	80%	100000.00	✓	✓	✗
Queensland Country Credit Union	Variable Rate	6.74%	950	5.00/m	✓	Both	95%	10000.00	✓	✓	✗
Railways Credit Union	Economy Home Loan Variable	5.75%	450	5/m	✗	P+I	80%	50000.00	✗	✓	✓
RAMS Home Loans	Full Feature	6.75%	1020	Nil	✓	Both	95%	15000.00	✓	✓	✓
RESI Mortgage Corp	Flexi Options	6.25%	854	Nil	✓	Both	95%	10000.00	✓	✓	✓
RESI Mortgage Corp	Smart Option Home Loan	6.29%	704	Nil	✓	Both	95%	50000.00	✗	✓	✓
RESI Mortgage Corp	Smart Pro	6.16%	660	Nil	✓	Both	95%	30000.00	✗	✓	✓
RESI Mortgage Corp	Switch n Save Intro Variable 2 yrs	5.96%	660	Nil	✓	Both	95%	30000.00	✗	✓	✓
SCU	Basic Home Loan	6.08%	747	Nil	✓	P+I	95%	25000.00	✗	✓	✓
SCU	Standard Variable	6.59%	747	Nil	✓	Both	95%	25000.00	✓	✓	✓
SERVICE ONE Credit Union	Standard Variable	6.65%	750	8/m	✓	Both	97%	No min	✓	✓	✓
SERVICE ONE Credit Union	The Base Variable	6.25%	750	8/m	✓	Both	97%	No min	✗	✗	✓
SGE Credit Union	Affinity Mortgage Breaker Home Loan	6.55%	500	Nil	✓	Both	95%	20000.00	✓	✓	✗
SGE Credit Union	Affinity Standard Variable HL	6.45%	500	Nil	✓	Both	95%	20000.00	✓	✓	✗
St.George Bank	Basic Variable	6.28%	600	Nil	✓	Both	95%	30000.00	✗	✓	✓
St.George Bank	Discount Variable 1 yr	6.16%	700	10/m	✓	Both	95%	50000.00	✓	✓	✓
St.George Bank	Negotiated Basic Variable	6.19%	600	Nil	✓	Both	95%	30000.00	✗	✓	✓
Summerland CU	Premium	6.19%	0	380/a	✓	P+I	95%	250000.00	✗	✓	✓

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			Upfront	Ongoing							
★★★											
Suncorp Bank	Back To Basics	6.30%	600	Nil	✓	Both	95%	10000.00	✗	✓	✓
Sutherland Credit Union	Home Plus	6.27%	1055	Nil	✓	P+I	95%	50000.00	✓	✓	✓
Teachers Mutual Bank	My First Home Loan	6.33%	0	Nil	✓	P+I	98%	100000.00	✗	✓	✗
Teachers Mutual Bank	Rewards Package Smart Home Loar	6.03%	765	200/a	✓	Both	95%	150000	✗	✓	✓
Teachers Mutual Bank	Smart Home Loan	6.03%	765	200/a	✓	Both	95%	150000.00	✗	✓	✓
Teachers Mutual Bank	Variable Loan IO	6.58%	715	Nil	✓	IO	95%	25000.00	✗	✓	✓
The Capricornian	My Advantage Variable 50K to 2M	6.37%	0	385/a	✓	Both	95%	50000	✓	✓	✓
The Mutual	Mutual	6.08%	300	Nil	✗	Both	90%	50000.00	✗	✓	✓
The Mutual	Premium Variable	6.43%	0	Nil	✓	Both	95%	20000.00	✓	✓	✓
The Rock Building Soc	Advantage+ Variable	6.41%	800	Nil	✓	Both	90%	50000.00	✗	✓	✓
The Rock Building Soc	Rock Star Package Variable <3m	6.34%	0	350/a	✓	Both	90%	100000.00	✓	✓	✓
TIO Banking	Essentials Home Ln Pkg Essentials \	6.26%	0	399/a	✗	Both	90%	250000	✓	✓	✓
UBank	UHomeLoan (for refinancing)	5.62%	0	Nil	✓	Both	80%	100000.00	✗	✓	✓
United Community	Basic Variable	5.99%	795	11/m	✓	P+I	95%	100000.00	✗	✓	✓
United Community	Parent Variable	6.69%	945	Nil	✓	Both	95%	10000.00	✓	✓	✓
United Community	Variable	6.69%	795	Nil	✓	Both	95%	10000.00	✓	✓	✓
V Plus Home Loans	Basic Variable	5.76%	0	Nil	✓	Both	90%	200000.00	✗	✓	✓
Victoria Teachers Mutual Bank	Basic Variable	6.04%	400	Nil	✓	P+I	95%	No min	✗	✓	✓

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			Upfront	Ongoing							
★★★											
Victoria Teachers Mutual Bank	Offset Variable	6.54%	400	Nil	✓	Both	95%	No min	✓	✓	✓
Wagga Mutual Credit Un	Basic Variable	5.99%	795	11/m	✓	P+I	95%	100000.00	✗	✓	✓
Wagga Mutual Credit Un	Parent Variable	6.69%	795	Nil	✓	Both	95%	10000.00	✓	✓	✓
Wagga Mutual Credit Un	Variable	6.69%	795	Nil	✓	Both	95%	10000.00	✓	✓	✓
Westpac	Flexi First Option	6.24%	750	Nil	✓	Both	97%	25000.00	✗	✓	✓
Westpac	Rocket Repay Home Loan	6.89%	750	8/m	✓	Both	97%	10000.00	✓	✓	✓
Yellow Brick Road	Homebase	6.44%	745	Nil	✓	Both	95%	20000.00	✓	✓	✓
★★											
AIMS Home Loans	First Option Variable	6.54%	660	10/m	✓	Both	90%	200000.00	✗	✓	✓
AIMS Home Loans	Gold Variable	6.72%	660	Nil	✓	Both	90%	50000.00	✓	✓	✓
AIMS Home Loans	Super Saver Discount Variable 1 yr	6.18%	660	Nil	✓	Both	90%	150000.00	✗	✓	✓
AMP Bank	Classic Variable	6.87%	895	10/m	✓	Both	90%	40000.00	✓	✓	✓
AMP Bank	Intro 1yr Variable	5.87%	295	10/m	✓	Both	90%	40000.00	✓	✓	✓
Aussie Home Loans	Optimizer Standard Variable	6.86%	100	Nil	✓	Both	95%	100000.00	✗	✓	✓
Bank of Cyprus Australia	Complete	6.80%	770	6.00/m	✓	Both	90%	No min	✗	✓	✓
Bank of Cyprus Australia	Essential	6.80%	1020	8.00/m	✓	Both	90%	30000.00	✗	✓	✓
Bank of Melbourne	Variable	6.80%	700	10/m	✓	Both	95%	10000.00	✓	✓	✓

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			Upfront	Ongoing							
★★											
BankSA	Variable	6.85%	700	10/m	✓	Both	95%	10000.00	✓	✓	✓
Bankwest	Lite Home Loan	6.66%	355	Nil	✓	Both	95%	20000.00	✗	✓	✓
Bankwest	Mortgage Shredder	6.78%	755	Nil	✓	Both	95%	20000.00	✓	✓	✓
Bankwest	Mortgage Shredder Intro Variable 1 y	5.78%	755	Nil	✓	Both	95%	20000.00	✓	✓	✓
Bankwest	Super Start Home Loan	5.98%	755	Nil	✓	Both	95%	20000.00	✓	✓	✓
bcu	Standard Variable	6.64%	600	Nil	✗	Both	95%	10000.00	✓	✓	✗
Bendigo Bank	Home Loan Package Variable 5K+	6.4%	705	8/m	✗	P+I	95%	5000	✓	✓	✓
BOQ	First Start 1 yr	5.91%	895	10.00/m	✗	Both	95%	5000.00	✓	✓	✓
BOQ	Standard Variable	6.91%	895	10.00/m	✓	Both	95%	No min	✓	✓	✓
CairnsPenny Savings&Loan	Standard Variable	6.40%	660	15/q	✓	Both	95%	20000.00	✗	✓	✓
Circle Credit Co-op	Standard Variable	6.65%	1000	Nil	✓	Both	90%	50000.00	✗	✓	✗
Coastline Credit Union	No Fee Home Loan Variable	6.74%	0	Nil	✓	P+I	90%	15000.00	✗	✓	✓
Coastline Credit Union	Options Home Loan	6.44%	755	8/m	✓	P+I	90%	100000.00	✗	✓	✓
Community First CU	True Value Var HI	6.74%	1074.5	Nil	✓	Both	95%	10000.00	✓	✓	✓
Defence Bank	True Value Home Loan	6.34%	1146	Nil	✗	P+I	95%	50000.00	✗	✓	✗
FCCS Credit Union	Value Plus Variable	6.99%	750	Nil	✓	Both	95%	30000.00	✓	✓	✓
Greater Building Society	Mortgage Express	6.60%	500	5/m	✓	P+I	95%	No min	✗	✓	✓
Hemisphere Financial	Quickstart Loan	6.64%	599	Nil	✓	P+I	95%	50000.00	✓	✓	✓

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			Upfront	Ongoing							
★★											
Holiday Coast CU	Keep It Simple Platinum <399k	6.55%	935	Nil	✓	Both	95%	50000.00	✗	✗	✓
Holiday Coast CU	Keep It Simple Standard <399k	6.75%	935	Nil	✓	Both	95%	50000.00	✗	✗	✓
Horizon Credit Union	Classic Home Loan	6.65%	0	Nil	✓	Both	95%	No min	✗	✓	✓
HSBC	Home Smart	6.85%	852.5	Nil	✓	P+I	90%	50000.00	✓	✓	✓
HSBC	Variable	6.85%	852.5	Nil	✓	Both	90%	50000.00	✓	✓	✓
Hunter United Credit Un	Variable	6.55%	930	5/m	✓	P+I	95%	No min	✗	✓	✗
Illawarra CU NSW	Variable	6.55%	900	Nil	✗	P+I	95%	30000.00	✓	✓	✓
Liberty Financial	Liberty Sharp	5.99%	995	Nil	✗	P+I	95%	100000.00	✗	✓	✗
Macquarie Bank	Premium Variable	6.85%	600	Nil	✓	Both	90%	150000.00	✓	✓	✓
ME Bank	Ultimate Offset	7.03%	300	Nil	✓	P+I	95%	50000.00	✓	✓	✓
ME Bank	Ultimate Super Member	6.58%	300	Nil	✓	P+I	95%	50000.00	✓	✓	✓
ME Bank	Variable	6.73%	300	Nil	✓	IO	95%	40000.00	✗	✓	✓
MyState	Essentials	6.43%	702.5	Nil	✓	Both	95%	150000.00	✗	✓	✓
MyState	Variable	6.80%	702.5	Nil	✓	Both	95%	30000.00	✓	✓	✓
People's Choice Credit Union	Standard Variable	6.77%	900	Nil	✓	Both	95%	20000.00	✓	✓	✓
Police Credit Union	Variable	6.44%	1045	Nil	✓	Both	95%	30000.00	✗	✓	✗
Qld Professional CU	Variable	7.05%	705	Nil	✓	Both	95%	No min	✓	✓	✓
QT Mutual Bank	Intro Rate Mortgage Breaker 1 yr	5.92%	644	Nil	✓	P+I	95%	125000.00	✓	✓	✓

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Variable Rate Home Loans

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Split Facility	Principal+Interest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront	Ongoing							
★★											
QT Mutual Bank	Mortgage Breaker	6.72%	644	Nil	✓	P+I	95%	20000.00	✓	✓	✓
QT Mutual Bank	Rate Tracker Home Loan Series 3 8C	6.40%	644	Nil	✗	P+I	95%	150000.00	✓	✓	✗
Railways Credit Union	Home Mortgage Loan Variable	6.29%	450	Nil	✗	P+I	95%	50000.00	✗	✓	✓
RESI Mortgage Corp	Complete Home Loan	6.67%	660	Nil	✓	Both	95%	30000.00	✗	✓	✓
RESI Mortgage Corp	Low Start 1 yr	5.67%	1210	Nil	✗	Both	95%	30000.00	✗	✓	✓
RTA Staff CU	Basic Variable	6.31%	1010	Nil	✗	P+I	95%	100000.00	✓	✓	✓
RTA Staff CU	Variable	6.56%	1010	Nil	✗	P+I	95%	10000.00	✓	✓	✓
SGE Credit Union	Mortgage Secured Loan	6.75%	500	Nil	✓	Both	95%	20000.00	✓	✓	✗
St.George Bank	Variable	6.86%	700	10/m	✓	Both	95%	10000.00	✓	✓	✓
Summerland CU	Eco Mortgage Loan	6.54%	600	8/m	✓	P+I	95%	20000.00	✗	✓	✓
Summerland CU	First Start Intro Variable 1 yr	5.79%	800	8/m	✓	P+I	95%	75000.00	✗	✓	✓
Summerland CU	Mortgage Plus Loan	6.86%	800	8/m	✓	P+I	95%	20000.00	✓	✓	✓
Suncorp Bank	Variable	6.88%	600	10/m	✓	Both	95%	10000.00	✓	✓	✓
Sutherland Credit Union	Home Basic	6.12%	1055	Nil	✗	P+I	95%	250000.00	✗	✓	✓
Sutherland Credit Union	Home In One Loan	6.88%	1055	8/a	✓	P+I	95%	50000.00	✓	✓	✓
Teachers Mutual Bank	Flexi Choice	6.58%	715	Nil	✓	P+I	95%	25000.00	✗	✓	✓
The Capricornian	Variable	6.87%	275	Nil	✓	Both	95%	10000.00	✓	✓	✓
The Mutual	Intro Plus 3 yrs	5.88%	500	Nil	✓	P+I	90%	150000.00	✗	✓	✓

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Variable Rate Home Loans

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Split Facility	Principal+I nterest/Inte rest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront	Ongoing							
★★											
The Rock Building Soc	Variable	7.09%	800	5/m	✓	Both	95%	50000.00	✓	✓	✓
★											
Adelaide Bank	Smartdoc Variable	7.29%	895	10/m	✓	Both	80%	10000.00	✓	✓	✓
Arab Bank Australia	HeadStart Intro Variable 6 mths	6.44%	600	8/m	✓	P+I	95%	50000.00	✗	✓	✓
Arab Bank Australia	Standard Variable	7.40%	250	Nil	✓	Both	95%	50000.00	✗	✓	✓
Beirut Hellenic Bank	Variable	7.13%	990	10/m	✓	Both	80%	No min	✗	✓	✓
Bendigo Bank	Variable	6.90%	705	8/m	✗	P+I	95%	5000.00	✓	✓	✓
Citibank	Offset Variable	7.09%	649	8.00/m	✓	Both	90%	50000.00	✓	✓	✓
Citibank	Variable	7.09%	649	8.00/m	✓	Both	90%	50000.00	✗	✓	✓
Community CPS Australia	Bridging Home Loan	6.69%	795	Nil	✗	Both	85%	10000.00	✗	✗	✗
Companion CU	Bridging Home Loan	6.69%	795	Nil	✗	Both	85%	10000.00	✗	✗	✗
Hunter United Credit Un	Interest Only <499k	6.45%	880	Nil	✗	IO	90%	150000.00	✗	✓	✗
Macquarie Credit Union	Property Secured Loan	9.10%	150	Nil	✗	Both	95%	10000.00	✗	✓	✗
Summerland CU	Equity Extra	7.19%	800	10/m	✓	Both	80%	20000.00	✗	✓	✓
Summerland CU	Family Advantage Intro Variable 1 yr	6.29%	800	8/m	✓	P+I	95%	75000.00	✗	✓	✓
Summerland CU	Home Loan Plus	6.79%	800	8/m	✓	P+I	95%	20000.00	✗	✓	✓
TIO Banking	Essentials Variable	6.76%	1180	10/m	✗	Both	90%	10000.00	✓	✓	✓

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Variable Rate Home Loans

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Split Facility	Principal+Interest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront	Ongoing							
★											
United Community	Bridging Home Loan	6.69%	795	Nil	x	Both	85%	10000.00	x	x	x
Wagga Mutual Credit Un	Bridging Home Loan	6.69%	795	Nil	x	Both	85%	10000.00	x	x	x

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Revolving Line of Credit

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Mandatory Payments Necessary	Interest Capitalisation	MAX LVR	Max Loan	Loan Review Period	Split Facility
			Upfront	Ongoing						
★★★★★ "outstanding value"										
ANZ	anz@work Equity Manager 250K to 71	6.35%	400	Nil	×	✓	90%	699999.99	N/A	✓
ANZ	Breakfree Equity Manager 250K to 50	6.25%	0	375/a	×	✓	90%	499999.99	N/A	✓
Bank of Melbourne	Advantage Package Portfolio Loan 25	6.25%	0	395/a	✓	✓	90%	999999.99	N/A	✓
Commonwealth Bank	Wealth Package Viridian Line Of Cred	6.2%	200	375/a	×	×	90%	499999.99	a	×
HomeSide Lending	Homeplus Package Peak Performanc	6.26%	162.5	10/m	×	×	90%	No Max	a	✓
Macquarie Bank	Premium Line of Credit Variable 150K	5.99%	0	33/m	×	✓	90%	2000000	a	✓
nab	Home Equity LOC	6.26%	0	8/m	×	✓	90%	No Max	a	✓
nab	Portfolio Facility <499k	6.35%	0	550/a	×	✓	90%	No Max	a	✓
nab	Portfolio Package Portfolio Facility <41	6.35%	0	550/a	×	✓	90%	499999.99	a	✓
nab	Private Portfolio Portfolio Facility <49€	6.35%	0	750/a	×	✓	90%	499999.99	a	✓
Newcastle Permanent	Premium Plus Package Real Equity 2!	5.9%	0	350/a	×	✓	90%	499999.99	a	✓
State Custodians	Line of Credit	5.82%	0	345/a	×	✓	95%	1000000.00	N/A	✓
Suncorp Bank	My Home Package Asset Line Of Cred	5.85%	0	25/m	×	✓	90%	No Max	N/A	✓

★★★★★

ANZ	Equity Manager	6.95%	600	150.00/a	×	✓	90%	No Max	N/A	✓
Aussie Home Loans	Optimizer Line of Credit	6.05%	100	198/a	×	×	95%	2000000.00	N/A	✓
BankSA	Advantage Package Portfolio Loan 25	6.3%	0	395/a	✓	✓	90%	No Max	N/A	✓
bcu	All-In-One Discount Variable Unlimitec	5.94%	600	Nil	×	✓	90%	No Max	N/A	×

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Revolving Line of Credit

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Mandatory Payments Necessary	Interest Capitalisation	MAX LVR	Max Loan	Loan Review Period	Split Facility
			Upfront	Ongoing						
★★★★										
BOQ	Home Loan Privileges Come-N-Go Lir	6.26%	250	395/a	×	✓	90%	999999.99	a	✓
BOQ	Shareholder Benefits Come-N-Go Lin	6.41%	625	Nil	×	✓	90%	No Max	a	✓
Commonwealth Bank	CALIA+	7.04%	220	Nil	×	✓	80%	No Max	N/A	✓
Community CPS Australia	Pinnacle +Plus Pkg All-In-One Variabl	6.54%	0	Nil	✓	✓	90%	299999.99	a	✓
Greater Building Society	Constant Credit Equity	6.75%	500	5/m	×	✓	90%	No Max	a	✓
Greater Building Society	Ultimate Home Loan Package Consta	6.7%	0	325/a	×	✓	90%	No Max	a	✓
nab	Choice Package Flexi Plus 150K+	6.78%	0	395/a	×	✓	90%	No Max	a	✓
nab	Flexi Plus	6.93%	0	250/a	×	✓	90%	No Max	a	✓
nab	Private Tailored Pkg Flexi Plus 20K+	6.78%	0	750/a	×	✓	90%	No Max	a	✓
Pacific Mortgage Group	Line Of Credit	6.01%	0	Nil	×	✓	95%	2000000.00	N/A	✓
Qantas Staff CU	Access Loan	6.23%	600	Nil	×	×	95%	No Max	N/A	✓
Select Credit Union	Super Equity Access	6.39%	547	Nil	✓	✓	95%	No Max	a	✓
St.George Bank	Advantage Package Portfolio Loan 25	6.31%	0	395/a	✓	✓	90%	999999.99	N/A	✓
Unicredit-WA	Equity Access	6.20%	627	Nil	×	×	80%	No Max	a	✓
United Community	Pinnacle +Plus Pkg All-In-One Variabl	6.54%	0	Nil	✓	✓	90%	299999.99	a	✓

★★★

A M O Group	Line Of Credit	6.35%	694	Nil	×	×	95%	2000000.00	N/A	✓
ADCU	Home Equity Loan	6.74%	900	Nil	✓	×	80%	No Max	a	✓

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Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Mandatory Payments Necessary	Interest Capitalisation	MAX LVR	Max Loan	Loan Review Period	Split Facility
			Upfront	Ongoing						
★ ★ ★										
AMP Bank	Affinity Package Classic LOC 100K+	6.22%	895	Nil	✓	✗	90%	No Max	N/A	✓
AMP Bank	Select Package Classic LOC 100K+	6.22%	895	Nil	✓	✗	90%	No Max	N/A	✓
Arab Bank Australia	Line of Credit	7.40%	0	150/a	✗	✓	90%	500000.00	a	✓
Bank of Cyprus Australia	Home Equity	6.95%	1020	8.00/m	✗	✗	90%	500000.00	N/A	✓
Bank of Melbourne	Portfolio Loan	6.95%	800	14/m	✓	✓	90%	No Max	N/A	✓
BankSA	Portfolio Loan	7.00%	800	14/m	✓	✓	90%	No Max	N/A	✓
bcu	All-In-One Standard Variable	6.64%	600	Nil	✗	✓	90%	700000.00	N/A	✗
Bendigo Bank	Home Equity Loan	7.00%	705	8/m	✗	✗	90%	No Max	N/A	✗
Bendigo Bank	Home Loan Package Home Equity Lo	6.5%	705	8/m	✗	✗	90%	No Max	N/A	✗
Bendigo Bank	Home Loan Package Plus Home Equi	6.3%	705	8/m	✗	✗	90%	No Max	N/A	✗
BMC Mortgage	Advantagedge LOC	6.50%	0	Nil	✗	✗	90%	750000.00	N/A	✓
BOQ	Come-N-Go Line of Credit	7.26%	895	10.00/m	✗	✓	90%	No Max	a	✓
CairnsPenny Savings&Loan	Line Of Credit	6.40%	760	Nil	✗	✓	80%	1000000.00	N/A	✗
Citibank	Mortgage Plus Mortgage Power LOC	6.09%	0	350/a	✓	✗	%	499999.99	N/A	✓
Commonwealth Bank	Viridian Line Of Credit	6.95%	800	12.00/m	✗	✗	90%	No Max	a	✗
Community CPS Australia	All-In-One Variable	6.84%	795	Nil	✓	✓	90%	2000000.00	a	✓
Companion CU	All-In-One Variable	6.84%	795	Nil	✓	✓	90%	2000000.00	a	✓
eMoney	Line of Credit	6.06%	275	Nil	✗	✗	90%	1000000.00	m	✓

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Revolving Line of Credit

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Mandatory Payments Necessary	Interest Capitalisation	MAX LVR	Max Loan	Loan Review Period	Split Facility
			Upfront	Ongoing						
★★★										
Encompass Credit Union	Equity Home Loan	6.70%	946.5	Nil	×	×	80%	1000000.00	N/A	✓
Gateway Credit Union	Equitismart Home Loan	6.59%	745	Nil	×	✓	80%	No Max	N/A	✓
Heritage Bank	Living Equity	6.61%	600	8.00/m	✓	×	85%	500000.00	a	×
Heritage Bank	Professional Package Living Equity 1%	6.23%	0	300/a	✓	×	85%	No Max	a	×
Homeloans	Ultra Loc	6.34%	852	Nil	×	×	90%	2000000.00	N/A	✓
Homeloans	Ultra Plus Loc	6.24%	787	330.00/a	×	×	90%	2000000.00	N/A	✓
HomeSide Lending	Peak Performance Equity	6.99%	162.5	70/s	×	×	90%	No Max	a	✓
HSBC	Home Equity Loan	6.93%	852.5	Nil	✓	×	80%	1000000.00	a	✓
Hume Building Society	Line Of Credit	6.50%	750	Nil	×	✓	80%	No Max	N/A	✓
Hume Building Society	Transactional Loan	6.50%	750	Nil	✓	×	80%	No Max	N/A	✓
Hunter United Credit Un	Home Equity	6.79%	930	5/m	×	×	80%	No Max	N/A	✓
IMB	Equity Line Advantage	6.74%	768.74	Nil	✓	×	90%	1000000.00	a	✓
IMB	Platinum Equity Line Advantage 200K	6.34%	323.74	395/a	✓	×	90%	No Max	a	✓
ING DIRECT	Action Equity Loan	6.82%	220	Nil	×	✓	90%	2000000.00	N/A	✓
ING DIRECT	Smart Home Loan <2m	6.22%	719	180.00/a	×	✓	90%	2000000.00	N/A	✓
Intech Credit Union	Mortgage Master	6.82%	935	Nil	✓	×	80%	750000	a	✓
LJ Hooker Finance	Leveredge LOC	6.26%	275	Nil	✓	×	90%	2000000.00	N/A	✓
Macquarie Bank	Line of Credit Variable	6.85%	0	Nil	×	✓	90%	2000000.00	a	✓

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			Upfront	Ongoing						
★ ★ ★										
Mortgage HOUSE	Equity Gold <649k	6.39%	595	150.00/a	✓	✓	95%	No Max	N/A	✓
Mortgage HOUSE	Vantage Offset Equity	5.96%	670	Nil	✗	✗	95%	750000.00	N/A	✓
MyRate	All-In-One Variable <599k	6.65%	0	Nil	✗	✓	95%	2000000.00	N/A	✓
Newcastle Permanent	Real Equity	6.65%	500	9.00/m	✗	✓	90%	No Max	a	✓
People's Choice Credit Union	Home Loan Package Line of Credit 25	6.27%	0	375/a	✗	✓	95%	No Max	a	✓
Police Credit	Line of Credit	6.39%	600	Nil	✓	✗	90%	1000000.00	N/A	✓
Police&NursesMut Banking	Equity Access Account	7.00%	650	8/m	✗	✓	90%	No Max	a	✓
QT Mutual Bank	Choices Home Loan Overdraft 250K t	6.32%	0	395/a	✓	✗	80%	499999.99	N/A	✓
QT Mutual Bank	Teachers' Life Home Loan Overdraft 2	6.32%	0	25/m	✓	✗	80%	499999.99	N/A	✓
Queenslanders CU	Home Action Account	6.69%	595	8.00/m	✗	✓	80%	No Max	a	✓
Railways Credit Union	Tilt Investment Overdraft	6.29%	450	Nil	✗	✗	85%	No Max	a	✗
Railways Credit Union	Tilt-All-In-One Overdraft	6.29%	450	Nil	✗	✗	90%	No Max	a	✗
RAMS Home Loans	Line Of Credit	6.85%	1020	20.00/m	✗	✓	90%	No Max	N/A	✓
RESI Mortgage Corp	Line Of Credit	6.67%	660	Nil	✗	✓	95%	500000.00	N/A	✓
SERVICE ONE Credit Union	HomePlus Line of Credit	7.10%	750	12.00/m	✗	✓	80%	No Max	N/A	✓
St.George Bank	Portfolio Loan	7.01%	800	14/m	✓	✓	90%	No Max	N/A	✓
Suncorp Bank	Asset Line Of Credit	6.88%	600	10/m	✗	✓	90%	No Max	N/A	✓
Suncorp Bank	Equity Home Loan	7.33%	600	10/m	✗	✓	90%	No Max	N/A	✓

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Revolving Line of Credit

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Mandatory Payments Necessary	Interest Capitalisation	MAX LVR	Max Loan	Loan Review Period	Split Facility
			Upfront	Ongoing						
★★★										
The Mutual	Express Credit Facility	6.59%	300	10/m	×	✓	90%	No Max	a	×
The Rock Building Soc	Rock Star Line of Credit <3m	6.34%	0	350/a	✓	✓	80%	3000000.00	N/A	✓
United Community	All-In-One Variable	6.84%	795	Nil	✓	✓	90%	2000000.00	a	✓
Victoria Teachers Mutual Bank	Equity Line of Credit	6.59%	400	150/a	×	✓	90%	No Max	a	✓
Wagga Mutual Credit Un	All-In-One Variable	6.84%	795	Nil	✓	✓	90%	2000000.00	a	✓
Westpac	Equity Access Loan	7.04%	750	10/m	×	✓	92%	No Max	s	✓
Westpac	Premier Advantage Equity Access Loan	6.34%	150	395/a	×	✓	92%	No Max	s	✓
Yellow Brick Road	Wealth Access	6.59%	745	Nil	×	✓	80%	1000000.00	N/A	✓
★★										
AMP Bank	Professional Package Classic LOC 25	6.22%	0	349/a	✓	×	90%	No Max	N/A	✓
Austral Mortgage	Homebuyer Plus LOC	6.31%	1095	150/a	✓	×	90%	5000000.00	N/A	✓
bankmecu	Home Equity	6.54%	595	12.50/m	✓	×	80%	No Max	N/A	×
Bankwest	Equity Access	6.76%	0	325.00/a	×	×	90%	No Max	a	×
Catalyst Mutual	All In One	6.58%	900	Nil	×	×	80%	No Max	N/A	×
Citibank	Mortgage Power LOC	7.46%	649	12.00/m	✓	×	90%	1000000.00	N/A	✓
Coastline Credit Union	Home Equity Access Unlimited	6.44%	755	5/m	×	×	90%	No Max	a	×
Credit Union SA	Line of Credit Variable <299k	6.67%	843.38	Nil	×	×	90%	No Max	a	✓
Defence Bank	Smart Mover	6.64%	0	300/a	✓	×	80%	1500000.00	N/A	×

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Revolving Line of Credit

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Mandatory Payments Necessary	Interest Capitalisation	MAX LVR	Max Loan	Loan Review Period	Split Facility
			Upfront	Ongoing						
★★										
ECU Australia	Mortgage Eliminator	6.65%	800	Nil	✓	✓	95%	No Max	q	✓
Horizon Credit Union	Handy Loan	6.65%	835	5.00/m	✓	✗	80%	No Max	a	✗
Illawarra CU NSW	All In One	6.58%	900	Nil	✗	✗	80%	No Max	N/A	✗
MyState	Cash on Hand Line of Credit	6.80%	952.5	150.00/a	✗	✓	80%	No Max	a	✗
People's Choice Credit Union	Line of Credit	6.87%	900	8.00/m	✗	✓	95%	No Max	a	✓
Police Credit Union	Equity Maximiser Variable	6.50%	1045	7/m	✓	✗	90%	No Max	a	✗
QT Mutual Bank	Choices Home Equity Loan Variable 2	6.42%	0	395/a	✗	✗	95%	499999.99	N/A	✗
QT Mutual Bank	Choices Home Equity Overdraft Varial	6.62%	0	395/a	✓	✗	80%	499999.99	N/A	✗
QT Mutual Bank	Home Loan Overdraft	6.92%	644	Nil	✓	✗	80%	No Max	N/A	✓
QT Mutual Bank	Teachers' Life Home Equity Loan Vari:	6.42%	0	25/m	✗	✗	95%	499999.99	N/A	✗
QT Mutual Bank	Teachers' Life Home Equity Overdraft	6.62%	0	25/m	✓	✗	80%	499999.99	N/A	✗
Queensland Country Credit Unic	Ultimate Home Loan Line of Credit 15	6.64%	0	330/a	✗	✓	80%	No Max	a	✗
SCU	Home Equity Overdraft	6.59%	747	100/a	✗	✗	95%	No Max	N/A	✓
The Capricornian	Mortgageline	7.01%	275	Nil	✗	✓	95%	1000000.00	N/A	✓
The Capricornian	My Advantage Mortgageline 50K to 2M	6.82%	0	385/a	✗	✓	95%	2000000	N/A	✓
The Rock Building Soc	Line of Credit Variable	7.09%	800	5/m	✓	✗	80%	3000000.00	N/A	✓
Unicredit-WA	Mortgage Secured Personal Loan	5.85%	200	Nil	✗	✗	95%	No Max	N/A	✗

★

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Revolving Line of Credit

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Mandatory Payments Necessary	Interest Capitalisation	MAX LVR	Max Loan	Loan Review Period	Split Facility
			Upfront	Ongoing						
★										
AMP Bank	Classic LOC	7.07%	895	10/m	✓	×	90%	2000000.00	N/A	✓
Beirut Hellenic Bank	Equity Maximiser	8.73%	990	10/m	×	×	80%	No Max	a	×
Qld Professional CU	Amortising Equity Variable	7.60%	705	Nil	×	×	90%	No Max	N/A	×
QT Mutual Bank	Home Equity Loan Variable	7.02%	600	Nil	×	×	95%	No Max	N/A	×
QT Mutual Bank	Home Equity Overdraft Variable	7.22%	600	Nil	✓	×	80%	No Max	N/A	×
Queensland Country Credit Unic	Line of Credit	7.14%	500	100.00/a	×	✓	80%	No Max	a	×
RTA Staff CU	Home Equity	6.62%	1010	Nil	×	×	80%	806000.00	N/A	×

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Residential 1 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★★ "outstanding value"										
ANZ	Breakfree Residential 1yr Fixed 1 y	5.69%	0	375/a	✓	Both	90%	No Max	✓	✗
Catalyst Mutual	Residential Fixed 1 yr	5.65%	900	Nil	✓	Both	95%	No Max	✗	✓
CUA	Residential Fixed 1 yr	5.50%	795	Nil	✓	Both	97%	5000000.00	✗	✗
CUA	Residential Premium Fixed 1 yr	5.74%	795	Nil	✓	Both	97%	5000000.00	✓	✓
Greater Building Society	Great Rate Fixed 1 yr	5.69%	500	Nil	✓	Both	95%	No Max	✗	✓
HomeSide Lending	Homeplus Fixed Rate 1 yr	5.69%	162.5	10/m	✓	Both	95%	No Max	✗	✗
HomeSide Lending	Homeplus Package Homeplus Fixe	5.69%	762.5	10/m	✓	Both	95%	No Max	✗	✗
Mortgage HOUSE	Advantage Fixed 1 yr <749k	5.89%	595	Nil	✓	Both	95%	2500000.00	✓	✓
Newcastle Permanent	Premium Plus Package Residential	5.59%	0	350/a	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Residential Fixed 1 yr	5.59%	500	Nil	✓	Both	95%	No Max	✗	✗
V Plus Home Loans	Advantage Plus Fixed 1 yr	5.69%	649	8.00/m	✓	Both	95%	2000000.00	✗	✗
V Plus Home Loans	Basic Fixed 1 yr	5.74%	649	8.00/m	✓	Both	90%	2000000.00	✗	✗
Victoria Teachers Mutual Bank	Offset Fixed 1 yr	5.79%	400	Nil	✓	IO	95%	No Max	✓	✓
★★★★										
A M O Group	Residential Fixed 1 yr	5.88%	694	Nil	✓	Both	95%	1000000.00	✓	✓
Austral Mortgage	Advantage Plus Fixed 1 yr	5.99%	1095	Nil	✓	Both	95%	5000000.00	✓	✓
Bank of Melbourne	Advantage Package Residential Fi	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓

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Residential 1 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★										
BankSA	Advantage Package Residential Fi	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
Community CPS Australia	Pinnacle +Plus Pkg Residential Fi	5.74%	0	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Star	5.64%	500	325/a	✓	Both	95%	No Max	✗	✓
Heritage Bank	Residential Fixed 1 yr	5.79%	600	5.00/m	✓	Both	95%	No Max	✗	✓
Homestar Finance	Advantage Fixed 1 yr	5.75%	0	Nil	✓	Both	95%	2000000.00	✗	✓
Illawarra CU NSW	Residential Fixed 1 yr	5.65%	900	Nil	✓	Both	95%	No Max	✗	✓
IMB	Residential Fixed 1 yr	5.79%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
ING DIRECT	Residential Fixed 1 yr	5.99%	719	Nil	✓	Both	95%	2000000.00	✗	✗
ME Bank	Super Member Fixed 1 yr	5.99%	300	Nil	✓	P+I	95%	No Max	✗	✗
nab	Choice Package Standard Fixed 1	5.69%	0	395/a	✓	Both	95%	No Max	✗	✗
nab	Standard Fixed 1 yr	5.79%	0	8/m	✓	Both	95%	No Max	✗	✗
Police Credit	Fixed 1 yr	5.69%	956	Nil	✓	Both	95%	3000000.00	✗	✗
Qld Police Credit Union	Residential Fixed 1 yr	5.49%	876	Nil	✓	Both	97%	No Max	✗	✓
St.George Bank	Advantage Package Residential Fi	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
Unicredit-WA	Residential Fixed 1 yr	5.79%	627	Nil	✗	Both	95%	No Max	✗	✓
United Community	Pinnacle +Plus Pkg Residential Fi	5.74%	0	Nil	✓	Both	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Basic Fixed 1 yr	5.79%	400	Nil	✓	P+I	95%	No Max	✗	✓

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Residential 1 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Adelaide Bank	Smartsuite Fixed ** 1 yr	5.99%	895	10/m	✓	Both	95%	No Max	✓	✓
AMP Bank	Affinity Package Residential Fixed	5.84%	895	Nil	✗	Both	90%	No Max	✗	✗
AMP Bank	Residential Fixed 1 yr	5.99%	545	Nil	✗	Both	90%	2000000.00	✗	✗
AMP Bank	Select Package Residential Fixed	5.89%	895	Nil	✗	Both	90%	No Max	✗	✗
ANZ	Residential 1yr Fixed 1 yr	5.84%	600	10.00/m	✓	Both	90%	No Max	✓	✗
Aussie Home Loans	Optimizer Fixed 1 yr	5.85%	700	Nil	✓	Both	95%	2000000.00	✗	✗
Bank of Melbourne	Residential Fixed 1 yr	5.74%	700	10/m	✓	Both	95%	1000000.00	✗	✓
bankmecu	Residential Fixed 1 yr	5.75%	595	Nil	✓	P+I	95%	No Max	✗	✗
BankSA	Residential Fixed 1 yr	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
bcu	Residential Fixed 1 yr	5.69%	600	Nil	✗	Both	95%	7000000.00	✗	✗
Citibank	Standard Fixed 1 yr	5.75%	649	8.00/m	✓	Both	90%	4000000.00	✗	✗
Coastline Credit Union	Residential Fixed 1 yr	5.99%	755	Nil	✓	P+I	90%	No Max	✗	✓
Commonwealth Bank	Residential Fixed 1 yr	5.94%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Commonwealth Bank	Wealth Package Residential Fixed	5.79%	200	375/a	✓	Both	95%	No Max	✗	✗
Community CPS Australia	Parent Fixed 1 yr	5.89%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Community CPS Australia	Residential Fixed 1 yr	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Community First CU	True Fixed 1 yr	5.85%	1074.5	Nil	✓	Both	95%	1000000.00	✓	✓
Companion CU	Parent Fixed 1 yr	5.89%	945	Nil	✓	Both	95%	1000000.00	✗	✓

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Residential 1 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Companion CU	Residential Fixed 1 yr	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Credit Union SA	Standard 1yr Fixed 1 yr	5.99%	343.38	Nil	✓	Both	90%	No Max	✓	✓
ECU Australia	Premium Fixed 1 yr	6.19%	800	Nil	✓	Both	95%	No Max	✗	✓
Encompass Credit Union	Residential Fixed 1 yr	6.20%	946.5	Nil	✓	Both	95%	1000000.00	✗	✓
FCCS Credit Union	Value Plus Fixed 1 yr	6.09%	1025	Nil	✓	Both	95%	No Max	✗	✓
FCCS Credit Union	Value Plus IO Fixed 1 yr	6.24%	1025	Nil	✓	IO	95%	No Max	✗	✓
Greater Building Society	Standard Fixed 1 yr	6.05%	500	Nil	✓	Both	95%	No Max	✗	✓
Hemisphere Financial	Standard Fixed 1 yr	5.84%	599	Nil	✓	Both	95%	1000000.00	✗	✓
Heritage Bank	Professional Package Residential	5.79%	0	300/a	✓	Both	95%	No Max	✗	✓
Homeloans	MoniPower Fixed 1 yr	6.19%	887	Nil	✓	Both	95%	3500000.00	✓	✓
Horizon Credit Union	Residential Fixed 1 yr	6.09%	935	Nil	✓	Both	95%	No Max	✓	✓
HSBC	Residential Fixed 1 yr	5.89%	852.5	Nil	✓	Both	90%	7500000.00	✗	✗
Hume Building Society	Residential Fixed 1 yr	5.90%	750	Nil	✓	Both	95%	No Max	✗	✗
Macarthur Credit Union	Standard Fixed 1 yr	5.95%	1323	Nil	✓	Both	95%	No Max	✗	✓
Macquarie Bank	Classic IO Fixed 1 yr	5.85%	600	Nil	✓	IO	90%	2000000.00	✗	✗
Macquarie Bank	Classic P&I Fixed 1 yr	5.85%	0	Nil	✓	P+I	90%	2000000.00	✗	✓
Macquarie Bank	Premium Fixed 1 yr	5.85%	600	Nil	✓	Both	90%	2000000.00	✗	✓
Macquarie Bank	Premium Premium Fixed 1 yr 150k	5.85%	600	33/m	✓	Both	90%	2000000	✗	✓

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Residential 1 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
MyRate	Residential Fixed 1 yr	6.10%	0	Nil	✓	Both	95%	2000000.00	✗	✗
nab	Choice Package Tailored Fixed IO	5.79%	0	395/a	✓	IO	95%	No Max	✗	✗
nab	Private Tailored Pkg Standard Fixe	5.69%	0	750/a	✓	Both	95%	No Max	✗	✗
nab	Private Tailored Pkg Tailored Fixed	5.79%	0	750/a	✓	IO	95%	No Max	✗	✗
nab	Tailored Fixed IO 1 yr	5.89%	0	8/m	✓	IO	95%	No Max	✗	✗
People's Choice Credit Union	Lite Fixed 1 yr	5.79%	619	Nil	✗	Both	95%	1000000.00	✗	✗
People's Choice Credit Union	Residential Fixed 1 yr	5.94%	900	8.00/m	✓	Both	95%	No Max	✗	✗
QT Mutual Bank	Residential Fixed 1 yr	5.99%	644	Nil	✓	P+I	95%	No Max	✗	✗
Queensland Country Credit Unic	Fixed Rate 1 yr	5.99%	950	5.00/m	✓	Both	95%	No Max	✓	✓
Queensland Country Credit Unic	Ultimate Home Loan Fixed Rate 1	5.99%	0	330/a	✓	Both	95%	No Max	✓	✓
RAMS Home Loans	Fixed Rate 1 yr	5.75%	1020	20.00/m	✓	Both	95%	No Max	✗	✓
SERVICE ONE Credit Union	Residential Fixed 1 yr	5.75%	750	8.00/m	✓	Both	97%	No Max	✓	✓
SGE Credit Union	Residential Fixed 1 yr	5.99%	500	Nil	✓	Both	95%	2000000.00	✗	✗
St.George Bank	Residential Fixed 1 yr	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
State Custodians	Standard Fixed 1 yr	5.87%	0	345/a	✗	Both	95%	1000000.00	✗	✓
Summerland CU	Standard Fixed 1 yr	5.89%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Suncorp Bank	My Home Package Residential Fix	5.74%	0	25/m	✓	Both	95%	No Max	✗	✗
Suncorp Bank	Residential Fixed 1 yr	5.74%	600	10/m	✓	Both	95%	No Max	✗	✗

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Residential 1 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Teachers Mutual Bank	Option Fixed 1 yr	5.68%	715	Nil	✗	P+I	95%	5000000.00	✗	✗
Teachers Mutual Bank	Standard Fixed IO 1 yr	5.68%	715	Nil	✗	IO	95%	5000000.00	✗	✗
The Mutual	Premium Fixed 1 yr	5.99%	300	Nil	✓	Both	95%	No Max	✗	✓
The Rock Building Soc	Residential Fixed 1 yr	6.05%	800	5/m	✓	Both	95%	3000000.00	✗	✓
TIO Banking	Essentials Fixed 1 yr	5.89%	1180	10/m	✓	Both	90%	No Max	✗	✗
TIO Banking	Essentials Home Ln Pkg Essential	5.89%	0	Nil	✓	Both	90%	No Max	✗	✗
UBank	UHomeLoan Fixed (for refinancing	5.58%	0	Nil	✗	Both	80%	1000000.00	✗	✗
United Community	Parent Fixed 1 yr	5.89%	945	Nil	✓	Both	95%	1000000.00	✗	✓
United Community	Residential Fixed 1 yr	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Wagga Mutual Credit Un	Parent Fixed 1 yr	5.89%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Wagga Mutual Credit Un	Residential Fixed 1 yr	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Westpac	Fixed Options 1 yr	6.09%	600	8.00/m	✓	Both	95%	No Max	✗	✓
Westpac	Premier Advantage Fixed Options	5.89%	0	395/a	✓	Both	95%	No Max	✗	✓
★★										
AMP Bank	Professional Package Residential	5.99%	0	349/a	✗	Both	90%	2000000	✗	✗
Arab Bank Australia	Residential Fixed 1 yr	5.99%	250	8/m	✗	Both	95%	No Max	✗	✗
Bank of Cyprus Australia	Standard Fixed 1 yr	6.11%	1020	6.00/m	✗	Both	90%	5000000.00	✗	✗

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Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★										
Bankwest	Residential Fixed 1 yr	5.99%	755	12.00/m	✓	Both	95%	No Max	✗	✓
Beirut Hellenic Bank	Residential Fixed 1 yr	6.05%	990	10/m	✓	Both	80%	No Max	✗	✗
Bendigo Bank	Residential Fixed 1 yr	6.09%	705	8/m	✓	P+I	95%	No Max	✗	✓
Big Sky Building Society	Residential Fixed 1 yr	6.19%	610	Nil	✓	P+I	95%	600000.00	✗	✓
CairnsPenny Savings&Loan	Standard Fixed 1 yr	6.15%	660	15/q	✓	P+I	95%	1000000.00	✗	✓
First Option CU	Residential Fixed 1 yr	6.20%	600	Nil	✓	P+I	95%	1000000.00	✓	✓
Gateway Credit Union	Residential Fixed 1 yr	6.37%	745	Nil	✓	Both	95%	No Max	✗	✗
Hemisphere Financial	Alt Doc Fixed 1 yr	6.24%	599	Nil	✗	Both	80%	1000000.00	✗	✓
Hemisphere Financial	Quickstart Fixed 1 yr	6.14%	599	Nil	✓	P+I	95%	1000000.00	✗	✓
Holiday Coast CU	Fixed N Easy 1 yr	5.97%	535	Nil	✓	Both	95%	No Max	✗	✗
Homeloans	ProSmart Fixed 1 yr	6.34%	862	Nil	✓	Both	95%	2000000.00	✗	✓
Homeloans	Ultra Fixed 1 yr	5.99%	787	Nil	✗	Both	95%	2000000.00	✗	✗
Maritime Mining & Power	Standard Fixed 1 yr	5.93%	1020	Nil	✓	Both	90%	No Max	✗	✗
ME Bank	Residential Fixed 1 yr	6.49%	300	Nil	✗	P+I	95%	No Max	✗	✗
MyState	Residential Fixed 1 yr	6.05%	702.5	Nil	✓	Both	95%	1000000.00	✗	✗
Qantas Staff CU	Options Fixed 1 yr	5.99%	600	Nil	✓	Both	95%	No Max	✗	✗
Quay Credit Union	Residential Fixed 1 yr	5.84%	638	Nil	✓	P+I	80%	1500000.00	✗	✗
RESI Mortgage Corp	Smart Option Fixed Home Loan 1 yr	6.04%	704	Nil	✓	Both	95%	2000000.00	✗	✗

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Residential 1 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Smart Pro Fixed 1 yr	6.09%	660	Nil	✗	Both	95%	2000000.00	✗	✗
RTA Staff CU	Residential Fixed 1 yr	6.54%	350	Nil	✓	P+I	95%	806000.00	✗	✓
Yellow Brick Road	Futureproof Fixed 1 yr	6.37%	745	Nil	✓	Both	95%	2000000.00	✗	✗
Yellow Brick Road	Gold Pathway Fixed 1 yr	6.27%	600	350/a	✓	Both	95%	2000000.00	✗	✗
★										
Adelaide Bank	Smartdoc Fixed 1 yr	6.99%	895	10/m	✓	Both	80%	2000000.00	✓	✓
AIMS Home Loans	First Option Fixed 1 yr	6.65%	660	10/m	✓	Both	90%	750000.00	✗	✓
AIMS Home Loans	Residential Fixed 1 yr	6.65%	660	Nil	✗	Both	90%	1000000.00	✗	✗
Hunter United Credit Un	Fixed 1 yr	6.99%	930	5/m	✓	P+I	95%	No Max	✗	✗
Mortgage HOUSE	Vantage Offset Fixed 1 yr	6.03%	670	Nil	✓	Both	90%	750000.00	✓	✗
Northern Beaches CU	Interest Only Fixed 1 yr	6.59%	915	Nil	✓	IO	95%	No Max	✗	✗

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Residential 2 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★★ ""outstanding value										
Bank of Melbourne	Advantage Package Residential Fi	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
BankSA	Advantage Package Residential Fi	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
Catalyst Mutual	Residential Fixed 2 yrs	5.90%	900	Nil	✓	Both	95%	No Max	✗	✓
CUA	Residential Fixed 2 yrs	5.73%	795	Nil	✓	Both	97%	5000000.00	✗	✗
CUA	Residential Premium Fixed 2 yrs	5.89%	795	Nil	✓	Both	97%	5000000.00	✓	✓
Illawarra CU NSW	Residential Fixed 2 yrs	5.90%	900	Nil	✓	Both	95%	No Max	✗	✓
loans.com.au	Dream Loan Express - Fixed 2 yrs	5.48%	295	Nil	✓	Both	80%	750000.00	✗	✗
Mortgage HOUSE	Advantage Fixed 2 yrs <749k	5.89%	595	Nil	✓	Both	95%	2500000.00	✓	✓
Newcastle Permanent	Premium Plus Package Residential	5.59%	0	350/a	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Residential Fixed 2 yrs	5.59%	500	Nil	✓	Both	95%	No Max	✗	✗
Pacific Mortgage Group	Residential Fixed 2 yrs	5.69%	0	Nil	✓	P+I	95%	2000000.00	✗	✓
Queensland Country Credit Unic	Fixed Rate 2 yrs	5.85%	950	5.00/m	✓	Both	95%	No Max	✓	✓
SCU	Residential Fixed 2 yrs	5.73%	747	Nil	✓	Both	95%	No Max	✗	✓
St.George Bank	Advantage Package Residential Fi	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
V Plus Home Loans	Advantage Plus Fixed 2 yrs	5.64%	649	8.00/m	✓	Both	95%	2000000.00	✗	✗
Victoria Teachers Mutual Bank	Offset Fixed 2 yrs	5.89%	400	Nil	✓	IO	95%	No Max	✓	✓

★★★★

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Residential 2 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★										
A M O Group	Residential Fixed 2 yrs	5.88%	694	Nil	✓	Both	95%	1000000.00	✓	✓
AMP Bank	Affinity Package Residential Fixed	5.84%	895	Nil	✗	Both	90%	No Max	✗	✗
Austral Mortgage	Advantage Plus Fixed 2 yrs	5.99%	1095	Nil	✓	Both	95%	5000000.00	✓	✓
BOQ	Shareholder Benefits Residential F	5.55%	375	Nil	✓	Both	95%	No Max	✗	✗
Community CPS Australia	Pinnacle +Plus Pkg Residential Fix	5.74%	0	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Great Rate Fixed 2 yrs	5.69%	500	Nil	✓	Both	95%	No Max	✗	✓
Heritage Bank	Residential Fixed 2 yrs	5.84%	600	5.00/m	✓	Both	95%	No Max	✗	✓
HomeSide Lending	Homeplus Fixed Rate 2 yrs	5.79%	162.5	10/m	✓	Both	95%	No Max	✗	✗
HomeSide Lending	Homeplus Package Homeplus Fixe	5.79%	762.5	10/m	✓	Both	95%	No Max	✗	✗
Homestar Finance	Advantage Fixed 2 yrs	5.75%	0	Nil	✓	Both	95%	2000000.00	✗	✓
IMB	Residential Fixed 2 yrs	5.89%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
ING DIRECT	Residential Fixed 2 yrs	5.99%	719	Nil	✓	Both	95%	2000000.00	✗	✗
Macquarie Bank	Premium Fixed 2 yrs	5.85%	600	Nil	✓	Both	90%	2000000.00	✗	✓
Queensland Country Credit Unic	Ultimate Home Loan Fixed Rate 2	5.85%	0	330/a	✓	Both	95%	No Max	✓	✓
RAMS Home Loans	Fixed Rate 2 yrs	5.59%	1020	20.00/m	✓	Both	95%	No Max	✗	✓
SERVICE ONE Credit Union	Residential Fixed 2 yrs	5.85%	750	8.00/m	✓	Both	97%	No Max	✓	✓
United Community	Pinnacle +Plus Pkg Residential Fi	5.74%	0	Nil	✓	Both	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Basic Fixed 2 yrs	5.89%	400	Nil	✓	P+I	95%	No Max	✗	✓

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Residential 2 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Adelaide Bank	Smartsuite Fixed ** 2 yrs	5.99%	895	10/m	✓	Both	95%	No Max	✓	✓
AMP Bank	Residential Fixed 2 yrs	5.99%	545	Nil	✗	Both	90%	2000000.00	✗	✗
AMP Bank	Select Package Residential Fixed	5.89%	895	Nil	✗	Both	90%	No Max	✗	✗
ANZ	Breakfree Residential Fixed 2 yrs	5.79%	0	375/a	✓	Both	90%	No Max	✗	✗
ANZ	Residential Fixed 2 yrs	5.94%	600	10.00/m	✓	Both	90%	No Max	✗	✗
Bank of Melbourne	Residential Fixed 2 yrs	5.74%	700	10/m	✓	Both	95%	1000000.00	✗	✓
bankmecu	Residential Fixed 2 yrs	5.85%	595	Nil	✓	P+I	95%	No Max	✗	✗
BankSA	Residential Fixed 2 yrs	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
bcu	Residential Fixed 2 yrs	5.69%	600	Nil	✗	Both	95%	7000000.00	✗	✗
BOQ	Home Loan Privileges Residential	5.55%	0	395/a	✓	Both	95%	No Max	✗	✗
BOQ	Residential Fixed 2 yrs	5.55%	895	10.00/m	✓	Both	95%	No Max	✗	✗
Citibank	Standard Fixed 2 yrs	5.75%	649	8.00/m	✓	Both	90%	4000000.00	✗	✗
Coastline Credit Union	Residential Fixed 2 yrs	5.99%	755	Nil	✓	P+I	90%	No Max	✗	✓
Commonwealth Bank	Residential Fixed 2 yrs	5.74%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Commonwealth Bank	Wealth Package Residential Fixed	5.59%	200	375/a	✓	Both	95%	No Max	✗	✗
Community CPS Australia	Parent Fixed 2 yrs	5.89%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Community CPS Australia	Residential Fixed 2 yrs	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Community First CU	True Fixed 2 yrs	5.85%	1074.5	Nil	✓	Both	95%	1000000.00	✓	✓

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Residential 2 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Companion CU	Parent Fixed 2 yrs	5.89%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Companion CU	Residential Fixed 2 yrs	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Credit Union SA	Standard Fixed 2 yrs	5.94%	843.38	Nil	✓	Both	95%	No Max	✓	✓
Easy Street Fin Services	Easy Street Fixed 2 yrs	5.85%	500	Nil	✓	P+I	95%	1000000.00	✓	✓
ECU Australia	Premium Fixed 2 yrs	6.19%	800	Nil	✓	Both	95%	No Max	✗	✓
eMoney	Fixed Home Loan 2 yrs	5.75%	275	Nil	✗	Both	90%	1000000.00	✗	✗
Encompass Credit Union	Residential Fixed 2 yrs	6.20%	946.5	Nil	✓	Both	95%	1000000.00	✗	✓
FCCS Credit Union	Value Plus Fixed 2 yrs	6.14%	1025	Nil	✓	Both	95%	No Max	✗	✓
FCCS Credit Union	Value Plus IO Fixed 2 yrs	6.29%	1025	Nil	✓	IO	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Star	5.64%	500	325/a	✓	Both	95%	No Max	✗	✓
Hemisphere Financial	Standard Fixed 2 yrs	5.87%	599	Nil	✓	Both	95%	1000000.00	✗	✓
Heritage Bank	Professional Package Residential	5.84%	0	300/a	✓	Both	95%	No Max	✗	✓
Holiday Coast CU	Fixed N Easy 2 yrs	5.97%	535	Nil	✓	Both	95%	No Max	✗	✗
Homeloans	MoniPower Fixed 2 yrs	6.09%	887	Nil	✓	Both	95%	3500000.00	✓	✓
Homeloans	ProSmart Fixed 2 yrs	6.24%	862	Nil	✓	Both	95%	2000000.00	✗	✓
Horizon Credit Union	Residential Fixed 2 yrs	6.09%	935	Nil	✓	Both	95%	No Max	✓	✓
HSBC	Residential Fixed 2 yrs	5.89%	852.5	Nil	✓	Both	90%	7500000.00	✗	✗
Hume Building Society	Residential Fixed 2 yrs	5.95%	750	Nil	✓	Both	95%	No Max	✗	✗

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Residential 2 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
LJ Hooker Finance	Kick-Start Fix 2 yrs	5.93%	350	Nil	✓	Both	95%	2000000.00	✗	✗
LJ Hooker Finance	Kick-Start Plus Fix 2 yrs	5.73%	350	396.00/a	✗	Both	95%	2000000.00	✗	✗
LJ Hooker Finance	Leveredge Plus Fix 2 yrs	5.68%	275	396.00/a	✗	P+I	90%	2000000.00	✗	✗
Macquarie Bank	Classic IO Fixed 2 yrs	5.85%	600	Nil	✓	IO	90%	2000000.00	✗	✗
Macquarie Bank	Classic P&I Fixed 2 yrs	5.85%	0	Nil	✓	P+I	90%	2000000.00	✗	✓
Macquarie Bank	Premium Premium Fixed 2 yrs 150	5.85%	600	33/m	✓	Both	90%	2000000	✗	✓
Maritime Mining & Power	Standard Fixed 2 yrs	5.94%	1020	Nil	✓	Both	90%	No Max	✗	✗
MyRate	Residential Fixed 2 yrs	6.10%	0	Nil	✓	Both	95%	2000000.00	✗	✗
nab	Choice Package Standard Fixed 2	5.79%	0	395/a	✓	Both	95%	No Max	✗	✗
nab	Choice Package Tailored Fixed IO	5.89%	0	395/a	✓	IO	95%	No Max	✗	✗
nab	Private Tailored Pkg Standard Fixe	5.79%	0	750/a	✓	Both	95%	No Max	✗	✗
nab	Standard Fixed 2 yrs	5.89%	0	8/m	✓	Both	95%	No Max	✗	✗
nab	Tailored Fixed IO 2 yrs	5.99%	0	8/m	✓	IO	95%	No Max	✗	✗
People's Choice Credit Union	Lite Fixed 2 yrs	5.79%	619	Nil	✗	Both	95%	1000000.00	✗	✗
People's Choice Credit Union	Residential Fixed 2 yrs	5.89%	900	8.00/m	✓	Both	95%	No Max	✗	✗
Police Credit	Fixed 2 yrs	5.79%	956	Nil	✓	Both	95%	3000000.00	✗	✗
QT Mutual Bank	Residential Fixed 2 yrs	5.99%	644	Nil	✓	P+I	95%	No Max	✗	✗
SGE Credit Union	Residential Fixed 2 yrs	6.09%	500	Nil	✓	Both	95%	2000000.00	✗	✗

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Residential 2 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
St.George Bank	Residential Fixed 2 yrs	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
State Custodians	Standard Fixed 2 yrs	5.90%	0	345/a	✗	Both	95%	1000000.00	✗	✓
Suncorp Bank	My Home Package Residential Fix	5.74%	0	25/m	✓	Both	95%	No Max	✗	✗
Suncorp Bank	Residential Fixed 2 yrs	5.74%	600	10/m	✓	Both	95%	No Max	✗	✗
Teachers Mutual Bank	Option Fixed 2 yrs	5.68%	715	Nil	✗	P+I	95%	5000000.00	✗	✗
Teachers Mutual Bank	Standard Fixed IO 2 yrs	5.68%	715	Nil	✗	IO	95%	5000000.00	✗	✗
The Rock Building Soc	Residential Fixed 2 yrs	6.05%	800	5/m	✓	Both	95%	3000000.00	✗	✓
Unicredit-WA	Residential Fixed 2 yrs	5.79%	627	Nil	✗	Both	95%	No Max	✗	✓
United Community	Parent Fixed 2 yrs	5.89%	945	Nil	✓	Both	95%	1000000.00	✗	✓
United Community	Residential Fixed 2 yrs	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
V Plus Home Loans	Basic Fixed 2 yrs	5.74%	649	8.00/m	✓	Both	90%	2000000.00	✗	✗
Wagga Mutual Credit Un	Parent Fixed 2 yrs	5.89%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Wagga Mutual Credit Un	Residential Fixed 2 yrs	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Westpac	Fixed Options 2 yrs	6.09%	600	8.00/m	✓	Both	95%	No Max	✗	✓
Westpac	Premier Advantage Fixed Options	5.89%	0	395/a	✓	Both	95%	No Max	✗	✓

★★

AMP Bank	Professional Package Residential	5.99%	0	349/a	✗	Both	90%	2000000	✗	✗
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Residential 2 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★										
Arab Bank Australia	Residential Fixed 2 yrs	5.99%	250	8/m	✗	Both	95%	No Max	✗	✗
Aussie Home Loans	Optimizer Fixed 2 yrs	5.85%	700	Nil	✓	Both	95%	2000000.00	✗	✗
Bank of Cyprus Australia	Standard Fixed 2 yrs	6.11%	1020	6.00/m	✗	Both	90%	5000000.00	✗	✗
Bankwest	Residential Fixed 2 yrs	5.99%	755	12.00/m	✓	Both	95%	No Max	✗	✓
Bendigo Bank	Residential Fixed 2 yrs	6.04%	705	8/m	✓	P+I	95%	No Max	✗	✓
Big Sky Building Society	Residential Fixed 2 yrs	6.14%	610	Nil	✓	P+I	95%	600000.00	✗	✓
CairnsPenny Savings&Loan	Standard Fixed 2 yrs	6.15%	660	15/q	✓	P+I	95%	1000000.00	✗	✓
Defence Bank	Flexi Choice Fixed 2 yrs	6.25%	400	Nil	✓	P+I	95%	1500000.00	✗	✗
First Option CU	Residential Fixed 2 yrs	6.30%	600	Nil	✓	P+I	95%	1000000.00	✓	✓
Gateway Credit Union	Residential Fixed 2 yrs	6.37%	745	Nil	✓	Both	95%	No Max	✗	✗
Greater Building Society	Standard Fixed 2 yrs	6.05%	500	Nil	✓	Both	95%	No Max	✗	✓
Hemisphere Financial	Alt Doc Fixed 2 yrs	6.27%	599	Nil	✗	Both	80%	1000000.00	✗	✓
Hemisphere Financial	Quickstart Fixed 2 yrs	6.17%	599	Nil	✓	P+I	95%	1000000.00	✗	✓
Homeloans	Ultra Fixed 2 yrs	5.99%	787	Nil	✗	Both	95%	2000000.00	✗	✗
Hunter United Credit Un	Fixed 2 yrs	5.99%	930	5/m	✓	P+I	95%	No Max	✗	✗
LJ Hooker Finance	Leveredge Fix 2 yrs	5.91%	275	Nil	✗	P+I	90%	2000000.00	✗	✗
Macarthur Credit Union	Standard Fixed 2 yrs	6.35%	1323	Nil	✓	Both	95%	No Max	✗	✓
MyState	Residential Fixed 2 yrs	6.05%	702.5	Nil	✓	Both	95%	1000000.00	✗	✗

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Residential 2 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★										
nab	Private Tailored Pkg Tailored Fixed	5.89%	0	750/a	✓	IO	95%	No Max	✗	✗
Qantas Staff CU	Options Fixed 2 yrs	5.99%	600	Nil	✓	Both	95%	No Max	✗	✗
RESI Mortgage Corp	Smart Option Fixed Home Loan 2 yrs	6.04%	704	Nil	✓	Both	95%	2000000.00	✗	✗
Summerland CU	Standard Fixed 2 yrs	5.89%	800	8.00/m	✓	Both	95%	No Max	✗	✗
The Mutual	Premium Fixed 2 yrs	5.99%	300	Nil	✓	Both	95%	No Max	✗	✓
TIO Banking	Essentials Fixed 2 yrs	5.99%	1180	10/m	✓	Both	90%	No Max	✗	✗
TIO Banking	Essentials Home Ln Pkg Essential	5.99%	0	Nil	✓	Both	90%	No Max	✗	✗
Yellow Brick Road	Futureproof Fixed 2 yrs	6.37%	745	Nil	✓	Both	95%	2000000.00	✗	✗
Yellow Brick Road	Gold Pathway Fixed 2 yrs	6.27%	600	350/a	✓	Both	95%	2000000.00	✗	✗
★										
Adelaide Bank	Smartdoc Fixed 2 yrs	6.99%	895	10/m	✓	Both	80%	2000000.00	✓	✓
AIMS Home Loans	First Option Fixed 2 yrs	6.59%	660	10/m	✓	Both	90%	750000.00	✗	✓
AIMS Home Loans	Residential Fixed 2 yrs	6.59%	660	Nil	✗	Both	90%	1000000.00	✗	✗
Beirut Hellenic Bank	Residential Fixed 2 yrs	6.15%	990	10/m	✓	Both	80%	No Max	✗	✗
Mortgage HOUSE	Vantage Offset Fixed 2 yrs	5.69%	670	Nil	✓	Both	90%	750000.00	✓	✗
Quay Credit Union	Residential Fixed 2 yrs	6.04%	638	Nil	✓	P+I	80%	1500000.00	✗	✗

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Residential 3 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★★ "outstanding value"										
Bank of Melbourne	Advantage Package Residential Fi	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
BankSA	Advantage Package Residential Fi	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
BOQ	Shareholder Benefits Residential F	5.55%	375	Nil	✓	Both	95%	No Max	✗	✗
Catalyst Mutual	Residential Fixed 3 yrs	5.95%	900	Nil	✓	Both	95%	No Max	✗	✓
CUA	Residential Fixed 3 yrs	5.73%	795	Nil	✓	Both	97%	5000000.00	✗	✗
CUA	Residential Premium Fixed 3 yrs	5.93%	795	Nil	✓	Both	97%	5000000.00	✓	✓
Encompass Credit Union	Residential Fixed 3 yrs	5.95%	946.5	Nil	✓	Both	95%	1000000.00	✗	✓
Mortgage HOUSE	Advantage Fixed 3 yrs <749k	5.89%	595	Nil	✓	Both	95%	2500000.00	✓	✓
Newcastle Permanent	Residential Fixed 3 yrs	5.59%	500	Nil	✓	Both	95%	No Max	✗	✗
Pacific Mortgage Group	Residential Fixed 3 yrs	5.79%	0	Nil	✓	P+I	95%	2000000.00	✗	✓
SCU	Residential Fixed 3 yrs	5.73%	747	Nil	✓	Both	95%	No Max	✗	✓
Select Credit Union	Super Mortgage Fixed 3 yrs	5.99%	547	Nil	✓	Both	95%	No Max	✗	✓
St.George Bank	Advantage Package Residential Fi	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
V Plus Home Loans	Advantage Plus Fixed 3 yrs	5.84%	649	8.00/m	✓	Both	95%	2000000.00	✗	✗

★★★★

A M O Group	Residential Fixed 3 yrs	5.88%	694	Nil	✓	Both	95%	1000000.00	✓	✓
AMP Bank	Affinity Package Residential Fixed	5.84%	895	Nil	✗	Both	90%	No Max	✗	✗

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Residential 3 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★										
AMP Bank	Select Package Residential Fixed	5.89%	895	Nil	✗	Both	90%	No Max	✗	✗
ANZ	Breakfree Residential Fixed 3 yrs	5.79%	0	375/a	✓	Both	90%	No Max	✗	✗
BOQ	Home Loan Privileges Residential	5.55%	0	395/a	✓	Both	95%	No Max	✗	✗
BOQ	Residential Fixed 3 yrs	5.55%	895	10.00/m	✓	Both	95%	No Max	✗	✗
Community CPS Australia	Pinnacle +Plus Pkg Residential Fix	5.84%	0	Nil	✓	Both	95%	No Max	✗	✓
Community First CU	True Fixed 3 yrs	5.85%	1074.5	Nil	✓	Both	95%	1000000.00	✓	✓
Greater Building Society	Great Rate Fixed 3 yrs	5.84%	500	Nil	✓	Both	95%	No Max	✗	✓
Heritage Bank	Residential Fixed 3 yrs	5.85%	600	5.00/m	✓	Both	95%	No Max	✗	✓
HomeSide Lending	Homeplus Fixed Rate 3 yrs	5.79%	162.5	10/m	✓	Both	95%	No Max	✗	✗
HomeSide Lending	Homeplus Package Homeplus Fixe	5.79%	762.5	10/m	✓	Both	95%	No Max	✗	✗
Illawarra CU NSW	Residential Fixed 3 yrs	5.95%	900	Nil	✓	Both	95%	No Max	✗	✓
IMB	Residential Fixed 3 yrs	5.89%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
Macquarie Bank	Classic P&I Fixed 3 yrs	5.85%	0	Nil	✓	P+I	90%	2000000.00	✗	✓
Macquarie Bank	Premium Fixed 3 yrs	5.85%	600	Nil	✓	Both	90%	2000000.00	✗	✓
ME Bank	Super Member Fixed 3 yrs	5.74%	300	Nil	✓	P+I	95%	No Max	✗	✗
Newcastle Permanent	Premium Plus Package Residential	5.59%	0	350/a	✓	Both	95%	No Max	✗	✗
Northern Beaches CU	Fixed Rate 3 yrs	5.89%	1390	Nil	✓	P+I	95%	No Max	✗	✓
Qld Police Credit Union	Residential Fixed 3 yrs	5.79%	876	Nil	✓	Both	97%	No Max	✗	✓

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Residential 3 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★										
RAMS Home Loans	Fixed Rate 3 yrs	5.59%	1020	20.00/m	✓	Both	95%	No Max	✗	✓
SERVICE ONE Credit Union	Residential Fixed 3 yrs	5.90%	750	8.00/m	✓	Both	97%	No Max	✓	✓
United Community	Pinnacle +Plus Pkg Residential Fi	5.84%	0	Nil	✓	Both	95%	No Max	✗	✓
★★★										
Adelaide Bank	Smartsuite Fixed ** 3 yrs	5.99%	895	10/m	✓	Both	95%	No Max	✓	✓
AMP Bank	Professional Package Residential	5.99%	0	349/a	✗	Both	90%	2000000	✗	✗
AMP Bank	Residential Fixed 3 yrs	5.99%	545	Nil	✗	Both	90%	2000000.00	✗	✗
ANZ	Residential Fixed 3 yrs	5.94%	600	10.00/m	✓	Both	90%	No Max	✗	✗
Aussie Home Loans	Optimizer Fixed 3 yrs	5.85%	700	Nil	✓	Both	95%	2000000.00	✗	✗
Austral Mortgage	Advantage Plus Fixed 3 yrs	5.99%	1095	Nil	✓	Both	95%	5000000.00	✓	✓
Bank of Melbourne	Residential Fixed 3 yrs	5.74%	700	10/m	✓	Both	95%	1000000.00	✗	✓
bankmecu	Residential Fixed 3 yrs	5.95%	595	Nil	✓	P+I	95%	No Max	✗	✗
BankSA	Residential Fixed 3 yrs	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
bcu	Residential Fixed 3 yrs	5.79%	600	Nil	✗	Both	95%	7000000.00	✗	✗
Bendigo Bank	Residential Fixed 3 yrs	5.94%	705	8/m	✓	P+I	95%	No Max	✗	✓
CairnsPenny Savings&Loan	Standard Fixed 3 yrs	6.15%	660	15/q	✓	P+I	95%	1000000.00	✗	✓
Citibank	Mortgage Plus Standard Fixed 3 yi	5.75%	649	350/a	✓	Both	90%	4000000	✗	✗

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Residential 3 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Citibank	Standard Fixed 3 yrs	5.75%	649	8.00/m	✓	Both	90%	4000000.00	✗	✗
Commonwealth Bank	Residential Fixed 3 yrs	5.94%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Commonwealth Bank	Wealth Package Residential Fixed	5.79%	200	375/a	✓	Both	95%	No Max	✗	✗
Community CPS Australia	Parent Fixed 3 yrs	5.99%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Community CPS Australia	Residential Fixed 3 yrs	5.99%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Companion CU	Parent Fixed 3 yrs	5.99%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Companion CU	Residential Fixed 3 yrs	5.99%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Credit Union SA	Standard Fixed 3 yrs	5.94%	843.38	Nil	✓	Both	95%	No Max	✓	✓
Easy Street Fin Services	Easy Street Fixed 3 yrs	5.85%	500	Nil	✓	P+I	95%	1000000.00	✓	✓
ECU Australia	Premium Fixed 3 yrs	6.19%	800	Nil	✓	Both	95%	No Max	✗	✓
eMoney	Fixed Home Loan 3 yrs	5.60%	275	Nil	✗	Both	90%	1000000.00	✗	✗
FCCS Credit Union	Value Plus Fixed 3 yrs	6.12%	1025	Nil	✓	Both	95%	No Max	✗	✓
FCCS Credit Union	Value Plus IO Fixed 3 yrs	6.27%	1025	Nil	✓	IO	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Star	5.79%	500	325/a	✓	Both	95%	No Max	✗	✓
Hemisphere Financial	Standard Fixed 3 yrs	5.92%	599	Nil	✓	Both	95%	1000000.00	✗	✓
Heritage Bank	Professional Package Residential	5.85%	0	300/a	✓	Both	95%	No Max	✗	✓
Holiday Coast CU	Fixed N Easy 3 yrs	6.07%	535	Nil	✓	Both	95%	No Max	✗	✗
Homeloans	MoniPower Fixed 3 yrs	6.09%	887	Nil	✓	Both	95%	3500000.00	✓	✓

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Residential 3 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Homestar Finance	Advantage Fixed 3 yrs	6.05%	0	Nil	✓	Both	95%	2000000.00	✗	✓
Horizon Credit Union	Residential Fixed 3 yrs	6.09%	935	Nil	✓	Both	95%	No Max	✓	✓
HSBC	PowerVantage Residential Fixed 3	5.69%	852.5	20/m	✓	Both	90%	No Max	✗	✗
HSBC	Residential Fixed 3 yrs	5.79%	852.5	Nil	✓	Both	90%	7500000.00	✗	✗
Hume Building Society	Residential Fixed 3 yrs	5.95%	750	Nil	✓	Both	95%	No Max	✗	✗
ING DIRECT	Residential Fixed 3 yrs	5.99%	719	Nil	✓	Both	95%	2000000.00	✗	✗
LJ Hooker Finance	Leveredge Plus Fix 3 yrs	5.53%	275	396.00/a	✗	P+I	90%	2000000.00	✗	✗
Macquarie Bank	Classic IO Fixed 3 yrs	5.85%	600	Nil	✓	IO	90%	2000000.00	✗	✗
Macquarie Bank	Premium Premium Fixed 3 yrs 150	5.85%	600	33/m	✓	Both	90%	2000000	✗	✓
Maritime Mining & Power	Standard Fixed 3 yrs	5.84%	1020	Nil	✓	Both	90%	No Max	✗	✗
nab	Choice Package Standard Fixed 3	5.79%	0	395/a	✓	Both	95%	No Max	✗	✗
nab	Choice Package Tailored Fixed IO	5.89%	0	395/a	✓	IO	95%	No Max	✗	✗
nab	Private Tailored Pkg Standard Fixe	5.79%	0	750/a	✓	Both	95%	No Max	✗	✗
nab	Standard Fixed 3 yrs	5.89%	0	8/m	✓	Both	95%	No Max	✗	✗
nab	Tailored Fixed IO 3 yrs	5.99%	0	8/m	✓	IO	95%	No Max	✗	✗
People's Choice Credit Union	Home Loan Package Residential F	5.79%	900	375/a	✓	Both	95%	No Max	✗	✗
People's Choice Credit Union	Lite Fixed 3 yrs	5.79%	619	Nil	✗	Both	95%	1000000.00	✗	✗
People's Choice Credit Union	Residential Fixed 3 yrs	5.79%	900	8.00/m	✓	Both	95%	No Max	✗	✗

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Residential 3 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★ ★ ★										
Police Credit	Fixed 3 yrs	5.94%	956	Nil	✓	Both	95%	3000000.00	✗	✗
Police Credit Union	Home Loan Fixed 3 yrs	5.89%	1045	Nil	✓	Both	95%	No Max	✗	✓
Police&NursesMut Banking	Residential Fixed 3 yrs	5.85%	650	5/m	✗	Both	90%	No Max	✗	✗
QT Mutual Bank	Residential Fixed 3 yrs	5.89%	644	Nil	✓	P+I	95%	No Max	✗	✗
RESI Mortgage Corp	FlexiFix 3 yrs	5.79%	660	Nil	✗	Both	95%	2000000.00	✗	✗
SGE Credit Union	Residential Fixed 3 yrs	6.19%	500	Nil	✓	Both	95%	2000000.00	✗	✗
St.George Bank	Residential Fixed 3 yrs	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
State Custodians	Standard Fixed 3 yrs	5.95%	0	345/a	✗	Both	95%	1000000.00	✗	✓
Suncorp Bank	My Home Package Residential Fix	5.72%	0	25/m	✓	Both	95%	No Max	✗	✗
Suncorp Bank	Residential Fixed 3 yrs	5.72%	600	10/m	✓	Both	95%	No Max	✗	✗
Teachers Mutual Bank	Option Fixed 3 yrs	5.83%	715	Nil	✗	P+I	95%	5000000.00	✗	✗
Teachers Mutual Bank	Standard Fixed IO 3 yrs	5.83%	715	Nil	✗	IO	95%	5000000.00	✗	✗
The Rock Building Soc	Residential Fixed 3 yrs	5.95%	800	5/m	✓	Both	95%	3000000.00	✗	✓
UBank	UHomeLoan Fixed (for refinancing	5.54%	0	Nil	✗	Both	80%	1000000.00	✗	✗
Unicredit-WA	Residential Fixed 3 yrs	5.79%	627	Nil	✗	Both	95%	No Max	✗	✓
United Community	Parent Fixed 3 yrs	5.99%	945	Nil	✓	Both	95%	1000000.00	✗	✓
United Community	Residential Fixed 3 yrs	5.99%	795	Nil	✓	Both	95%	2000000.00	✗	✓
V Plus Home Loans	Basic Fixed 3 yrs	5.84%	649	8.00/m	✓	Both	90%	2000000.00	✗	✗

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Residential 3 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Basic Fixed 3 yrs	5.99%	400	Nil	✓	P+I	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Offset Fixed 3 yrs	5.99%	400	Nil	✓	IO	95%	No Max	✓	✓
Wagga Mutual Credit Un	Parent Fixed 3 yrs	5.99%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Wagga Mutual Credit Un	Residential Fixed 3 yrs	5.99%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Westpac	Fixed Options 3 yrs	5.89%	600	8.00/m	✓	Both	95%	No Max	✗	✓
Westpac	Premier Advantage Fixed Options	5.69%	0	395/a	✓	Both	95%	No Max	✗	✓
★★										
Arab Bank Australia	Residential Fixed 3 yrs	5.99%	250	8/m	✗	Both	95%	No Max	✗	✗
Bank of Cyprus Australia	Standard Fixed 3 yrs	6.20%	1020	6.00/m	✗	Both	90%	5000000.00	✗	✗
Bankwest	Residential Fixed 3 yrs	5.99%	755	12.00/m	✓	Both	95%	No Max	✗	✓
Big Sky Building Society	Residential Fixed 3 yrs	6.14%	610	Nil	✓	P+I	95%	600000.00	✗	✓
Defence Bank	Flexi Choice Fixed 3 yrs	6.25%	400	Nil	✓	P+I	95%	1500000.00	✗	✗
First Option CU	Residential Fixed 3 yrs	6.40%	600	Nil	✓	P+I	95%	1000000.00	✓	✓
Gateway Credit Union	Residential Fixed 3 yrs	6.37%	745	Nil	✓	Both	95%	No Max	✗	✗
Greater Building Society	Standard Fixed 3 yrs	6.20%	500	Nil	✓	Both	95%	No Max	✗	✓
Hemisphere Financial	Quickstart Fixed 3 yrs	6.22%	599	Nil	✓	P+I	95%	1000000.00	✗	✓
Homeloans	ProSmart Fixed 3 yrs	6.39%	862	Nil	✓	Both	95%	2000000.00	✗	✓

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Residential 3 Year Fixed

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			Upfront	Ongoing						
★★										
Homeloans	Ultra Fixed 3 yrs	5.82%	787	Nil	✗	Both	95%	2000000.00	✗	✗
LJ Hooker Finance	Kick-Start Fix 3 yrs	6.13%	350	Nil	✓	Both	95%	2000000.00	✗	✗
LJ Hooker Finance	Kick-Start Plus Fix 3 yrs	5.93%	350	396.00/a	✗	Both	95%	2000000.00	✗	✗
LJ Hooker Finance	Leveredge Fix 3 yrs	5.76%	275	Nil	✗	P+I	90%	2000000.00	✗	✗
ME Bank	Residential Fixed 3 yrs	6.24%	300	Nil	✗	P+I	95%	No Max	✗	✗
MyRate	Residential Fixed 3 yrs	6.25%	0	Nil	✓	Both	95%	2000000.00	✗	✗
nab	Private Tailored Pkg Tailored Fixed	5.89%	0	750/a	✓	IO	95%	No Max	✗	✗
Qantas Staff CU	Options Fixed 3 yrs	5.99%	600	Nil	✓	Both	95%	No Max	✗	✗
RESI Mortgage Corp	Smart Pro 3yr Fixed 3 yrs	5.99%	660	Nil	✗	Both	95%	2000000.00	✗	✗
Summerland CU	Standard Fixed 3 yrs	5.89%	800	8.00/m	✓	Both	95%	No Max	✗	✗
The Capricornian	Fixed 3 yrs	6.55%	275	Nil	✓	Both	95%	1000000.00	✓	✗
The Capricornian	My Advantage Fixed 3 yrs 50K to 2	6.4%	0	385/a	✓	Both	95%	2000000	✓	✗
The Capricornian	My First Home Loan Fixed 3 yrs 50	6.4%	0	385/a	✓	Both	95%	750000	✓	✗
The Mutual	Premium Fixed 3 yrs	5.99%	300	Nil	✓	Both	95%	No Max	✗	✓
TIO Banking	Essentials Fixed 3 yrs	6.05%	1180	10/m	✓	Both	90%	No Max	✗	✗
TIO Banking	Essentials Home Ln Pkg Essential	6.05%	0	Nil	✓	Both	90%	No Max	✗	✗
Yellow Brick Road	Futureproof Fixed 3 yrs	6.37%	745	Nil	✓	Both	95%	2000000.00	✗	✗
Yellow Brick Road	Gold Pathway Fixed 3 yrs	6.27%	600	350/a	✓	Both	95%	2000000.00	✗	✗

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Residential 3 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★										
Adelaide Bank	Smartdoc Fixed 3 yrs	6.99%	895	10/m	✓	Both	80%	2000000.00	✓	✓
AIMS Home Loans	First Option Fixed 3 yrs	6.64%	660	10/m	✓	Both	90%	750000.00	✗	✓
AIMS Home Loans	Residential Fixed 3 yrs	6.64%	660	Nil	✗	Both	90%	1000000.00	✗	✗
Beirut Hellenic Bank	Residential Fixed 3 yrs	6.30%	990	10/m	✓	Both	80%	No Max	✗	✗
Hemisphere Financial	Alt Doc Fixed 3 yrs	6.32%	599	Nil	✗	Both	80%	1000000.00	✗	✓
Mortgage HOUSE	Vantage Offset Fixed 3 yrs	6.28%	670	Nil	✓	Both	90%	750000.00	✓	✗
MyState	Residential Fixed 3 yrs	5.95%	702.5	Nil	✓	Both	95%	1000000.00	✗	✗
RESI Mortgage Corp	Smart Option Fixed Home Loan 3	6.19%	704	Nil	✓	Both	95%	2000000.00	✗	✗



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Residential 5 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						

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Residential 5 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★★ "outstanding value"										
A M O Group	Residential Fixed 5 yrs	6.13%	694	Nil	✓	Both	95%	1000000.00	✓	✓
Catalyst Mutual	Residential Fixed 5 yrs	6.29%	900	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Great Rate Fixed 5 yrs	6.15%	500	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Star	6.1%	0	325/a	✓	Both	95%	No Max	✗	✓
Hemisphere Financial	Standard Fixed 5 yrs	6.20%	599	Nil	✓	Both	95%	1000000.00	✗	✓
Heritage Bank	Professional Package Residential	6.29%	0	300/a	✓	Both	95%	No Max	✗	✓
Heritage Bank	Residential Fixed 5 yrs	6.29%	600	5.00/m	✓	Both	95%	No Max	✗	✓
Illawarra CU NSW	Residential Fixed 5 yrs	6.29%	900	Nil	✓	Both	95%	No Max	✗	✓
Macquarie Bank	Premium Fixed 5 yrs	6.39%	600	Nil	✓	Both	90%	2000000.00	✗	✓
Mortgage HOUSE	Advantage Fixed 5 yrs <749k	6.19%	595	Nil	✓	Both	95%	2500000.00	✓	✓
Newcastle Permanent	Residential Fixed 5 yrs	6.39%	500	Nil	✓	Both	95%	No Max	✗	✗
State Custodians	Standard Fixed 5 yrs	6.23%	0	345/a	✗	Both	95%	1000000.00	✗	✓
★★★★										
Austral Mortgage	Advantage Plus Fixed 5 yrs	6.24%	1095	Nil	✓	Both	95%	5000000.00	✓	✓
Bank of Melbourne	Advantage Package Residential Fi	6.29%	0	395/a	✓	Both	95%	No Max	✗	✓
BankSA	Advantage Package Residential Fi	6.29%	0	395/a	✓	Both	95%	No Max	✗	✓
BOQ	Shareholder Benefits Residential F	6.29%	375	Nil	✓	Both	95%	No Max	✗	✗

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Residential 5 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★										
Citibank	Standard Fixed 5 yrs	6.24%	649	8.00/m	✓	Both	90%	4000000.00	✗	✗
Community CPS Australia	Pinnacle +Plus Pkg Residential Fi	6.44%	0	Nil	✓	Both	95%	No Max	✗	✓
CUA	Residential Fixed 5 yrs	6.39%	795	Nil	✓	Both	97%	5000000.00	✗	✗
CUA	Residential Premium Fixed 5 yrs	6.59%	795	Nil	✓	Both	97%	5000000.00	✓	✓
FCCS Credit Union	Value Plus Fixed 5 yrs	6.72%	1025	Nil	✓	Both	95%	No Max	✗	✓
IMB	Platinum Residential Fixed 5 yrs 2l	6.19%	323.74	395/a	✓	Both	95%	No Max	✗	✓
IMB	Residential Fixed 5 yrs	6.29%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
Macquarie Bank	Classic P&I Fixed 5 yrs	6.39%	0	Nil	✓	P+I	90%	2000000.00	✗	✓
Newcastle Permanent	Premium Plus Package Residential	6.39%	0	350/a	✓	Both	95%	No Max	✗	✗
Pacific Mortgage Group	Residential Fixed 5 yrs	6.49%	0	Nil	✓	P+I	95%	2000000.00	✗	✓
Qld Police Credit Union	Residential Fixed 5 yrs	6.29%	876	Nil	✓	Both	97%	No Max	✗	✓
SCU	Residential Fixed 5 yrs	6.39%	747	Nil	✓	Both	95%	No Max	✗	✓
St.George Bank	Advantage Package Residential Fi	6.29%	0	395/a	✓	Both	95%	No Max	✗	✓
United Community	Pinnacle +Plus Pkg Residential Fi	6.44%	0	Nil	✓	Both	95%	No Max	✗	✓
V Plus Home Loans	Advantage Plus Fixed 5 yrs	6.39%	649	8.00/m	✓	Both	95%	2000000.00	✗	✗
Victoria Teachers Mutual Bank	Offset Fixed 5 yrs	6.39%	400	Nil	✓	IO	95%	No Max	✓	✓

★★★

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Residential 5 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Adelaide Bank	Smartsuite Fixed ** 5 yrs	6.24%	895	10/m	✓	Both	95%	No Max	✓	✓
AMP Bank	Affinity Package Residential Fixed	6.54%	895	Nil	✗	Both	90%	No Max	✗	✗
AMP Bank	Residential Fixed 5 yrs	6.69%	545	Nil	✗	Both	90%	2000000.00	✗	✗
AMP Bank	Select Package Residential Fixed	6.59%	895	Nil	✗	Both	90%	No Max	✗	✗
ANZ	Breakfree Residential Fixed 5 yrs	6.39%	0	375/a	✓	Both	90%	No Max	✗	✗
ANZ	Residential Fixed 5 yrs	6.54%	600	10.00/m	✓	Both	90%	No Max	✗	✗
Aussie Home Loans	Optimizer Fixed 5 yrs	6.39%	700	Nil	✓	Both	95%	2000000.00	✗	✗
Bank of Cyprus Australia	Standard Fixed 5 yrs	6.48%	1020	6.00/m	✗	Both	90%	5000000.00	✗	✗
Bank of Melbourne	Residential Fixed 5 yrs	6.44%	700	10/m	✓	Both	95%	1000000.00	✗	✓
BankSA	Residential Fixed 5 yrs	6.44%	700	10/m	✓	Both	95%	No Max	✗	✓
Bankwest	Residential Fixed 5 yrs	6.59%	755	12.00/m	✓	Both	95%	No Max	✗	✓
bcu	Residential Fixed 5 yrs	6.44%	600	Nil	✗	Both	95%	7000000.00	✗	✗
Bendigo Bank	Residential Fixed 5 yrs	6.49%	705	8/m	✓	P+I	95%	No Max	✗	✓
BOQ	Home Loan Privileges Residential	6.29%	0	395/a	✓	Both	95%	No Max	✗	✗
BOQ	Residential Fixed 5 yrs	6.29%	895	10.00/m	✓	Both	95%	No Max	✗	✗
Commonwealth Bank	Residential Fixed 5 yrs	6.54%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Commonwealth Bank	Wealth Package Residential Fixed	6.39%	200	375/a	✓	Both	95%	No Max	✗	✗
Community CPS Australia	Parent Fixed 5 yrs	6.59%	945	Nil	✓	Both	95%	1000000.00	✗	✓

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Residential 5 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Community CPS Australia	Residential Fixed 5 yrs	6.59%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Companion CU	Parent Fixed 5 yrs	6.59%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Companion CU	Residential Fixed 5 yrs	6.59%	795	Nil	✓	Both	95%	2000000.00	✗	✓
ECU Australia	Premium Fixed 5 yrs	6.99%	800	Nil	✓	Both	95%	No Max	✗	✓
Encompass Credit Union	Residential Fixed 5 yrs	6.90%	946.5	Nil	✓	Both	95%	1000000.00	✗	✓
FCCS Credit Union	Value Plus IO Fixed 5 yrs	6.87%	1025	Nil	✓	IO	95%	No Max	✗	✓
Greater Building Society	Standard Fixed 5 yrs	6.50%	500	Nil	✓	Both	95%	No Max	✗	✓
Hemisphere Financial	Quickstart Fixed 5 yrs	6.50%	599	Nil	✓	P+I	95%	1000000.00	✗	✓
Holiday Coast CU	Fixed N Easy 5 yrs	6.67%	535	Nil	✓	Both	95%	No Max	✗	✗
Homeloans	MoniPower Fixed 5 yrs	6.44%	887	Nil	✓	Both	95%	3500000.00	✓	✓
HomeSide Lending	Homeplus Fixed Rate 5 yrs	6.54%	162.5	10/m	✓	Both	95%	No Max	✗	✗
HomeSide Lending	Homeplus Package Homeplus Fixe	6.54%	762.5	10/m	✓	Both	95%	No Max	✗	✗
Homestar Finance	Advantage Fixed 5 yrs	7.05%	0	Nil	✓	Both	95%	2000000.00	✗	✓
HSBC	PowerVantage Residential Fixed 5	6.25%	852.5	20/m	✓	Both	90%	No Max	✗	✗
HSBC	Residential Fixed 5 yrs	6.35%	852.5	Nil	✓	Both	90%	7500000.00	✗	✗
Hume Building Society	Residential Fixed 5 yrs	6.60%	750	Nil	✓	Both	95%	No Max	✗	✗
ING DIRECT	Residential Fixed 5 yrs	6.54%	719	Nil	✓	Both	95%	2000000.00	✗	✗
Macquarie Bank	Classic IO Fixed 5 yrs	6.39%	600	Nil	✓	IO	90%	2000000.00	✗	✗

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Residential 5 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Macquarie Bank	Premium Premium Fixed 5 yrs 150	6.39%	600	33/m	✓	Both	90%	2000000	✗	✓
Maritime Mining & Power	Standard Fixed 5 yrs	6.64%	1020	Nil	✓	Both	90%	No Max	✗	✗
ME Bank	Super Member Fixed 5 yrs	6.44%	300	Nil	✓	P+I	95%	No Max	✗	✗
nab	Choice Package Standard Fixed 5	6.54%	0	395/a	✓	Both	95%	No Max	✗	✗
nab	Choice Package Tailored Fixed IO	6.64%	0	395/a	✓	IO	95%	No Max	✗	✗
nab	Private Tailored Pkg Standard Fixe	6.54%	0	750/a	✓	Both	95%	No Max	✗	✗
nab	Standard Fixed 5 yrs	6.64%	0	8/m	✓	Both	95%	No Max	✗	✗
nab	Tailored Fixed IO 5 yrs	6.74%	0	8/m	✓	IO	95%	No Max	✗	✗
People's Choice Credit Union	Residential Fixed 5 yrs	6.59%	900	8.00/m	✓	Both	95%	No Max	✗	✗
Police&NursesMut Banking	Residential Fixed 5 yrs	6.40%	650	5/m	✗	Both	90%	No Max	✗	✗
RAMS Home Loans	Fixed Rate 5 yrs	6.29%	1020	20.00/m	✓	Both	95%	No Max	✗	✓
SERVICE ONE Credit Union	Residential Fixed 5 yrs	6.60%	750	8.00/m	✓	Both	97%	No Max	✓	✓
SGE Credit Union	Residential Fixed 5 yrs	6.59%	500	Nil	✓	Both	95%	2000000.00	✗	✗
St.George Bank	Residential Fixed 5 yrs	6.44%	700	10/m	✓	Both	95%	No Max	✗	✓
Suncorp Bank	Residential Fixed 5 yrs	6.53%	600	10/m	✓	Both	95%	No Max	✗	✗
The Rock Building Soc	Residential Fixed 5 yrs	6.84%	800	5/m	✓	Both	95%	3000000.00	✗	✓
TIO Banking	Essentials Home Ln Pkg Essential	6.59%	0	Nil	✓	Both	90%	No Max	✗	✗
Unicredit-WA	Residential Fixed 5 yrs	6.50%	627	Nil	✗	Both	95%	No Max	✗	✓

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Residential 5 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
United Community	Parent Fixed 5 yrs	6.59%	945	Nil	✓	Both	95%	1000000.00	✗	✓
United Community	Residential Fixed 5 yrs	6.59%	795	Nil	✓	Both	95%	2000000.00	✗	✓
V Plus Home Loans	Basic Fixed 5 yrs	6.52%	649	8.00/m	✓	Both	90%	2000000.00	✗	✗
Victoria Teachers Mutual Bank	Basic Fixed 5 yrs	6.39%	400	Nil	✓	P+I	95%	No Max	✗	✓
Wagga Mutual Credit Un	Parent Fixed 5 yrs	6.59%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Wagga Mutual Credit Un	Residential Fixed 5 yrs	6.59%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Westpac	Fixed Options 5 yrs	6.19%	600	8.00/m	✓	Both	95%	No Max	✗	✓
Westpac	Premier Advantage Fixed Options	5.99%	0	395/a	✓	Both	95%	No Max	✗	✓
★★										
AIMS Home Loans	First Option Fixed 5 yrs	6.92%	660	10/m	✓	Both	90%	750000.00	✗	✓
AIMS Home Loans	Residential Fixed 5 yrs	6.92%	660	Nil	✗	Both	90%	1000000.00	✗	✗
AMP Bank	Professional Package Residential	6.69%	0	349/a	✗	Both	90%	2000000	✗	✗
Arab Bank Australia	Residential Fixed 5 yrs	6.59%	250	8/m	✗	Both	95%	No Max	✗	✗
Big Sky Building Society	Residential Fixed 5 yrs	6.84%	610	Nil	✓	P+I	95%	600000.00	✗	✓
eMoney	Fixed Home Loan 5 yrs	6.70%	275	Nil	✗	Both	90%	1000000.00	✗	✗
Hemisphere Financial	Alt Doc Fixed 5 yrs	6.60%	599	Nil	✗	Both	80%	1000000.00	✗	✓
Horizon Credit Union	Residential Fixed 5 yrs	6.09%	935	Nil	✓	Both	95%	No Max	✓	✓

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Residential 5 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★										
LJ Hooker Finance	Kick-Start Fix 5 yrs	7.03%	350	Nil	✓	Both	95%	2000000.00	✗	✗
LJ Hooker Finance	Kick-Start Plus Fix 5 yrs	6.83%	350	396.00/a	✗	Both	95%	2000000.00	✗	✗
ME Bank	Residential Fixed 5 yrs	6.94%	300	Nil	✗	P+I	95%	No Max	✗	✗
MyRate	Residential Fixed 5 yrs	6.90%	0	Nil	✓	Both	95%	2000000.00	✗	✗
nab	Private Tailored Pkg Tailored Fixed	6.64%	0	750/a	✓	IO	95%	No Max	✗	✗
People's Choice Credit Union	Lite Fixed 5 yrs	6.67%	619	Nil	✗	Both	95%	1000000.00	✗	✗
Police Credit	Fixed 5 yrs	6.74%	956	Nil	✓	Both	95%	3000000.00	✗	✗
RESI Mortgage Corp	Smart Pro Fixed 5 yrs	6.97%	660	Nil	✗	Both	95%	2000000.00	✗	✗
Summerland CU	Standard Fixed 5 yrs	6.49%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Suncorp Bank	My Home Package Residential Fix	6.53%	0	25/m	✓	Both	95%	No Max	✗	✗
The Capricornian	Fixed 5 yrs	7.25%	275	Nil	✓	Both	95%	1000000.00	✓	✗
The Capricornian	My Advantage Fixed 5 yrs 50K to 2	7.1%	0	385/a	✓	Both	95%	2000000	✓	✗
The Capricornian	My First Home Loan Fixed 5 yrs 50	7.1%	0	385/a	✓	Both	95%	750000	✓	✗
TIO Banking	Essentials Fixed 5 yrs	6.59%	1180	10/m	✓	Both	90%	No Max	✗	✗
UBank	UHomeLoan Fixed (for refinancing	6.36%	0	Nil	✗	Both	80%	1000000.00	✗	✗
★										
Adelaide Bank	Smartdoc Fixed 5 yrs	7.24%	895	10/m	✓	Both	80%	2000000.00	✓	✓

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Residential 5 Year Fixed

Company Name	Product	Rate (as on 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest/Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★										
Homeloans	ProSmart Fixed 5 yrs	7.14%	862	Nil	✓	Both	95%	2000000.00	✗	✓
Homeloans	Ultra Fixed 5 yrs	7.09%	787	Nil	✗	Both	95%	2000000.00	✗	✗
Mortgage HOUSE	Vantage Offset Fixed 5 yrs	6.83%	670	Nil	✓	Both	90%	750000.00	✓	✗
MyState	Residential Fixed 5 yrs	6.84%	702.5	Nil	✓	Both	95%	1000000.00	✗	✗
Police Credit Union	Home Loan Fixed 5 yrs	6.95%	1045	Nil	✓	Both	95%	No Max	✗	✓
RESI Mortgage Corp	Smart Option Fixed Home Loan 5	7.34%	704	Nil	✓	Both	95%	2000000.00	✗	✗

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Variable Rate Investment Home Loans

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Split Facility	Principal+I nterest/Inte rest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront	Ongoing							
★★★★★ "outstanding value"											
ANZ	Breakfree Investment Variable 250K	6.1%	0	375/a	✓	Both	90%	250000	✓	✓	✓
Bank of Melbourne	Advantage Package Investment Disc	6.1%	0	395/a	✓	Both	95%	250000	✓	✓	✓
Bank of Melbourne	Advantage Package Investment Vari	6.1%	0	395/a	✓	Both	95%	250000	✓	✓	✓
bankmecu	Inv Premium <499k	6.08%	595	Nil	✓	P+I	95%	10000.00	✓	✓	✓
BankSA	Advantage Package Investment Vari	6.15%	0	395/a	✓	Both	95%	250000	✓	✓	✓
BOQ	Home Loan Privileges Investment Sta	6.06%	0	395/a	✓	Both	95%	250000	✓	✓	✓
BOQ	Shareholder Benefits Investment Sta	6.21%	375	Nil	✓	Both	95%	250000	✓	✓	✓
Citibank	Mortgage Plus Investment Offset Var	5.94%	0	350/a	✓	Both	%	150000	✓	✓	✓
Commonwealth Bank	Wealth Package Inv Standard Variab	6.05%	200	375/a	✓	Both	95%	250000	✓	✓	✓
CUA	Investment Discount Home Loan	6.25%	795	Nil	✓	Both	97%	250000.00	✓	✓	✓
HomeSide Lending	Homeplus Package Homeplus Invest	5.99%	162.5	10/m	✓	Both	95%	250000	✓	✓	✓
IMB	Investment Budget Loan	5.89%	768.74	10.00/m	✓	Both	80%	75000.00	✗	✓	✓
IMB	Investment Essentials	6.01%	768.74	Nil	✓	Both	80%	75000.00	✓	✓	✓
loans.com.au	Inv Dream Loan Express Variable	5.90%	295	Nil	✓	Both	80%	50000.00	✓	✓	✓
loans.com.au	Investment Dream Catcher	5.65%	295	375.00/a	✓	Both	80%	50000.00	✓	✓	✓
Macquarie Bank	Premium Inv Premium Variable 150K	5.99%	600	33/m	✓	Both	90%	150000	✓	✓	✓
Macquarie Credit Union	Inv Property Variable	6.31%	850	Nil	✓	Both	95%	10000.00	✓	✓	✓
Mortgage HOUSE	Inv Advantage Variable <749k	6.06%	595	Nil	✓	Both	95%	10000.00	✓	✓	✓

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Variable Rate Investment Home Loans

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Split Facility	Principal+I nterest/Inte rest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront	Ongoing							
★★★★★ "outstanding value"											
nab	Choice Package Inv Tailored Variable	6.08%	0	395/a	✓	Both	95%	250000	✓	✓	✓
Newcastle Permanent	Investment Discounted Real Deal 3 y	5.80%	500	Nil	✓	Both	95%	50000.00	✗	✓	✓
Newcastle Permanent	Premium Plus Package Investment F	5.82%	0	350/a	✓	Both	95%	250000	✓	✓	✓
Pacific Mortgage Group	Investment Variable	5.72%	0	Nil	✓	Both	95%	50000.00	✓	✓	✓
Qantas Staff CU	Inv Step Ahead Variable <499k	5.93%	0	Nil	✓	Both	95%	150000.00	✓	✓	✗
Qld Police Credit Union	Inv Classic Plus Unlimited	6.04%	0	25/m	✓	Both	97%	100000.00	✓	✓	✓
Select Credit Union	Super Investment Loan	6.19%	547	Nil	✓	Both	95%	25000.00	✓	✓	✓
St.George Bank	Advantage Package Investment Disc	6.16%	0	395/a	✓	Both	95%	250000	✓	✓	✓
St.George Bank	Advantage Package Investment Vari	6.16%	0	395/a	✓	Both	95%	250000	✓	✓	✓
State Custodians	Inv Breathe Easy Offset	6.07%	0	Nil	✓	Both	95%	150000.00	✓	✓	✓
State Custodians	Inv Standard Variable Offset	5.82%	0	345/a	✓	Both	95%	151000.00	✓	✓	✓
Suncorp Bank	My Home Package Investment Varial	5.85%	0	25/m	✓	Both	95%	250000	✓	✓	✓
Yellow Brick Road	Inv Gold Pathway Variable	6.09%	600	350/a	✓	Both	90%	250000.00	✓	✓	✓
★ "rising star"											
bankmecu	Investment Refinance	5.74%	0	350.00/a	✓	P+I	90%	No min	✓	✓	✓
CUA	Investment Rate Breaker	5.82%	195	350.00/a	✓	Both	95%	10000.00	✓	✓	✓
V Plus Home Loans	Inv Advantage Plus Variable <499k	5.72%	50	350.00/a	✓	Both	95%	250000.00	✓	✓	✓

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Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Split Facility	Principal+I nterest/Inte rest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront	Ongoing							
★★★★★											
A M O Group	Investment Variable	6.09%	694	Nil	✓	Both	90%	50000.00	✓	✓	✓
AMP Bank	Affinity Package Investment Classic \	6.02%	895	Nil	✓	Both	90%	100000	✓	✓	✓
AMP Bank	Professional Package Investment Int	5.87%	0	349/a	✓	Both	90%	100000	✓	✓	✓
AMP Bank	Select Package Investment Classic \	6.02%	895	Nil	✓	Both	90%	100000	✓	✓	✓
ANZ	Investment Simplicity Plus	6.10%	600	Nil	✓	Both	90%	50000.00	✗	✓	✓
ANZ	anz@work Investment Variable 250K	6.2%	400	Nil	✓	Both	90%	250000	✓	✓	✓
bankmecu	Inv Basic Variable	6.08%	595	8.00/m	✓	P+I	95%	10000.00	✗	✓	✓
BankSA	Advantage Package Inv Discount Vai	6.15%	0	395/a	✓	Both	95%	250000	✓	✓	✓
Catalyst Mutual	Investment Reward Rate	6.00%	900	8/m	✗	P+I	95%	250000.00	✓	✓	✓
Citibank	Mortgage Plus Investment Variable 1	5.94%	0	350/a	✓	Both	%	150000	✗	✓	✓
Community CPS Australia	Pinnacle +Plus Pkg Investment Varia	6.39%	0	Nil	✓	Both	95%	200000	✓	✓	✓
CUA	Investment Basic Variable <5m	6.07%	795	Nil	✓	Both	97%	10000.00	✗	✓	✓
eMoney	Inv Full Doc Variable	5.85%	275	Nil	✓	Both	90%	50000.00	✗	✓	✓
eMoney	Inv Full Doc Variable Pro Pack	5.75%	275	330/a	✓	Both	90%	50000.00	✗	✓	✓
Greater Building Society	Inv Great Rate Variable	6.04%	500	Nil	✓	Both	95%	No min	✗	✓	✓
Greater Building Society	Ultimate Home Loan Package Inv Va	5.99%	0	325/a	✓	Both	95%	0	✓	✓	✓
Hemisphere Financial	Investment Horizon Loan	5.99%	599	345/a	✓	Both	95%	150000.00	✓	✓	✓
Heritage Bank	Investment Discount Variable	5.84%	600	Nil	✓	Both	95%	150000.00	✗	✓	✓

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			Upfront	Ongoing							
★★★★★											
Heritage Bank	Professional Package Investment Va	6.13%	0	300/a	✓	Both	95%	150000	✓	✓	✓
Homeloans	Investment Monipower	6.19%	887	Nil	✓	Both	95%	20000.00	✓	✓	✓
Homestar Finance	Inv No Fee Offset	6.10%	0	Nil	✓	Both	90%	250000.00	✓	✓	✓
Hume Building Society	Investment Interest Saver	6.10%	750	Nil	✓	Both	95%	50000.00	✗	✓	✓
Illawarra CU NSW	Investment Reward Rate	6.00%	900	8/m	✗	P+I	95%	250000.00	✓	✓	✓
IMB	Platinum Investment Variable 250K to	6.09%	0	395/a	✓	Both	95%	250000	✓	✓	✓
ING DIRECT	Inv Orange Advantage Variable <499	5.98%	220	199.00/a	✓	Both	95%	50000.00	✓	✓	✓
LJ Hooker Finance	Leveredge Plus Var Inv	5.96%	275	396.00/a	✓	Both	90%	30000.00	✗	✓	✓
ME Bank	Member Package Investment Ultimat	6.08%	0	395/a	✓	P+I	95%	50000	✓	✓	✓
MyRate	Inv Advantage Variable <599k	6.12%	0	Nil	✓	Both	95%	100000.00	✗	✓	✓
nab	Private Tailored Pkg Inv Tailored Vari	6.08%	0	750/a	✓	Both	95%	250000	✓	✓	✓
Newcastle Permanent	Investment Real Deal	6.05%	500	Nil	✓	Both	95%	50000.00	✗	✓	✓
Newcastle Permanent	Premium Plus Package Investment F	6.05%	0	350/a	✓	Both	95%	50000	✗	✓	✓
Police Credit	Premium Home Inv Standard Variabl	5.99%	290	375/a	✓	Both	95%	250000	✗	✓	✓
Qantas Staff CU	Inv Home Plus Variable	6.23%	600	Nil	✓	P+I	95%	No min	✓	✓	✗
RAMS Home Loans	Investor Home Loan	6.00%	1020	20.00/m	✓	IO	95%	15000.00	✓	✓	✓
Teachers Mutual Bank	Inv Solutions Plus Home Loan	5.93%	765	200/a	✓	Both	95%	250000.00	✗	✓	✓
Teachers Mutual Bank	Rewards Package Inv Solutions Plus	5.93%	765	200/a	✓	Both	95%	250000	✗	✓	✓

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			Upfront	Ongoing							
★★★★★											
The Capricornian	My First Home Loan Inv Variable 50k	5.97%	0	385/a	✓	Both	95%	50000	✓	✓	✓
The Rock Building Soc	Inv Rock Star Pkg Variable Special <	6.09%	0	350/a	✓	Both	90%	100000.00	✓	✓	✓
Unicredit-WA	Investment Variable	5.85%	627	Nil	✓	Both	95%	5000.00	✗	✓	✓
United Community	Pinnacle +Plus Pkg Investment Varia	6.39%	0	Nil	✓	Both	95%	200000	✓	✓	✓
V Plus Home Loans	Inv Basic Variable	5.76%	0	Nil	✓	Both	90%	200000.00	✗	✓	✓
Westpac	Premier Advantage Rocket Investme	6.19%	750	395/a	✓	Both	97%	150000	✓	✓	✓
Yellow Brick Road	Investment Better Basics	6.13%	600	Nil	✓	Both	90%	50000.00	✗	✓	✓
★★★											
ADCU	Investment Home Loan	6.49%	900	Nil	✓	Both	95%	30000.00	✓	✓	✓
Adelaide Bank	Investment SmartSaver	6.11%	895	Nil	✓	Both	90%	10000.00	✗	✓	✓
Adelaide Bank	Investment Smartfit Variable	6.21%	895	10/m	✓	Both	90%	10000.00	✓	✓	✓
AMP Bank	Investment Essential Home Loan	5.90%	295	Nil	✓	P+I	90%	40000.00	✗	✓	✓
AMP Bank	Investment Basic Variable Loan	6.07%	545	Nil	✓	Both	90%	40000.00	✓	✓	✓
AMP Bank	Professional Package Investment Clk	6.02%	0	349/a	✓	Both	90%	250000	✓	✓	✓
ANZ	Investment Variable	6.80%	600	5.00/m	✓	Both	90%	20000.00	✓	✓	✓
Arab Bank Australia	Inv The Basics	6.29%	600	8/m	✓	P+I	95%	50000.00	✗	✓	✓
Austral Mortgage	Investment Advantage Plus <499k	6.21%	1095	Nil	✓	Both	95%	50000.00	✓	✓	✓

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			Upfront	Ongoing							
★★★											
Bank of Melbourne	Inv Negotiated Basic Variable	6.13%	600	Nil	✓	Both	95%	30000.00	✗	✓	✓
Bank of Melbourne	Investment Basic Variable	6.22%	600	Nil	✓	Both	95%	30000.00	✗	✓	✓
BankSA	Inv Basic Variable	6.27%	600	Nil	✓	Both	95%	30000.00	✗	✓	✓
BankSA	Inv Negotiated Basic	6.18%	600	Nil	✓	Both	95%	30000.00	✗	✓	✓
Bankstown City CU	Inv Basic Home Loan	5.98%	1290	Nil	✗	Both	95%	150000.00	✓	✗	✓
Bankstown City CU	Property Manager	6.20%	1025	Nil	✗	Both	97%	25000.00	✓	✓	✓
Bankwest	Inv Online Home Loan	5.77%	695	Nil	✓	Both	80%	100000.00	✗	✓	✓
Bankwest	Inv Premium Home Loan	6.18%	755	Nil	✓	Both	95%	20000.00	✓	✓	✓
Bankwest	Inv Rate Cutter Home Loan	6.38%	755	Nil	✓	Both	95%	20000.00	✓	✓	✓
Bankwest	Investment Premium Select <749k	6.08%	695	Nil	✓	Both	95%	200000.00	✓	✓	✓
bcu	Inv Discount Variable Rate 95%	5.94%	600	Nil	✗	Both	95%	10000.00	✓	✓	✗
bcu	Inv Discount Variable Rate 95%	6.24%	600	Nil	✗	Both	95%	10000.00	✓	✓	✗
Bendigo Bank	Home Loan Package Investment Var	6.4%	705	8/m	✗	P+I	95%	5000	✓	✓	✓
Bendigo Bank	Home Loan Package Plus Investmen	6.2%	705	8/m	✗	P+I	95%	250000	✓	✓	✓
BMC Mortgage	Inv Advantedge	6.40%	0	Nil	✓	Both	95%	50000.00	✗	✓	✓
BMC Mortgage	Inv Platinum Pack	6.23%	510	Nil	✓	Both	90%	50000.00	✓	✓	✗
BOQ	Investment Economy	6.33%	995	10.00/m	✓	Both	95%	No min	✗	✓	✓
Catalyst Mutual	Basic Home Loan Investment	5.88%	900	8/m	✗	P+I	95%	30000.00	✗	✓	✓

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			Upfront	Ongoing							
★★★											
Citibank	Investment Basic Variable	6.09%	649	Nil	✓	Both	90%	50000.00	✗	✓	✓
Commonwealth Bank	Inv Economiser	6.29%	800	8.00/m	✗	Both	95%	10000.00	✗	✓	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	6.08%	800	Nil	✗	Both	95%	10000.00	✗	✓	✓
Commonwealth Bank	Inv No Fee Variable Rate	6.10%	0	Nil	✗	Both	95%	150000.00	✗	✓	✓
Commonwealth Bank	Inv Rate Saver	6.29%	800	8.00/m	✗	Both	95%	10000.00	✗	✓	✓
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	6.08%	800	Nil	✗	Both	95%	10000.00	✗	✓	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	6.10%	800	8.00/m	✓	Both	95%	10000.00	✓	✓	✓
Commonwealth Bank	Inv Standard Variable	6.80%	800	8.00/m	✓	Both	95%	10000.00	✓	✓	✓
Commonwealth Bank	Wealth Package Inv Discount Intro V	6.1%	200	375/a	✓	Both	95%	150000	✓	✓	✓
Community CPS Australia	Investment Basic Variable	5.99%	795	11/m	✓	P+I	95%	100000.00	✗	✓	✓
Community CPS Australia	Investment Parent Variable	6.69%	795	Nil	✓	Both	95%	10000.00	✓	✓	✓
Community CPS Australia	Investment Variable	6.69%	795	Nil	✓	Both	95%	10000.00	✓	✓	✓
Community First CU	True Basic Home Loan Investment	6.13%	1074.5	Nil	✓	Both	95%	50000.00	✗	✓	✓
Community First CU	Accelerator Home Loan Package Inv	6.24%	0	395/a	✓	Both	95%	250000	✓	✓	✓
Companion CU	Investment Basic Variable	5.99%	795	11/m	✓	P+I	95%	100000.00	✗	✓	✓
Companion CU	Investment Parent Variable	6.69%	945	Nil	✓	Both	95%	10000.00	✓	✓	✓
Companion CU	Investment Variable	6.69%	795	Nil	✓	Both	95%	10000.00	✓	✓	✓
Credit Union SA	Investment First Home Loan	6.27%	0	Nil	✗	Both	90%	100000.00	✓	✓	✓

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			Upfront	Ongoing							
★★★											
Credit Union SA	Investment Standard Variable <299k	6.62%	843.38	Nil	✓	Both	90%	5000.00	✓	✓	✓
Easy Street Fin Services	Investment Easystreet Basic Var	6.13%	500	Nil	✓	P+I	95%	50000.00	✗	✓	✓
ECU Australia	Investment Easy Move 1 yr	6.19%	800	Nil	✓	Both	95%	10000.00	✓	✓	✓
ECU Australia	Investment Introductory Home Loan	5.94%	800	Nil	✓	Both	95%	150000.00	✓	✓	✓
ECU Australia	Investment Premium Variable	6.65%	800	Nil	✓	Both	95%	No min	✓	✓	✓
Encompass Credit Union	Investment Mortgage Loan	6.40%	946.5	Nil	✓	Both	95%	No min	✓	✓	✓
First Option CU	Investment Mortgage Secured	6.60%	600	Nil	✓	Both	95%	5000.00	✓	✓	✗
Gateway Credit Union	Inv Low Rate Essentials	6.13%	600	Nil	✓	Both	95%	50000.00	✗	✓	✓
Gateway Credit Union	Investment Variable	6.44%	745	Nil	✓	Both	95%	20000.00	✓	✓	✓
Greater Building Society	Inv Variable	6.40%	500	Nil	✓	Both	95%	No min	✗	✓	✓
Hemisphere Financial	Investment Alt Doc Loan	6.74%	599	Nil	✓	Both	80%	50000.00	✓	✓	✓
Hemisphere Financial	Investment Home Loan	6.34%	599	Nil	✓	Both	95%	50000.00	✓	✓	✓
Heritage Bank	Investment Basic Variable	6.18%	600	Nil	✓	P+I	95%	50000.00	✗	✓	✓
Heritage Bank	Investment Variable	6.54%	600	5.00/m	✓	Both	95%	20000.00	✓	✓	✓
Holiday Coast CU	Inv Live Life Platinum <399k	6.65%	935	8/m	✓	Both	95%	No min	✓	✓	✓
Holiday Coast CU	Inv Live Life Standard <399k	6.90%	935	8/m	✓	Both	95%	No min	✓	✓	✓
Homeloans	Investment ProSmart	6.33%	862	Nil	✓	Both	95%	50000.00	✗	✓	✓
Homeloans	Investment Ultra	6.14%	787	Nil	✓	Both	95%	30000.00	✗	✓	✓

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			Upfront	Ongoing							
★★★											
HomeSide Lending	Homeplus Investment Variable	6.81%	162.5	10/m	✓	Both	95%	No min	✓	✓	✓
Homestar Finance	Inv Advantage Variable	6.13%	0	Nil	✓	Both	95%	250000.00	✗	✓	✓
Horizon Credit Union	Inv Value Plus	6.00%	955	8.00/m	✓	P+I	95%	50000.00	✗	✓	✓
Horizon Credit Union	Platinum Loan Package Investment C	6.15%	0	375/a	✓	Both	95%	250000	✗	✓	✓
Horizon Credit Union	Investment Basic Home Loan	6.25%	935	5.00/m	✓	Both	95%	20000.00	✓	✓	✓
HSBC	Investment Home Value	5.79%	852.5	Nil	✓	Both	90%	100000.00	✗	✓	✓
Hume Building Society	Investment Variable	6.40%	750	Nil	✓	Both	97%	No min	✓	✓	✓
Hunter United Credit Un	Inv Basic Variable Unlimited	6.05%	930	5/m	✓	P+I	80%	No min	✗	✓	✗
Hunter United Credit Un	Package Home Loan Investment Var	6.2%	0	295/a	✓	P+I	95%	250000	✗	✓	✗
Illawarra CU NSW	Basic Home Loan Investment	5.88%	900	8/m	✗	P+I	95%	30000.00	✗	✓	✓
Illawarra CU NSW	Investment Variable	6.55%	900	8/m	✗	P+I	95%	30000.00	✓	✓	✓
IMB	Inv Introductory Variable 1 yr	5.54%	768.75	10.00/m	✓	Both	95%	1000.00	✗	✓	✓
IMB	Investment Variable	6.54%	768.74	Nil	✓	Both	95%	10000.00	✓	✓	✓
ING DIRECT	Inv Mortgage Simplifier <499k <499k	5.98%	220	Nil	✓	Both	95%	50000.00	✗	✓	✓
Liberty Financial	Inv Liberty Sharp	5.99%	995	Nil	✗	P+I	95%	100000.00	✗	✓	✗
Liberty Financial	Inv Liberty Free	6.19%	0	Nil	✓	Both	95%	50000.00	✗	✓	✓
Liberty Financial	Inv Liberty Star	5.99%	0	28.00/m	✓	Both	95%	50000.00	✗	✓	✓
LJ Hooker Finance	Kick-Start Plus Var Inv	6.19%	350	396.00/a	✓	Both	95%	30000.00	✗	✓	✓

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			Upfront	Ongoing							
★★★											
LJ Hooker Finance	Kick-Start Var Inv	6.25%	350	Nil	✓	Both	95%	30000.00	✗	✓	✓
LJ Hooker Finance	Leveredge Inv	6.06%	275	Nil	✓	Both	90%	30000.00	✗	✓	✓
Macarthur Credit Union	Property Investment Loan	6.55%	1323	Nil	✓	Both	95%	No min	✗	✓	✗
Macquarie Bank	Classic Inv Classic IO Variable 150K	6.04%	600	Nil	✓	IO	90%	150000	✗	✓	✓
Macquarie Bank	Inv Classic IO Variable	6.04%	600	Nil	✓	IO	90%	150000.00	✗	✓	✓
Macquarie Bank	Inv Classic P&I Variable	5.99%	0	Nil	✓	P+I	80%	150000.00	✗	✓	✓
Macquarie Credit Union	Inv Power Home Loan 1 yr	5.81%	850	Nil	✗	Both	95%	150000.00	✗	✓	✓
Macquarie Credit Union	Inv Low Rate Home Loan	6.06%	870	Nil	✓	P+I	95%	150000.00	✗	✓	✓
Maritime Mining & Power	Inv All In One	6.57%	720	Nil	✓	Both	90%	30000.00	✗	✓	✗
Maritime Mining & Power	Inv First Rate	6.31%	720	Nil	✓	Both	95%	30000.00	✗	✓	✗
ME Bank	Investment Var Supermember	6.28%	300	Nil	✓	P+I	95%	40000.00	✗	✓	✓
ME Bank	Investment Ultimate Supermember	6.58%	300	Nil	✓	P+I	95%	50000.00	✓	✓	✓
Mortgage HOUSE	Inv Vantage Offset Variable	5.96%	670	Nil	✓	Both	95%	10000.00	✓	✓	✓
nab	Inv Base Variable Rate	6.57%	0	Nil	✓	Both	95%	20000.00	✗	✓	✓
nab	Inv Base Variable Rate Discount	6.28%	0	Nil	✓	Both	95%	20000.00	✗	✓	✓
nab	Inv Tailored Variable	6.78%	0	8/m	✓	Both	95%	20000.00	✓	✓	✓
Newcastle Permanent	Investment Intro Variable 1 yr	5.75%	500	Nil	✓	Both	95%	No min	✗	✓	✓
Newcastle Permanent	Investment Real Options	6.45%	500	Nil	✓	Both	95%	No min	✗	✓	✓

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			Upfront	Ongoing							
★★★											
Newcastle Permanent	Premium Plus Package Investment H	5.75%	0	350/a	✓	Both	95%	0	✗	✓	✓
Newcastle Permanent	Investment Premium Variable	6.67%	0	Nil	✓	Both	95%	No min	✓	✓	✓
Northern Beaches CU	Investment Introductory Home Loan	5.89%	1390	Nil	✓	P+I	95%	30000.00	✗	✓	✗
Northern Beaches CU	Investment Minimiser Home Loan	6.09%	915	Nil	✓	P+I	95%	100000.00	✗	✓	✗
Northern Beaches CU	Investment All in One	6.59%	915	Nil	✓	P+I	95%	30000.00	✓	✓	✗
People's Choice Credit Union	Investment Basic Variable	6.19%	900	8.00/m	✓	Both	95%	50000.00	✗	✓	✓
People's Choice Credit Union	Investment Lite Basic Variable	6.00%	619	Nil	✓	Both	90%	30000.00	✗	✓	✓
People's Choice Credit Union	Home Loan Package Investment Sta	6.17%	0	375/a	✓	Both	90%	250000	✓	✓	✓
Police Credit	Inv 12m Discount Variable 1 yr	5.79%	0	Nil	✓	P+I	95%	120000.00	✗	✓	✓
Police Credit	Inv Standard Variable	6.39%	890	Nil	✓	Both	95%	10000.00	✗	✓	✓
Qantas Staff CU	Inv Options Variable IO	6.23%	600	Nil	✓	Both	95%	No min	✗	✗	✗
Qld Police Credit Union	Inv Classic	6.14%	876	Nil	✓	Both	97%	50000.00	✗	✓	✓
Qld Professional CU	Inv Friendly	6.20%	705	10/m	✓	Both	90%	No min	✓	✓	✓
QT Mutual Bank	Choices Inv Intro Rate Mortgage Bre	5.92%	0	395/a	✓	P+I	95%	150000	✓	✗	✓
QT Mutual Bank	Choices Investment Mortgage Break	6.12%	0	395/a	✓	P+I	95%	250000	✓	✗	✓
QT Mutual Bank	Smart Starter Extra Inv Intro Rate Mc	5.92%	600	Nil	✓	P+I	95%	150000	✓	✗	✓
QT Mutual Bank	Smart Starter Extra Investment Mortg	6.12%	600	Nil	✓	P+I	95%	250000	✓	✗	✓
QT Mutual Bank	Teachers' Life Inv Intro Rate Mortgag	5.92%	0	25/m	✓	P+I	95%	150000	✓	✗	✓

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Variable Rate Investment Home Loans

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Split Facility	Principal+I nterest/Inte rest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront	Ongoing							
★★★★											
QT Mutual Bank	Teachers' Life Investment Mortgage I	6.12%	0	25/m	✓	P+I	95%	250000	✓	✗	✓
Quay Credit Union	Investment Basic	5.84%	638	Nil	✓	Both	80%	100000.00	✗	✓	✗
Quay Credit Union	Investment Premium	6.04%	638	Nil	✓	Both	80%	100000.00	✓	✓	✗
Queensland Country Credit Unic	Ultimate Home Loan Investment Vari	6.24%	0	330/a	✓	Both	95%	150000	✓	✓	✗
Queenslanders CU	Inv Original Home Loan	6.13%	595	Nil	✓	Both	95%	50000.00	✓	✓	✓
RAMS Home Loans	Inv Full Feature	6.75%	1020	Nil	✓	Both	95%	15000.00	✓	✓	✓
RESI Mortgage Corp	Inv Smart Pro	6.16%	660	Nil	✓	Both	95%	30000.00	✗	✓	✓
RESI Mortgage Corp	Inv Switch n Save Intro Var 2 yrs	5.96%	660	Nil	✓	Both	95%	30000.00	✗	✓	✓
RESI Mortgage Corp	Invest Smart Option Home Loan	6.29%	704	Nil	✓	Both	95%	50000.00	✗	✓	✓
RESI Mortgage Corp	Investment Flexi Options	6.25%	854	Nil	✓	Both	95%	10000.00	✓	✓	✓
SCU	Investment Basic Home Loan	6.08%	747	Nil	✓	P+I	95%	25000.00	✗	✓	✓
SCU	Inv Standard Variable	6.59%	747	Nil	✓	Both	95%	25000.00	✓	✓	✓
SERVICE ONE Credit Union	Investment Standard Variable	6.65%	750	8/m	✓	Both	97%	No min	✓	✓	✓
SGE Credit Union	Inv Affinity Mortgage Breaker HL	6.55%	500	Nil	✓	Both	95%	20000.00	✓	✓	✗
SGE Credit Union	Inv Affinity Standard Variable HL	6.45%	500	Nil	✓	Both	95%	20000.00	✓	✓	✗
St.George Bank	Inv Negotiated Basic Variable	6.19%	600	Nil	✓	Both	95%	30000.00	✗	✓	✓
St.George Bank	Investment Basic Variable	6.28%	600	Nil	✓	Both	95%	30000.00	✗	✓	✓
Summerland CU	Inv Premium	6.19%	0	380/a	✓	P+I	95%	250000.00	✗	✓	✓

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Variable Rate Investment Home Loans

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Split Facility	Principal+I nterest/Inte rest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront	Ongoing							
★★★											
Suncorp Bank	Investment Back To Basics	6.30%	600	Nil	✓	Both	95%	10000.00	✗	✓	✓
Sutherland Credit Union	Investment Home Basic	6.12%	1055	Nil	✗	P+I	95%	250000.00	✗	✓	✓
Sutherland Credit Union	Investment Home Plus	6.27%	1055	Nil	✓	P+I	95%	50000.00	✓	✓	✓
Teachers Mutual Bank	Inv Smart Home Loan	6.03%	765	200/a	✓	Both	95%	150000.00	✗	✓	✓
Teachers Mutual Bank	Rewards Package Inv Smart Home L	6.03%	765	200/a	✓	Both	95%	150000	✗	✓	✓
The Capricornian	My Advantage Inv Variable 50K to 2M	6.37%	0	385/a	✓	Both	95%	50000	✓	✓	✓
The Mutual	Inv Mutual	6.08%	300	Nil	✗	Both	90%	50000.00	✗	✓	✓
The Mutual	Inv Intro Plus 3 yrs	5.88%	500	Nil	✓	P+I	90%	150000.00	✓	✓	✓
The Rock Building Soc	Investment Advantage Variable	6.41%	800	Nil	✓	Both	90%	50000.00	✗	✓	✓
The Rock Building Soc	Inv Rock Star Package Variable <3m	6.34%	0	350/a	✓	Both	90%	100000.00	✓	✓	✓
TIO Banking	Essentials Home Ln Pkg Investment	6.26%	0	399/a	✗	P+I	90%	250000	✓	✓	✓
UBank	Inv UHomeLoan (for refinancing)	5.62%	0	Nil	✓	Both	80%	100000.00	✗	✓	✓
United Community	Investment Basic Variable	5.99%	795	11/m	✓	P+I	95%	100000.00	✗	✓	✓
United Community	Investment Parent Variable	6.69%	945	Nil	✓	Both	95%	10000.00	✓	✓	✓
United Community	Investment Variable	6.69%	795	Nil	✓	Both	95%	10000.00	✓	✓	✓
Victoria Teachers Mutual Bank	Interest Only Investment Variable	6.34%	400	Nil	✓	IO	95%	50000.00	✗	✓	✓
Victoria Teachers Mutual Bank	Inv Basic Variable	6.04%	400	Nil	✓	P+I	95%	No min	✗	✓	✓
Victoria Teachers Mutual Bank	Inv Offset Variable	6.54%	400	Nil	✓	Both	95%	No min	✓	✓	✓

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Variable Rate Investment Home Loans

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Split Facility	Principal+I nterest/Inte rest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront	Ongoing							
★★★											
Wagga Mutual Credit Un	Investment Basic Variable	5.99%	795	11/m	✓	P+I	95%	100000.00	✗	✓	✓
Wagga Mutual Credit Un	Investment Parent Variable	6.69%	795	Nil	✓	Both	95%	10000.00	✓	✓	✓
Wagga Mutual Credit Un	Investment Variable	6.69%	795	Nil	✓	Both	95%	10000.00	✓	✓	✓
Westpac	Investment Flexi First Option	6.24%	750	Nil	✓	Both	97%	25000.00	✗	✓	✓
Yellow Brick Road	Inv Homebase	6.44%	745	Nil	✓	Both	90%	20000.00	✓	✓	✓
★★											
ADCU	Interest Only Loan	6.49%	900	Nil	✓	IO	95%	30000.00	✗	✗	✓
AIMS Home Loans	Inv First Option Variable	6.54%	660	10/m	✓	Both	85%	200000.00	✗	✓	✓
AMP Bank	Investment Classic Variable	6.87%	895	10/m	✓	Both	90%	40000.00	✓	✓	✓
AMP Bank	Investment Intro 1yr Variable	5.87%	295	10/m	✓	Both	90%	40000.00	✓	✓	✓
Aussie Home Loans	Inv Optimizer Standard Variable	6.86%	100	Nil	✓	Both	95%	100000.00	✗	✓	✓
Bank of Cyprus Australia	Investment Complete	6.80%	770	6.00/m	✓	Both	90%	No min	✗	✓	✓
Bank of Cyprus Australia	Investment Essential	6.80%	1020	8.00/m	✓	Both	90%	30000.00	✗	✓	✓
Bank of Melbourne	Investment Discount Variable 1 yr	6.10%	700	10/m	✓	Both	95%	50000.00	✓	✓	✓
Bank of Melbourne	Investment Variable	6.80%	700	10/m	✓	Both	95%	10000.00	✓	✓	✓
BankSA	Inv Discount Variable 1 yr	6.15%	700	10/m	✓	Both	95%	50000.00	✓	✓	✓
BankSA	Investment Variable	6.85%	700	10/m	✓	Both	95%	10000.00	✓	✓	✓

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			Upfront	Ongoing							
★★											
Bankwest	Inv Lite Home Loan	6.66%	355	Nil	✓	Both	95%	20000.00	✗	✓	✓
Bankwest	Inv Mortgage Shredder	6.78%	755	Nil	✓	Both	95%	20000.00	✓	✓	✓
Bankwest	Inv Mortgage Shredder Intro Var 1 yr	5.78%	755	Nil	✓	Both	95%	20000.00	✓	✓	✓
Bankwest	Inv Super Start Home Loan	5.98%	755	Nil	✓	Both	95%	20000.00	✓	✓	✓
bcu	Inv Standard Variable	6.64%	600	Nil	✗	Both	95%	10000.00	✓	✓	✗
Bendigo Bank	Investment Variable	6.90%	705	8/m	✗	P+I	95%	5000.00	✓	✓	✓
BOQ	Investment Standard Variable	6.91%	895	10.00/m	✓	Both	95%	No min	✓	✓	✓
CairnsPenny Savings&Loan	Inv Standard Variable	6.40%	660	15/q	✓	Both	95%	20000.00	✗	✓	✓
Catalyst Mutual	Investment Variable	6.55%	900	8/m	✗	P+I	95%	30000.00	✓	✓	✓
Circle Credit Co-op	Inv Standard Variable	6.65%	500	Nil	✓	Both	95%	50000.00	✗	✓	✗
Citibank	Investment Offset Variable	7.09%	649	8.00/m	✓	Both	90%	50000.00	✓	✓	✓
Coastline Credit Union	Investment Options Home Loan	6.44%	755	8/m	✓	P+I	90%	100000.00	✗	✓	✓
Community First CU	Investment True Value Var HI	6.74%	1074.5	Nil	✓	Both	95%	10000.00	✓	✓	✓
FCCS Credit Union	Investment Value Plus Variable	6.99%	750	Nil	✓	Both	95%	30000.00	✓	✓	✓
Holiday Coast CU	Inv Keep It Simple Platinum <399k	6.55%	935	Nil	✓	Both	95%	50000.00	✗	✗	✓
Holiday Coast CU	Inv Keep It Simple Standard <399k	6.75%	935	Nil	✓	Both	95%	50000.00	✗	✗	✓
Horizon Credit Union	Investment Classic Home Loan	6.65%	835	Nil	✓	Both	95%	No min	✗	✓	✓
HSBC	Investment Home Smart	6.85%	852.5	Nil	✓	P+I	90%	50000.00	✓	✓	✓

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			Upfront	Ongoing							
★★											
HSBC	Investment Variable	6.85%	852.5	Nil	✓	Both	90%	50000.00	✓	✓	✓
Hunter United Credit Un	Investment Variable	6.55%	930	5/m	✓	P+I	95%	No min	✗	✓	✗
Intech Credit Union	Investment Loan	6.56%	935	Nil	✓	IO	95%	30000.00	✓	✗	✗
Macquarie Bank	Inv Premium Variable	6.85%	600	Nil	✓	Both	90%	150000.00	✓	✓	✓
ME Bank	Investment Interest Only Loan	6.73%	300	Nil	✓	Both	95%	40000.00	✗	✓	✓
ME Bank	Investment Variable	6.73%	300	Nil	✓	IO	95%	40000.00	✗	✓	✓
ME Bank	Investment Ultimate Offset	7.03%	300	Nil	✓	P+I	95%	50000.00	✓	✓	✓
MyState	Investment Essentials	6.43%	702.5	Nil	✓	Both	95%	150000.00	✗	✓	✓
MyState	Residential Investment	6.80%	702.5	Nil	✓	Both	95%	30000.00	✓	✓	✓
People's Choice Credit Union	Investment Standard Variable	6.77%	900	Nil	✓	Both	95%	20000.00	✓	✓	✓
Police Credit Union	Investment Variable	6.44%	1045	Nil	✓	Both	90%	30000.00	✗	✓	✗
Qld Police Credit Union	Inv Standard Variable	6.64%	876	Nil	✓	Both	97%	50000.00	✗	✓	✓
QT Mutual Bank	Investment Rate Tracker HL Series 3	6.40%	644	Nil	✗	P+I	95%	150000.00	✓	✗	✗
QT Mutual Bank	Inv Intro Rate Mortgage Breaker 1 yr	5.92%	644	Nil	✓	P+I	95%	125000.00	✓	✗	✓
QT Mutual Bank	Investment Mortgage Breaker	6.72%	644	Nil	✓	P+I	95%	20000.00	✓	✗	✓
Queensland Country Credit Unic	Investment Variable Rate	6.74%	950	5.00/m	✓	Both	95%	10000.00	✓	✓	✗
Railways Credit Union	Investment Mort Loan Variable	6.29%	450	Nil	✗	P+I	90%	50000.00	✗	✓	✓
RESI Mortgage Corp	Inv Low Start 1 yr	5.67%	1210	Nil	✗	Both	95%	30000.00	✗	✓	✓

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Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Split Facility	Principal+I nterest/Inte rest Only	Maximum LVR	Minimum Loan	100% Offset Available	Redraw Facility	Portability
			Upfront	Ongoing							
★★											
RESI Mortgage Corp	Inv Complete Home Loan	6.67%	660	Nil	✓	Both	95%	30000.00	x	✓	✓
RTA Staff CU	Investment Basic Variable	6.31%	1010	Nil	x	P+I	95%	100000.00	✓	✓	✓
RTA Staff CU	Investment Variable	6.56%	1010	Nil	x	P+I	95%	10000.00	✓	✓	✓
SGE Credit Union	Investment Mortgage Secured Ln	6.75%	500	Nil	✓	Both	95%	20000.00	✓	✓	x
St.George Bank	Investment Discount Variable 1 yr	6.16%	700	10/m	✓	Both	95%	50000.00	✓	✓	✓
St.George Bank	Investment Variable	6.86%	700	10/m	✓	Both	95%	10000.00	✓	✓	✓
Summerland CU	Investment Eco Mortgage Loan	6.54%	600	8/m	✓	P+I	95%	20000.00	x	✓	✓
Suncorp Bank	Investment Variable	6.88%	600	10/m	✓	Both	95%	10000.00	✓	✓	✓
Sutherland Credit Union	Investment Home In One	6.88%	1055	8/a	✓	P+I	95%	50000.00	✓	✓	✓
Teachers Mutual Bank	Inv Flexi Choice	6.58%	715	Nil	✓	P+I	95%	25000.00	x	✓	✓
Teachers Mutual Bank	Inv Variable IO	6.58%	715	Nil	✓	IO	95%	25000.00	x	✓	✓
The Capricornian	Inv Variable	6.87%	275	Nil	✓	Both	95%	10000.00	✓	✓	✓
The Mutual	Inv Premium Variable	6.43%	300	Nil	x	Both	95%	20000.00	✓	✓	✓
The Rock Building Soc	Investment Variable	7.09%	800	5/m	✓	Both	95%	50000.00	✓	✓	✓
TIO Banking	Investment Essentials Variable	6.76%	1180	10/m	x	P+I	90%	10000.00	✓	✓	✓
Westpac	Rocket Investment Loan	6.89%	750	8/m	✓	Both	97%	10000.00	✓	✓	✓

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			Upfront	Ongoing							
★											
Adelaide Bank	Investment Smartdoc Variable	7.29%	895	10/m	✓	Both	80%	10000.00	✓	✓	✓
AIMS Home Loans	Inv Gold Variable	6.72%	660	Nil	✓	Both	85%	50000.00	✗	✓	✓
AIMS Home Loans	Inv Super Saver Discount Variable 1	6.18%	660	Nil	✓	Both	85%	150000.00	✗	✓	✓
Arab Bank Australia	Inv HeadStart Intro Variable 6 mths	6.44%	600	8/m	✓	P+I	95%	50000.00	✗	✓	✓
Arab Bank Australia	Inv Standard Variable	7.40%	250	Nil	✓	Both	95%	50000.00	✗	✓	✓
Bank of Melbourne	Super Fund Variable	6.80%	1600	12/m	✓	Both	80%	100000.00	✓	✗	✓
BankSA	Super Fund Variable	6.85%	1600	12/m	✓	Both	80%	100000.00	✓	✗	✓
Beirut Hellenic Bank	Investment Variable	7.13%	990	10/m	✓	Both	80%	No min	✗	✓	✓
Citibank	Investment Variable	7.09%	649	8.00/m	✓	Both	90%	50000.00	✗	✓	✓
Coastline Credit Union	Investment Variable	6.74%	755	Nil	✓	P+I	90%	15000.00	✗	✓	✓
Horizon Credit Union	Investment Real Estate	7.35%	835	Nil	✓	P+I	95%	10000.00	✗	✓	✓
Hunter United Credit Un	Inv Interest Only <499k	6.45%	880	Nil	✗	IO	90%	150000.00	✗	✓	✗
Macquarie Credit Union	Inv Property Secured Loan	9.10%	850	Nil	✓	Both	95%	10000.00	✓	✓	✓
Qld Professional CU	Inv Variable	7.05%	705	Nil	✓	Both	90%	No min	✓	✓	✓
St.George Bank	Super Fund Variable	6.86%	1600	12/m	✓	Both	80%	100000.00	✓	✗	✓
Summerland CU	Investment Equity Extra	7.19%	800	10/m	✓	Both	80%	20000.00	✗	✓	✓
Summerland CU	Investment Mortgage Investment	6.79%	800	8/m	✓	Both	95%	20000.00	✗	✓	✓

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Investment 1 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest/Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★★ "outstanding value"										
ANZ	Breakfree Investment 1yr Fixed 1 yr 1	5.69%	0	375/a	✓	Both	90%	No Max	✓	✗
Bank of Melbourne	Advantage Package Investment Fixed	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
CUA	Investment Fixed 1 yr	5.50%	795	Nil	✓	Both	97%	5000000.00	✗	✗
HomeSide Lending	Homeplus Package Inv Fixed Rate Int	5.69%	762.5	10/m	✓	IO	90%	No Max	✗	✗
HomeSide Lending	Inv Fixed Rate Interest Only 1 yr	5.69%	162.5	10/m	✓	IO	90%	No Max	✗	✗
Macquarie Bank	Inv Premium Fixed 1 yr	5.85%	600	Nil	✓	Both	90%	2000000.00	✓	✓
Mortgage HOUSE	Inv Advantage Fixed 1 yr <749k	5.89%	595	Nil	✓	Both	95%	2500000.00	✓	✓
nab	Choice Package Inv Standard Fixed 1	5.69%	0	395/a	✓	Both	95%	No Max	✗	✗
nab	Inv Standard Fixed 1 yr	5.79%	0	8/m	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Investment Fixed 1 yr	5.59%	500	Nil	✓	Both	95%	No Max	✗	✗
Unicredit-WA	Investment Fixed 1 yr	5.79%	627	Nil	✗	Both	95%	No Max	✗	✓
V Plus Home Loans	Inv Advantage Plus Fixed 1 yr	5.69%	649	8.00/m	✓	Both	95%	2000000.00	✗	✗
Victoria Teachers Mutual Bank	Inv Offset Fixed 1 yr	5.79%	400	Nil	✓	Both	95%	No Max	✓	✓
★★★★										
A M O Group	Investment Fixed 1 yr	5.88%	694	Nil	✓	Both	90%	1000000.00	✓	✓
ANZ	Investment 1yr Fixed 1 yr	5.84%	600	10.00/m	✓	Both	90%	No Max	✓	✗
BankSA	Advantage Package Investment Fixed	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓

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			Upfront	Ongoing						
★★★★										
Catalyst Mutual	Investment Fixed 1 yr	5.65%	900	8/m	✓	Both	95%	No Max	✗	✓
Community CPS Australia	Pinnacle +Plus Pkg Investment Fixed	5.74%	0	Nil	✓	Both	95%	No Max	✗	✓
Credit Union SA	Investment Standard 1yr Fixed 1 yr	5.99%	343.38	Nil	✓	Both	90%	No Max	✓	✓
CUA	Investment Premium Fixed 1 yr	5.74%	795	Nil	✓	Both	97%	5000000.00	✓	✓
FCCS Credit Union	Investment Value Plus Fixed 1 yr	6.09%	1025	Nil	✓	Both	95%	No Max	✓	✓
Greater Building Society	Inv Great Rate Fixed 1 yr	5.69%	500	Nil	✓	Both	95%	No Max	✗	✓
Heritage Bank	Investment Fixed 1 yr	5.79%	600	5.00/m	✓	Both	95%	No Max	✗	✓
Homestar Finance	Inv Advantage Fixed 1 yr	5.75%	0	Nil	✓	Both	95%	2000000.00	✗	✓
Illawarra CU NSW	Investment Fixed 1 yr	5.65%	900	8/m	✓	Both	95%	No Max	✗	✓
ING DIRECT	Investment Fixed 1 yr	5.99%	719	Nil	✓	Both	95%	2000000.00	✗	✗
ME Bank	Investment SuperMember Fixed 1 yr	5.99%	300	Nil	✓	Both	95%	No Max	✗	✗
nab	Choice Package Inv Tailored Fixed IO	5.79%	0	395/a	✓	IO	95%	No Max	✗	✗
nab	Inv Tailored Fixed IO 1 yr	5.89%	0	8/m	✓	IO	95%	No Max	✗	✗
Newcastle Permanent	Premium Plus Package Investment Fi	5.59%	0	350/a	✓	Both	95%	No Max	✗	✗
St.George Bank	Advantage Package Investment Fixed	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
United Community	Pinnacle +Plus Pkg Investment Fixed	5.74%	0	Nil	✓	Both	95%	No Max	✗	✓
V Plus Home Loans	Inv Basic Fixed 1 yr	5.74%	649	8.00/m	✓	Both	90%	2000000.00	✗	✗
Victoria Teachers Mutual Bank	Inv Basic Fixed 1 yr	5.79%	400	Nil	✓	P+I	95%	No Max	✗	✓

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Investment 1 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★ ★ ★										
Adelaide Bank	Investment Smartsuite Fixed 1 yr	5.99%	895	10/m	✓	Both	90%	No Max	✓	✓
AMP Bank	Affinity Package Investment Fixed 1 yr	5.84%	895	Nil	✗	Both	90%	No Max	✗	✗
AMP Bank	Investment Fixed 1 yr	5.99%	895	10/m	✗	Both	90%	2500000.00	✗	✗
AMP Bank	Select Package Investment Fixed 1 yr	5.89%	895	Nil	✗	Both	90%	No Max	✗	✗
Aussie Home Loans	Inv Optimizer Fixed 1 yr	5.85%	700	Nil	✓	Both	95%	2000000.00	✗	✗
Austral Mortgage	Investment Advantage Plus Fixed 1 yr	5.99%	1095	Nil	✓	Both	95%	5000000.00	✓	✓
Bank of Melbourne	Investment Fixed 1 yr	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
bankmecu	Inv Fixed 1 yr	5.75%	595	Nil	✓	P+I	95%	No Max	✗	✗
BankSA	Investment Fixed 1 yr	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
bcu	Investment Fixed 1 yr	5.69%	600	Nil	✗	Both	95%	7000000.00	✗	✗
CairnsPenny Savings&Loan	Inv Standard Fixed 1 yr	6.15%	660	15/q	✓	Both	95%	1000000.00	✗	✓
Citibank	Investment Standard Fixed 1 yr	5.75%	649	8.00/m	✓	Both	90%	4000000.00	✗	✗
Coastline Credit Union	Investment Fixed 1 yr	5.99%	755	Nil	✓	P+I	90%	No Max	✗	✓
Commonwealth Bank	Investment Fixed 1 yr	5.94%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Commonwealth Bank	Wealth Package Investment Fixed 1 yr	5.79%	200	375/a	✓	Both	95%	No Max	✗	✗
Community CPS Australia	Investment Fixed 1 yr	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Community CPS Australia	Investment Parent Fixed 1 yr	5.89%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Community First CU	Investment True Fixed 1 yr	5.85%	1074.5	Nil	✓	Both	95%	1000000.00	✓	✓

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Investment 1 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Companion CU	Investment Fixed 1 yr	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Companion CU	Investment Parent Fixed 1 yr	5.89%	945	Nil	✓	Both	95%	1000000.00	✗	✓
ECU Australia	Investment Premium Fixed 1 yr	6.19%	800	Nil	✓	Both	95%	No Max	✗	✓
Encompass Credit Union	Investment Fixed 1 yr	6.20%	946.5	Nil	✓	Both	95%	1000000.00	✗	✓
FCCS Credit Union	Investment Value Plus IO Fixed 1 yr	6.24%	1025	Nil	✓	IO	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Inv Sta	5.64%	500	325/a	✓	Both	95%	No Max	✗	✓
Hemisphere Financial	Investment Standard Fixed 1 yr	5.84%	599	Nil	✓	Both	95%	1000000.00	✗	✓
Heritage Bank	Professional Package Investment Fixe	5.79%	0	300/a	✓	Both	95%	No Max	✗	✓
Homeloans	Investment MoniPower Fixed 1 yr	6.19%	887	Nil	✓	Both	95%	3500000.00	✓	✓
Horizon Credit Union	Investment Fixed 1 yr	6.09%	935	Nil	✓	Both	95%	No Max	✓	✓
HSBC	Investment Fixed 1 yr	5.89%	852.5	Nil	✓	Both	90%	7500000.00	✗	✗
Hume Building Society	Investment Fixed 1 yr	5.90%	750	Nil	✓	Both	95%	No Max	✗	✗
IMB	Investment Fixed 1 yr	5.79%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
Macarthur Credit Union	Investment Standard Fixed 1 yr	5.95%	1323	Nil	✓	Both	95%	No Max	✗	✓
Macquarie Bank	Inv Classic IO Fixed 1 yr	5.85%	600	Nil	✓	IO	90%	2000000.00	✗	✗
Macquarie Bank	Inv Classic P&I Fixed 1 yr	5.85%	0	Nil	✓	P+I	90%	2000000.00	✗	✓
Macquarie Bank	Premium Inv Premium Fixed 1 yr 150%	5.85%	600	33/m	✓	Both	90%	2000000	✓	✓
MyRate	Investment Fixed 1 yr	6.10%	0	Nil	✓	Both	95%	2000000.00	✗	✗

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Investment 1 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest/Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
nab	Private Tailored Pkg Inv Standard Fixed	5.69%	0	750/a	✓	Both	95%	No Max	✗	✗
nab	Private Tailored Pkg Inv Tailored Fixed	5.79%	0	750/a	✓	IO	95%	No Max	✗	✗
People's Choice Credit Union	Investment Lite Fixed 1 yr	5.79%	619	Nil	✗	Both	95%	1000000.00	✗	✗
People's Choice Credit Union	Investment Fixed 1 yr	5.94%	900	8.00/m	✓	Both	95%	No Max	✗	✗
Police Credit	Inv Fixed 1 yr	5.69%	956	Nil	✓	Both	95%	3000000.00	✗	✗
Qld Police Credit Union	Investment Fixed 1 yr	5.49%	876	Nil	✓	Both	97%	No Max	✗	✓
QT Mutual Bank	Investment Fixed 1 yr	5.99%	644	Nil	✓	Both	95%	No Max	✗	✗
Queensland Country Credit Union	Investment Fixed Rate 1 yr	5.99%	950	5.00/m	✓	Both	95%	No Max	✗	✓
Queensland Country Credit Union	Ultimate Home Loan Investment Fixed	5.99%	0	330/a	✓	Both	95%	No Max	✗	✓
RAMS Home Loans	Inv Fixed Rate 1 yr	5.75%	1020	20.00/m	✓	Both	95%	No Max	✗	✓
RESI Mortgage Corp	Inv Smart Pro Fixed 1 yr	6.09%	660	Nil	✗	Both	95%	2000000.00	✗	✗
SERVICE ONE Credit Union	Investment Fixed 1 yr	5.75%	750	8.00/m	✓	Both	97%	No Max	✓	✓
SGE Credit Union	Investment Standard Fixed 1 yr	5.99%	500	Nil	✓	Both	95%	2000000.00	✗	✗
St. George Bank	Investment Fixed 1 yr	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
State Custodians	Inv Standard Fixed 1 yr	5.87%	0	345/a	✗	Both	95%	1000000.00	✗	✓
Summerland CU	Investment Standard Fixed 1 yr	5.89%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Suncorp Bank	Investment Fixed 1 yr	5.74%	600	10/m	✓	Both	95%	No Max	✗	✗
Suncorp Bank	My Home Package Investment Fixed	5.74%	0	25/m	✓	Both	95%	No Max	✗	✗

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Investment 1 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Teachers Mutual Bank	Inv Option Fixed 1 yr	5.68%	715	Nil	✗	P+I	95%	5000000.00	✗	✗
Teachers Mutual Bank	Inv Standard Fixed IO 1 yr	5.68%	715	Nil	✗	IO	95%	5000000.00	✗	✗
The Mutual	Inv Premium Fixed 1 yr	5.99%	300	Nil	✓	Both	95%	No Max	✗	✓
The Rock Building Soc	Investment Standard Fixed 1 yr	6.05%	800	5/m	✓	Both	95%	3000000.00	✗	✓
TIO Banking	Essentials Home Ln Pkg Investment E	5.89%	0	Nil	✗	Both	90%	No Max	✗	✗
UBank	Inv UHomeLoan Fxd (for refinancing)	5.58%	0	Nil	✗	Both	80%	1000000.00	✗	✗
United Community	Investment Fixed 1 yr	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
United Community	Investment Parent Fixed 1 yr	5.89%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Victoria Teachers Mutual Bank	Interest Only Investment Fixed 1 yr	5.79%	400	Nil	✓	IO	95%	No Max	✗	✓
Wagga Mutual Credit Un	Investment Fixed 1 yr	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Wagga Mutual Credit Un	Investment Parent Fixed 1 yr	5.89%	945	Nil	✓	Both	95%	2000000.00	✗	✓
Westpac	Investment Fixed 1 yr	6.09%	600	8.00/m	✓	Both	95%	No Max	✗	✓
Westpac	Premier Advantage Investment Fixed	5.89%	0	395/a	✓	Both	95%	No Max	✗	✓
★★										
AMP Bank	Professional Package Investment Fixed	5.99%	0	349/a	✗	Both	90%	2500000	✗	✗
Arab Bank Australia	Investment Fixed 1 yr	5.99%	250	8/m	✗	Both	95%	No Max	✗	✗
Bank of Cyprus Australia	Investment Standard Fixed 1 yr	6.11%	1020	6.00/m	✗	Both	90%	5000000.00	✗	✗

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Investment 1 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★										
Bank of Melbourne	Super Fund Fixed 1 yr	6.14%	1600	12/m	✓	Both	80%	No Max	✗	✗
BankSA	Super Fund Fixed 1 yr	6.14%	1600	12/m	✓	Both	80%	No Max	✗	✗
Bankwest	Investment Fixed 1 yr	5.99%	755	12.00/m	✓	Both	95%	No Max	✗	✓
Beirut Hellenic Bank	Investment Fixed 1 yr	6.05%	990	10/m	✓	Both	80%	No Max	✗	✗
Bendigo Bank	Investment Fixed 1 yr	6.09%	705	8/m	✓	P+I	95%	No Max	✗	✓
Big Sky Building Society	Inv Fixed 1 yr	6.19%	610	Nil	✓	P+I	90%	600000.00	✗	✓
First Option CU	Investment Standard Fixed 1 yr	6.20%	600	Nil	✓	Both	95%	1000000.00	✓	✓
Gateway Credit Union	Investment Fixed 1 yr	6.37%	745	Nil	✓	Both	95%	No Max	✗	✗
Greater Building Society	Inv Standard Fixed 1 yr	6.05%	500	Nil	✓	Both	95%	No Max	✗	✓
Hemisphere Financial	Investment Alt Doc Fixed 1 yr	6.24%	599	Nil	✓	Both	80%	1000000.00	✗	✓
Holiday Coast CU	Inv Fixed N Easy 1 yr	5.97%	535	Nil	✓	Both	95%	No Max	✗	✗
Homeloans	Investment Ultra Fixed 1 yr	5.99%	787	Nil	✗	Both	95%	2000000.00	✗	✗
Homeloans	Investment ProSmart Fixed 1 yr	6.34%	862	Nil	✓	Both	95%	2000000.00	✗	✓
Maritime Mining & Power	Inv Standard Fixed 1 yr	5.93%	1020	Nil	✓	Both	90%	No Max	✗	✗
ME Bank	Investment Fixed 1 yr	6.49%	300	Nil	✓	Both	95%	No Max	✗	✗
MyState	Investment Fixed 1 yr	6.05%	702.5	Nil	✓	Both	95%	1000000.00	✗	✗
Qantas Staff CU	Inv Options Fixed IO 1 yr	5.99%	600	Nil	✓	Both	95%	No Max	✗	✗
Quay Credit Union	Investment Fixed 1 yr	5.84%	638	Nil	✓	P+I	80%	1500000.00	✗	✗

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Investment 1 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Invest Smart Option Fixed Home Loan	6.04%	704	Nil	✓	Both	95%	2000000.00	✗	✗
St.George Bank	Super Fund Fixed 1 yr	6.14%	1600	12/m	✓	Both	80%	No Max	✗	✗
TIO Banking	Investment Essentials Fixed 1 yr	5.89%	1180	10/m	✗	Both	90%	No Max	✗	✗
Yellow Brick Road	Inv Futureproof Fixed 1 yr	6.37%	745	Nil	✓	Both	90%	2000000.00	✗	✗
Yellow Brick Road	Inv Gold Pathway Fixed 1 yr	6.27%	600	350/a	✓	Both	90%	2000000.00	✗	✗
★										
Adelaide Bank	Investment Smartdoc Fixed 1 yr	6.99%	895	10/m	✓	Both	80%	2000000.00	✓	✓
AIMS Home Loans	Inv First Option Fixed 1 yr	6.65%	660	10/m	✗	Both	85%	750000.00	✗	✗
AIMS Home Loans	Investment Fixed 1 yr	6.65%	660	Nil	✗	Both	85%	1000000.00	✗	✗
Hunter United Credit Un	Inv Fixed 1 yr	6.99%	930	5/m	✓	P+I	95%	No Max	✗	✗
Mortgage HOUSE	Inv Vantage Offset Fixed 1 yr	6.03%	670	Nil	✓	Both	90%	750000.00	✗	✗
Northern Beaches CU	Investment Interest Only Fixed 1 yr	6.59%	915	Nil	✓	IO	95%	No Max	✗	✗
RTA Staff CU	Investment Fixed 1 yr	6.54%	350	Nil	✓	P+I	95%	806000.00	✗	✓

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Investment 2 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★★ "outstanding value"										
Bank of Melbourne	Advantage Package Investment Fixed	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
BankSA	Advantage Package Investment Fixed	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
BOQ	Shareholder Benefits Investment Fixed	5.55%	375	Nil	✓	Both	95%	No Max	✗	✗
CUA	Investment Fixed 2 yrs	5.73%	795	Nil	✓	Both	97%	5000000.00	✗	✗
CUA	Investment Premium Fixed 2 yrs	5.89%	795	Nil	✓	Both	97%	5000000.00	✓	✓
ING DIRECT	Investment Fixed 2 yrs	5.99%	719	Nil	✓	Both	95%	2000000.00	✗	✗
loans.com.au	Inv Dream Loan Express - Fixed 2 yrs	5.48%	295	Nil	✓	Both	80%	750000.00	✗	✗
Macquarie Bank	Inv Premium Fixed 2 yrs	5.85%	600	Nil	✓	Both	90%	2000000.00	✓	✓
Mortgage HOUSE	Inv Advantage Fixed 2 yrs <749k	5.89%	595	Nil	✓	Both	95%	2500000.00	✓	✓
Newcastle Permanent	Investment Fixed 2 yrs	5.59%	500	Nil	✓	Both	95%	No Max	✗	✗
Pacific Mortgage Group	Investment Fixed 2 yrs	5.69%	0	Nil	✓	P+I	95%	2000000.00	✗	✓
SERVICE ONE Credit Union	Investment Fixed 2 yrs	5.85%	750	8.00/m	✓	Both	97%	No Max	✓	✓
St. George Bank	Advantage Package Investment Fixed	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
V Plus Home Loans	Inv Advantage Plus Fixed 2 yrs	5.64%	649	8.00/m	✓	Both	95%	2000000.00	✗	✗

★★★★

ANZ	Breakfree Investment Fixed 2 yrs 150l	5.79%	0	375/a	✓	Both	90%	No Max	✗	✗
BOQ	Investment Fixed 2 yrs	5.55%	895	10.00/m	✓	Both	95%	No Max	✗	✗

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Investment 2 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★										
Catalyst Mutual	Investment Fixed 2 yrs	5.90%	900	8/m	✓	Both	95%	No Max	✗	✓
Commonwealth Bank	Wealth Package Investment Fixed 2 y	5.59%	200	375/a	✓	Both	95%	No Max	✗	✗
Community CPS Australia	Pinnacle +Plus Pkg Investment Fixed	5.74%	0	Nil	✓	Both	95%	No Max	✗	✓
FCCS Credit Union	Investment Value Plus Fixed 2 yrs	6.14%	1025	Nil	✓	Both	95%	No Max	✓	✓
Greater Building Society	Inv Great Rate Fixed 2 yrs	5.69%	500	Nil	✓	Both	95%	No Max	✗	✓
HomeSide Lending	Homeplus Package Inv Fixed Rate Int	5.79%	762.5	10/m	✓	IO	90%	No Max	✗	✗
HomeSide Lending	Inv Fixed Rate Interest Only 2 yrs	5.79%	162.5	10/m	✓	IO	90%	No Max	✗	✗
Homestar Finance	Inv Advantage Fixed 2 yrs	5.75%	0	Nil	✓	Both	95%	2000000.00	✗	✓
Illawarra CU NSW	Investment Fixed 2 yrs	5.90%	900	8/m	✓	Both	95%	No Max	✗	✓
IMB	Investment Fixed 2 yrs	5.89%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
nab	Choice Package Inv Standard Fixed 2	5.79%	0	395/a	✓	Both	95%	No Max	✗	✗
nab	Inv Standard Fixed 2 yrs	5.89%	0	8/m	✓	Both	95%	No Max	✗	✗
Newcastle Permanent	Premium Plus Package Investment Fi	5.59%	0	350/a	✓	Both	95%	No Max	✗	✗
Queensland Country Credit Unic	Investment Fixed Rate 2 yrs	5.85%	950	5.00/m	✓	Both	95%	No Max	✗	✓
RAMS Home Loans	Inv Fixed Rate 2 yrs	5.59%	1020	20.00/m	✓	Both	95%	No Max	✗	✓
SCU	Investment Standard Fixed 2 yrs	5.73%	747	Nil	✓	Both	95%	No Max	✗	✓
Unicredit-WA	Investment Fixed 2 yrs	5.79%	627	Nil	✗	Both	95%	No Max	✗	✓
United Community	Pinnacle +Plus Pkg Investment Fixed	5.74%	0	Nil	✓	Both	95%	No Max	✗	✓

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Investment 2 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★										
Victoria Teachers Mutual Bank	Inv Offset Fixed 2 yrs	5.89%	400	Nil	✓	Both	95%	No Max	✓	✓
★★★										
A M O Group	Investment Fixed 2 yrs	5.88%	694	Nil	✓	Both	90%	1000000.00	✓	✓
Adelaide Bank	Investment Smartsuite Fixed 2 yrs	5.99%	895	10/m	✓	Both	90%	No Max	✓	✓
AMP Bank	Affinity Package Investment Fixed 2 yrs	5.84%	895	Nil	✗	Both	90%	No Max	✗	✗
AMP Bank	Investment Fixed 2 yrs	5.99%	895	10/m	✗	Both	90%	2500000.00	✗	✗
AMP Bank	Select Package Investment Fixed 2 yrs	5.89%	895	Nil	✗	Both	90%	No Max	✗	✗
ANZ	Investment Fixed 2 yrs	5.94%	600	10.00/m	✓	Both	90%	No Max	✗	✗
Aussie Home Loans	Inv Optimizer Fixed 2 yrs	5.85%	700	Nil	✓	Both	95%	2000000.00	✗	✗
Austral Mortgage	Investment Advantage Plus Fixed 2 yrs	5.99%	1095	Nil	✓	Both	95%	5000000.00	✓	✓
Bank of Melbourne	Investment Fixed 2 yrs	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
bankmecu	Inv Fixed 2 yrs	5.85%	595	Nil	✓	P+I	95%	No Max	✗	✗
BankSA	Investment Fixed 2 yrs	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
bcu	Investment Fixed 2 yrs	5.69%	600	Nil	✗	Both	95%	7000000.00	✗	✗
BOQ	Home Loan Privileges Investment Fixed 2 yrs	5.55%	0	395/a	✓	Both	95%	No Max	✗	✗
CairnsPenny Savings&Loan	Inv Standard Fixed 2 yrs	6.15%	660	15/q	✓	Both	95%	1000000.00	✗	✓
Citibank	Investment Standard Fixed 2 yrs	5.75%	649	8.00/m	✓	Both	90%	4000000.00	✗	✗

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Investment 2 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Coastline Credit Union	Investment Fixed 2 yrs	5.99%	755	Nil	✓	P+I	90%	No Max	✗	✓
Commonwealth Bank	Investment Fixed 2 yrs	5.74%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Community CPS Australia	Investment Fixed 2 yrs	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Community CPS Australia	Investment Parent Fixed 2 yrs	5.89%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Community First CU	Investment True Fixed 2 yrs	5.85%	1074.5	Nil	✓	Both	95%	1000000.00	✓	✓
Companion CU	Investment Fixed 2 yrs	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Companion CU	Investment Parent Fixed 2 yrs	5.89%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Credit Union SA	Investment Standard Fixed 2 yrs	5.94%	843.38	Nil	✓	Both	90%	No Max	✓	✓
Easy Street Fin Services	Investment Easy Street Fixed 2 yrs	5.85%	500	Nil	✓	P+I	95%	1000000.00	✓	✓
ECU Australia	Investment Premium Fixed 2 yrs	6.19%	800	Nil	✓	Both	95%	No Max	✗	✓
eMoney	Inv Fixed Home Loan 2 yrs	5.75%	275	Nil	✗	Both	90%	1000000.00	✗	✗
Encompass Credit Union	Investment Fixed 2 yrs	6.20%	946.5	Nil	✓	Both	95%	1000000.00	✗	✓
Greater Building Society	Ultimate Home Loan Package Inv Sta	5.64%	500	325/a	✓	Both	95%	No Max	✗	✓
Hemisphere Financial	Investment Standard Fixed 2 yrs	5.87%	599	Nil	✓	Both	95%	1000000.00	✗	✓
Heritage Bank	Investment Fixed 2 yrs	5.84%	600	5.00/m	✓	Both	95%	No Max	✗	✓
Heritage Bank	Professional Package Investment Fixe	5.84%	0	300/a	✓	Both	95%	No Max	✗	✓
Holiday Coast CU	Inv Fixed N Easy 2 yrs	5.97%	535	Nil	✓	Both	95%	No Max	✗	✗
Homeloans	Investment MoniPower Fixed 2 yrs	6.09%	887	Nil	✓	Both	95%	3500000.00	✓	✓

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Investment 2 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Horizon Credit Union	Investment Fixed 2 yrs	6.09%	935	Nil	✓	Both	95%	No Max	✓	✓
HSBC	Investment Fixed 2 yrs	5.89%	852.5	Nil	✓	Both	90%	7500000.00	✗	✗
Hume Building Society	Investment Fixed 2 yrs	5.95%	750	Nil	✓	Both	95%	No Max	✗	✗
LJ Hooker Finance	Kick-Start Fix Inv 2 yrs	5.93%	350	Nil	✗	Both	95%	2000000.00	✗	✗
LJ Hooker Finance	Kick-Start Plus Fix Inv 2 yrs	5.73%	350	396.00/a	✗	Both	95%	2000000.00	✗	✗
LJ Hooker Finance	Leveredge Plus Fix Inv 2 yrs	5.68%	275	396.00/a	✗	P+I	90%	2000000.00	✗	✗
Macquarie Bank	Inv Classic IO Fixed 2 yrs	5.85%	600	Nil	✓	IO	90%	2000000.00	✗	✗
Macquarie Bank	Inv Classic P&I Fixed 2 yrs	5.85%	0	Nil	✓	P+I	90%	2000000.00	✗	✓
Macquarie Bank	Premium Inv Premium Fixed 2 yrs 150	5.85%	600	33/m	✓	Both	90%	2000000	✓	✓
Maritime Mining & Power	Inv Standard Fixed 2 yrs	5.94%	1020	Nil	✓	Both	90%	No Max	✗	✗
MyRate	Investment Fixed 2 yrs	6.10%	0	Nil	✓	Both	95%	2000000.00	✗	✗
nab	Choice Package Inv Tailored Fixed IO	5.89%	0	395/a	✓	IO	95%	No Max	✗	✗
nab	Inv Tailored Fixed IO 2 yrs	5.99%	0	8/m	✓	IO	95%	No Max	✗	✗
nab	Private Tailored Pkg Inv Standard Fixed	5.79%	0	750/a	✓	Both	95%	No Max	✗	✗
nab	Private Tailored Pkg Inv Tailored Fixed	5.89%	0	750/a	✓	IO	95%	No Max	✗	✗
People's Choice Credit Union	Investment Lite Fixed 2 yrs	5.79%	619	Nil	✗	Both	95%	1000000.00	✗	✗
People's Choice Credit Union	Investment Fixed 2 yrs	5.89%	900	8.00/m	✓	Both	95%	No Max	✗	✗
Police Credit	Inv Fixed 2 yrs	5.79%	956	Nil	✓	Both	95%	3000000.00	✗	✗

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Investment 2 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★ ★ ★										
QT Mutual Bank	Investment Fixed 2 yrs	5.99%	644	Nil	✓	Both	95%	No Max	✗	✗
Queensland Country Credit Unic	Ultimate Home Loan Investment Fixec	5.85%	0	330/a	✓	Both	95%	No Max	✗	✓
SGE Credit Union	Investment Standard Fixed 2 yrs	6.09%	500	Nil	✓	Both	95%	2000000.00	✗	✗
St.George Bank	Investment Fixed 2 yrs	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
State Custodians	Inv Standard Fixed 2 yrs	5.90%	0	345/a	✗	Both	95%	1000000.00	✗	✓
Suncorp Bank	Investment Fixed 2 yrs	5.74%	600	10/m	✓	Both	95%	No Max	✗	✗
Suncorp Bank	My Home Package Investment Fixed :	5.74%	0	25/m	✓	Both	95%	No Max	✗	✗
Teachers Mutual Bank	Inv Option Fixed 2 yrs	5.68%	715	Nil	✗	P+I	95%	5000000.00	✗	✗
Teachers Mutual Bank	Inv Standard Fixed IO 2 yrs	5.68%	715	Nil	✗	IO	95%	5000000.00	✗	✗
The Rock Building Soc	Investment Standard Fixed 2 yrs	6.05%	800	5/m	✓	Both	95%	3000000.00	✗	✓
United Community	Investment Fixed 2 yrs	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
United Community	Investment Parent Fixed 2 yrs	5.89%	945	Nil	✓	Both	95%	1000000.00	✗	✓
V Plus Home Loans	Inv Basic Fixed 2 yrs	5.74%	649	8.00/m	✓	Both	90%	2000000.00	✗	✗
Victoria Teachers Mutual Bank	Interest Only Investment Fixed 2 yrs	5.89%	400	Nil	✓	IO	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Inv Basic Fixed 2 yrs	5.89%	400	Nil	✓	P+I	95%	No Max	✗	✓
Wagga Mutual Credit Un	Investment Fixed 2 yrs	5.89%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Wagga Mutual Credit Un	Investment Parent Fixed 2 yrs	5.89%	945	Nil	✓	Both	95%	2000000.00	✗	✓
Westpac	Investment Fixed 2 yrs	6.09%	600	8.00/m	✓	Both	95%	No Max	✗	✓

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Investment 2 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest/Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Westpac	Premier Advantage Investment Fixed	5.89%	0	395/a	✓	Both	95%	No Max	✗	✓
★★										
AMP Bank	Professional Package Investment Fixed	5.99%	0	349/a	✗	Both	90%	2500000	✗	✗
Arab Bank Australia	Investment Fixed 2 yrs	5.99%	250	8/m	✗	Both	95%	No Max	✗	✗
Bank of Cyprus Australia	Investment Standard Fixed 2 yrs	6.11%	1020	6.00/m	✗	Both	90%	5000000.00	✗	✗
Bank of Melbourne	Super Fund Fixed 2 yrs	6.14%	1600	12/m	✓	Both	80%	No Max	✗	✗
BankSA	Super Fund Fixed 2 yrs	6.14%	1600	12/m	✓	Both	80%	No Max	✗	✗
Bankwest	Investment Fixed 2 yrs	5.99%	755	12.00/m	✓	Both	95%	No Max	✗	✓
Bendigo Bank	Investment Fixed 2 yrs	6.04%	705	8/m	✓	P+I	95%	No Max	✗	✓
Big Sky Building Society	Inv Fixed 2 yrs	6.14%	610	Nil	✓	P+I	90%	600000.00	✗	✓
FCCS Credit Union	Investment Value Plus IO Fixed 2 yrs	6.29%	1025	Nil	✓	IO	95%	No Max	✗	✓
First Option CU	Investment Standard Fixed 2 yrs	6.30%	600	Nil	✓	Both	95%	1000000.00	✓	✓
Gateway Credit Union	Investment Fixed 2 yrs	6.37%	745	Nil	✓	Both	95%	No Max	✗	✗
Greater Building Society	Inv Standard Fixed 2 yrs	6.05%	500	Nil	✓	Both	95%	No Max	✗	✓
Hemisphere Financial	Investment Alt Doc Fixed 2 yrs	6.27%	599	Nil	✓	Both	80%	1000000.00	✗	✓
Homeloans	Investment Ultra Fixed 2 yrs	5.99%	787	Nil	✗	Both	95%	2000000.00	✗	✗
Homeloans	Investment ProSmart Fixed 2 yrs	6.24%	862	Nil	✓	Both	95%	2000000.00	✗	✓

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Investment 2 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★										
Hunter United Credit Un	Inv Fixed 2 yrs	5.99%	930	5/m	✓	P+I	95%	No Max	✗	✗
LJ Hooker Finance	Leveredge Fix Inv 2 yrs	5.91%	275	Nil	✗	P+I	90%	2000000.00	✗	✗
Macarthur Credit Union	Investment Standard Fixed 2 yrs	6.35%	1323	Nil	✓	Both	95%	No Max	✗	✓
MyState	Investment Fixed 2 yrs	6.05%	702.5	Nil	✓	Both	95%	1000000.00	✗	✗
Qantas Staff CU	Inv Options Fixed IO 2 yrs	5.99%	600	Nil	✓	Both	95%	No Max	✗	✗
RESI Mortgage Corp	Invest Smart Option Fixed Home Loan	6.04%	704	Nil	✓	Both	95%	2000000.00	✗	✗
St.George Bank	Super Fund Fixed 2 yrs	6.14%	1600	12/m	✓	Both	80%	No Max	✗	✗
Summerland CU	Investment Standard Fixed 2 yrs	5.89%	800	8.00/m	✓	Both	95%	No Max	✗	✗
The Mutual	Inv Premium Fixed 2 yrs	5.99%	300	Nil	✓	Both	95%	No Max	✗	✓
TIO Banking	Essentials Home Ln Pkg Investment E	5.99%	0	Nil	✗	Both	90%	No Max	✗	✗
TIO Banking	Investment Essentials Fixed 2 yrs	5.99%	1180	10/m	✗	Both	90%	No Max	✗	✗
Yellow Brick Road	Inv Futureproof Fixed 2 yrs	6.37%	745	Nil	✓	Both	90%	2000000.00	✗	✗
Yellow Brick Road	Inv Gold Pathway Fixed 2 yrs	6.27%	600	350/a	✓	Both	90%	2000000.00	✗	✗
★										
Adelaide Bank	Investment Smartdoc Fixed 2 yrs	6.99%	895	10/m	✓	Both	80%	2000000.00	✓	✓
AIMS Home Loans	Inv First Option Fixed 2 yrs	6.59%	660	10/m	✗	Both	85%	750000.00	✗	✗
AIMS Home Loans	Investment Fixed 2 yrs	6.59%	660	Nil	✗	Both	85%	1000000.00	✗	✗

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Investment 2 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★										
Beirut Hellenic Bank	Investment Fixed 2 yrs	6.15%	990	10/m	✓	Both	80%	No Max	✗	✗
Mortgage HOUSE	Inv Vantage Offset Fixed 2 yrs	5.69%	670	Nil	✓	Both	90%	750000.00	✗	✗
Quay Credit Union	Investment Fixed 2 yrs	6.04%	638	Nil	✓	P+I	80%	1500000.00	✗	✗

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Investment 3 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest/Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★★ "outstanding value"										
Bank of Melbourne	Advantage Package Investment Fixed	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
BankSA	Advantage Package Investment Fixed	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
BOQ	Home Loan Privileges Investment Fixed	5.55%	0	395/a	✓	Both	95%	No Max	✗	✗
BOQ	Investment Fixed 3 yrs	5.55%	895	10.00/m	✓	Both	95%	No Max	✗	✗
BOQ	Shareholder Benefits Investment Fixed	5.55%	375	Nil	✓	Both	95%	No Max	✗	✗
CUA	Investment Fixed 3 yrs	5.73%	795	Nil	✓	Both	97%	5000000.00	✗	✗
CUA	Investment Premium Fixed 3 yrs	5.93%	795	Nil	✓	Both	97%	5000000.00	✓	✓
Encompass Credit Union	Investment Fixed 3 yrs	5.95%	946.5	Nil	✓	Both	95%	1000000.00	✗	✓
Macquarie Bank	Inv Premium Fixed 3 yrs	5.85%	600	Nil	✓	Both	90%	2000000.00	✓	✓
Mortgage HOUSE	Inv Advantage Fixed 3 yrs <749k	5.89%	595	Nil	✓	Both	95%	2500000.00	✓	✓
Newcastle Permanent	Investment Fixed 3 yrs	5.59%	500	Nil	✓	Both	95%	No Max	✗	✗
Pacific Mortgage Group	Investment Fixed 3 yrs	5.79%	0	Nil	✓	P+I	95%	2000000.00	✗	✓
St. George Bank	Advantage Package Investment Fixed	5.59%	0	395/a	✓	Both	95%	No Max	✗	✓
V Plus Home Loans	Inv Advantage Plus Fixed 3 yrs	5.84%	649	8.00/m	✓	Both	95%	2000000.00	✗	✗
★★★★★										
A M O Group	Investment Fixed 3 yrs	5.88%	694	Nil	✓	Both	90%	1000000.00	✓	✓
AMP Bank	Affinity Package Investment Fixed 3 yrs	5.84%	895	Nil	✗	Both	90%	No Max	✗	✗

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Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★										
ANZ	Breakfree Investment Fixed 3 yrs 150l	5.79%	0	375/a	✓	Both	90%	No Max	✗	✗
Bank of Melbourne	Investment Fixed 3 yrs	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
BankSA	Investment Fixed 3 yrs	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
Catalyst Mutual	Investment Fixed 3 yrs	5.95%	900	8/m	✓	Both	95%	No Max	✗	✓
Community CPS Australia	Pinnacle +Plus Pkg Investment Fixed	5.84%	0	Nil	✓	Both	95%	No Max	✗	✓
Credit Union SA	Investment Standard Fixed 3 yrs	5.94%	843.38	Nil	✓	Both	90%	No Max	✓	✓
FCCS Credit Union	Investment Value Plus Fixed 3 yrs	6.12%	1025	Nil	✓	Both	95%	No Max	✓	✓
Greater Building Society	Inv Great Rate Fixed 3 yrs	5.84%	500	Nil	✓	Both	95%	No Max	✗	✓
Illawarra CU NSW	Investment Fixed 3 yrs	5.95%	900	8/m	✓	Both	95%	No Max	✗	✓
IMB	Investment Fixed 3 yrs	5.89%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
ING DIRECT	Investment Fixed 3 yrs	5.99%	719	Nil	✓	Both	95%	2000000.00	✗	✗
Macquarie Bank	Inv Classic P&I Fixed 3 yrs	5.85%	0	Nil	✓	P+I	90%	2000000.00	✗	✓
Macquarie Bank	Premium Inv Premium Fixed 3 yrs 150l	5.85%	600	33/m	✓	Both	90%	2000000	✓	✓
ME Bank	Investment SuperMember Fixed 3 yrs	5.74%	300	Nil	✓	Both	95%	No Max	✗	✗
Qld Police Credit Union	Investment Fixed 3 yrs	5.79%	876	Nil	✓	Both	97%	No Max	✗	✓
RAMS Home Loans	Inv Fixed Rate 3 yrs	5.59%	1020	20.00/m	✓	Both	95%	No Max	✗	✓
SCU	Investment Standard Fixed 3 yrs	5.73%	747	Nil	✓	Both	95%	No Max	✗	✓
Select Credit Union	Investment Super Loan Fixed 3 yrs	5.99%	547	Nil	✓	Both	95%	No Max	✗	✓

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Investment 3 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★										
SERVICE ONE Credit Union	Investment Fixed 3 yrs	5.90%	750	8.00/m	✓	Both	97%	No Max	✓	✓
St.George Bank	Investment Fixed 3 yrs	5.74%	700	10/m	✓	Both	95%	No Max	✗	✓
Unicredit-WA	Investment Fixed 3 yrs	5.79%	627	Nil	✗	Both	95%	No Max	✗	✓
United Community	Pinnacle +Plus Pkg Investment Fixed	5.84%	0	Nil	✓	Both	95%	No Max	✗	✓
★★★										
Adelaide Bank	Investment Smartsuite Fixed 3 yrs	5.99%	895	10/m	✓	Both	90%	No Max	✓	✓
AMP Bank	Investment Fixed 3 yrs	5.99%	895	10/m	✗	Both	90%	2500000.00	✗	✗
AMP Bank	Professional Package Investment Fixe	5.99%	0	349/a	✗	Both	90%	2500000	✗	✗
AMP Bank	Select Package Investment Fixed 3 yr	5.89%	895	Nil	✗	Both	90%	No Max	✗	✗
ANZ	Investment Fixed 3 yrs	5.94%	600	10.00/m	✓	Both	90%	No Max	✗	✗
Aussie Home Loans	Inv Optimizer Fixed 3 yrs	5.85%	700	Nil	✓	Both	95%	2000000.00	✗	✗
Austral Mortgage	Investment Advantage Plus Fixed 3 yr	5.99%	1095	Nil	✓	Both	95%	5000000.00	✓	✓
bankmecu	Inv Fixed 3 yrs	5.95%	595	Nil	✓	P+I	95%	No Max	✗	✗
bcu	Investment Fixed 3 yrs	5.79%	600	Nil	✗	Both	95%	7000000.00	✗	✗
Bendigo Bank	Investment Fixed 3 yrs	5.94%	705	8/m	✓	P+I	95%	No Max	✗	✓
CairnsPenny Savings&Loan	Inv Standard Fixed 3 yrs	6.15%	660	15/q	✓	Both	95%	1000000.00	✗	✓
Citibank	Investment Standard Fixed 3 yrs	5.75%	649	8.00/m	✓	Both	90%	4000000.00	✗	✗

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Investment 3 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Investment Fixed 3 yrs	5.94%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Commonwealth Bank	Wealth Package Investment Fixed 3 y	5.79%	200	375/a	✓	Both	95%	No Max	✗	✗
Community CPS Australia	Investment Fixed 3 yrs	5.99%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Community CPS Australia	Investment Parent Fixed 3 yrs	5.99%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Community First CU	Investment True Fixed 3 yrs	5.85%	1074.5	Nil	✓	Both	95%	1000000.00	✓	✓
Companion CU	Investment Fixed 3 yrs	5.99%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Companion CU	Investment Parent Fixed 3 yrs	5.99%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Easy Street Fin Services	Investment Easy Street Fixed 3 yrs	5.85%	500	Nil	✓	P+I	95%	1000000.00	✓	✓
ECU Australia	Investment Premium Fixed 3 yrs	6.19%	800	Nil	✓	Both	95%	No Max	✗	✓
eMoney	Inv Fixed Home Loan 3 yrs	5.60%	275	Nil	✗	Both	90%	1000000.00	✗	✗
FCCS Credit Union	Investment Value Plus IO Fixed 3 yrs	6.27%	1025	Nil	✓	IO	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Inv Sta	5.79%	500	325/a	✓	Both	95%	No Max	✗	✓
Hemisphere Financial	Investment Standard Fixed 3 yrs	5.92%	599	Nil	✓	Both	95%	1000000.00	✗	✓
Heritage Bank	Investment Fixed 3 yrs	5.85%	600	5.00/m	✓	Both	95%	No Max	✗	✓
Heritage Bank	Professional Package Investment Fixe	5.85%	0	300/a	✓	Both	95%	No Max	✗	✓
Holiday Coast CU	Inv Fixed N Easy 3 yrs	6.07%	535	Nil	✓	Both	95%	No Max	✗	✗
Homeloans	Investment MoniPower Fixed 3 yrs	6.09%	887	Nil	✓	Both	95%	3500000.00	✓	✓
HomeSide Lending	Homeplus Package Inv Fixed Rate Int	5.79%	762.5	10/m	✓	IO	90%	No Max	✗	✗

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Investment 3 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
HomeSide Lending	Inv Fixed Rate Interest Only 3 yrs	5.79%	162.5	10/m	✓	IO	90%	No Max	✗	✗
Homestar Finance	Inv Advantage Fixed 3 yrs	6.05%	0	Nil	✓	Both	95%	2000000.00	✗	✓
Horizon Credit Union	Investment Fixed 3 yrs	6.09%	935	Nil	✓	Both	95%	No Max	✓	✓
HSBC	Investment Fixed 3 yrs	5.79%	852.5	Nil	✓	Both	90%	7500000.00	✗	✗
HSBC	PowerVantage Investment Fixed 3 yrs	5.69%	852.5	20/m	✓	Both	90%	No Max	✗	✗
Hume Building Society	Investment Fixed 3 yrs	5.95%	750	Nil	✓	Both	95%	No Max	✗	✗
LJ Hooker Finance	Kick-Start Fix Inv 3 yrs	6.13%	350	Nil	✗	Both	95%	2000000.00	✗	✗
LJ Hooker Finance	Kick-Start Plus Fix Inv 3 yrs	5.93%	350	396.00/a	✗	Both	95%	2000000.00	✗	✗
LJ Hooker Finance	Leveredge Fix Inv 3 yrs	5.76%	275	Nil	✗	P+I	90%	2000000.00	✗	✗
LJ Hooker Finance	Leveredge Plus Fix Inv 3 yrs	5.53%	275	396.00/a	✗	P+I	90%	2000000.00	✗	✗
Macquarie Bank	Inv Classic IO Fixed 3 yrs	5.85%	600	Nil	✓	IO	90%	2000000.00	✗	✗
Maritime Mining & Power	Inv Standard Fixed 3 yrs	5.84%	1020	Nil	✓	Both	90%	No Max	✗	✗
nab	Choice Package Inv Standard Fixed 3	5.79%	0	395/a	✓	Both	95%	No Max	✗	✗
nab	Choice Package Inv Tailored Fixed IO	5.89%	0	395/a	✓	IO	95%	No Max	✗	✗
nab	Inv Standard Fixed 3 yrs	5.89%	0	8/m	✓	Both	95%	No Max	✗	✗
nab	Inv Tailored Fixed IO 3 yrs	5.99%	0	8/m	✓	IO	95%	No Max	✗	✗
nab	Private Tailored Pkg Inv Standard Fixed	5.79%	0	750/a	✓	Both	95%	No Max	✗	✗
nab	Private Tailored Pkg Inv Tailored Fixed	5.89%	0	750/a	✓	IO	95%	No Max	✗	✗

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Investment 3 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Newcastle Permanent	Premium Plus Package Investment Fi	5.59%	0	350/a	✓	Both	95%	No Max	✗	✗
Northern Beaches CU	Investment Fixed Rate 3 yrs	5.89%	1390	Nil	✓	P+I	95%	No Max	✗	✓
People's Choice Credit Union	Investment Lite Fixed 3 yrs	5.79%	619	Nil	✗	Both	95%	1000000.00	✗	✗
People's Choice Credit Union	Home Loan Package Investment Fixe	5.79%	900	375/a	✓	Both	95%	No Max	✗	✗
People's Choice Credit Union	Investment Fixed 3 yrs	5.79%	900	8.00/m	✓	Both	95%	No Max	✗	✗
Police Credit Union	Investment Home Loan Fixed 3 yrs	5.89%	1045	Nil	✓	Both	95%	No Max	✗	✓
QT Mutual Bank	Investment Fixed 3 yrs	5.89%	644	Nil	✓	Both	95%	No Max	✗	✗
RESI Mortgage Corp	Inv FlexiFix 3 yrs	5.79%	660	Nil	✗	Both	95%	2000000.00	✗	✗
State Custodians	Inv Standard Fixed 3 yrs	5.95%	0	345/a	✗	Both	95%	1000000.00	✗	✓
Suncorp Bank	Investment Fixed 3 yrs	5.72%	600	10/m	✓	Both	95%	No Max	✗	✗
Suncorp Bank	My Home Package Investment Fixed :	5.72%	0	25/m	✓	Both	95%	No Max	✗	✗
Teachers Mutual Bank	Inv Option Fixed 3 yrs	5.83%	715	Nil	✗	P+I	95%	5000000.00	✗	✗
Teachers Mutual Bank	Inv Standard Fixed IO 3 yrs	5.83%	715	Nil	✗	IO	95%	5000000.00	✗	✗
The Rock Building Soc	Investment Standard Fixed 3 yrs	5.95%	800	5/m	✓	Both	95%	3000000.00	✗	✓
UBank	Inv UHomeLoan Fxd (for refinancing)	5.54%	0	Nil	✗	Both	80%	1000000.00	✗	✗
United Community	Investment Fixed 3 yrs	5.99%	795	Nil	✓	Both	95%	2000000.00	✗	✓
United Community	Investment Parent Fixed 3 yrs	5.99%	945	Nil	✓	Both	95%	1000000.00	✗	✓
V Plus Home Loans	Inv Basic Fixed 3 yrs	5.84%	649	8.00/m	✓	Both	90%	2000000.00	✗	✗

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Investment 3 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest/Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Interest Only Investment Fixed 3 yrs	5.99%	400	Nil	✓	IO	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Inv Basic Fixed 3 yrs	5.99%	400	Nil	✓	P+I	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Inv Offset Fixed 3 yrs	5.99%	400	Nil	✓	Both	95%	No Max	✓	✓
Wagga Mutual Credit Un	Investment Fixed 3 yrs	5.99%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Wagga Mutual Credit Un	Investment Parent Fixed 3 yrs	5.99%	945	Nil	✓	Both	95%	2000000.00	✗	✓
Westpac	Investment Fixed 3 yrs	5.89%	600	8.00/m	✓	Both	95%	No Max	✗	✓
Westpac	Premier Advantage Investment Fixed	5.69%	0	395/a	✓	Both	95%	No Max	✗	✓
★★										
Arab Bank Australia	Investment Fixed 3 yrs	5.99%	250	8/m	✗	Both	95%	No Max	✗	✗
Bank of Cyprus Australia	Investment Standard Fixed 3 yrs	6.20%	1020	6.00/m	✗	Both	90%	5000000.00	✗	✗
Bankwest	Investment Fixed 3 yrs	5.99%	755	12.00/m	✓	Both	95%	No Max	✗	✓
Big Sky Building Society	Inv Fixed 3 yrs	6.14%	610	Nil	✓	P+I	90%	600000.00	✗	✓
Citibank	Mortgage Plus Investment Standard F	5.75%	649	350/a	✓	Both	90%	4000000	✗	✗
First Option CU	Investment Standard Fixed 3 yrs	6.40%	600	Nil	✓	Both	95%	1000000.00	✓	✓
Gateway Credit Union	Investment Fixed 3 yrs	6.37%	745	Nil	✓	Both	95%	No Max	✗	✗
Greater Building Society	Inv Standard Fixed 3 yrs	6.20%	500	Nil	✓	Both	95%	No Max	✗	✓
Hemisphere Financial	Investment Alt Doc Fixed 3 yrs	6.32%	599	Nil	✓	Both	80%	1000000.00	✗	✓

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Investment 3 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest/Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★										
Homeloans	Investment Ultra Fixed 3 yrs	5.82%	787	Nil	✗	Both	95%	2000000.00	✗	✗
Homeloans	Investment ProSmart Fixed 3 yrs	6.39%	862	Nil	✓	Both	95%	2000000.00	✗	✓
ME Bank	Investment Fixed 3 yrs	6.24%	300	Nil	✓	Both	95%	No Max	✗	✗
MyRate	Investment Fixed 3 yrs	6.25%	0	Nil	✓	Both	95%	2000000.00	✗	✗
Police Credit	Inv Fixed 3 yrs	5.94%	956	Nil	✓	Both	95%	3000000.00	✗	✗
Qantas Staff CU	Inv Options Fixed IO 3 yrs	5.99%	600	Nil	✓	Both	95%	No Max	✗	✗
RESI Mortgage Corp	Inv Smart Pro 3yr Fixed 3 yrs	5.99%	660	Nil	✗	Both	95%	2000000.00	✗	✗
RESI Mortgage Corp	Invest Smart Option Fixed Home Loan	6.19%	704	Nil	✓	Both	95%	2000000.00	✗	✗
SGE Credit Union	Investment Standard Fixed 3 yrs	6.19%	500	Nil	✓	Both	95%	2000000.00	✗	✗
Summerland CU	Investment Standard Fixed 3 yrs	5.89%	800	8.00/m	✓	Both	95%	No Max	✗	✗
The Capricornian	Inv Fixed 3 yrs	6.55%	275	Nil	✓	Both	95%	1000000.00	✓	✗
The Capricornian	My Advantage Inv Fixed 3 yrs 50K to :	6.4%	0	385/a	✓	Both	95%	2000000	✓	✗
The Capricornian	My First Home Loan Inv Fixed 3 yrs 50K to :	6.4%	0	385/a	✓	Both	95%	750000	✓	✗
The Mutual	Inv Premium Fixed 3 yrs	5.99%	300	Nil	✓	Both	95%	No Max	✗	✓
TIO Banking	Essentials Home Ln Pkg Investment E	6.05%	0	Nil	✗	Both	90%	No Max	✗	✗
TIO Banking	Investment Essentials Fixed 3 yrs	6.05%	1180	10/m	✗	Both	90%	No Max	✗	✗
Yellow Brick Road	Inv Futureproof Fixed 3 yrs	6.37%	745	Nil	✓	Both	90%	2000000.00	✗	✗
Yellow Brick Road	Inv Gold Pathway Fixed 3 yrs	6.27%	600	350/a	✓	Both	90%	2000000.00	✗	✗

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Investment 3 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★										
Adelaide Bank	Investment Smartdoc Fixed 3 yrs	6.99%	895	10/m	✓	Both	80%	2000000.00	✓	✓
AIMS Home Loans	Inv First Option Fixed 3 yrs	6.64%	660	10/m	✗	Both	85%	750000.00	✗	✗
AIMS Home Loans	Investment Fixed 3 yrs	6.64%	660	Nil	✗	Both	85%	1000000.00	✗	✗
Bank of Melbourne	Super Fund Fixed 3 yrs	6.14%	1600	12/m	✓	Both	80%	No Max	✗	✗
BankSA	Super Fund Fixed 3 yrs	6.14%	1600	12/m	✓	Both	80%	No Max	✗	✗
Beirut Hellenic Bank	Investment Fixed 3 yrs	6.30%	990	10/m	✓	Both	80%	No Max	✗	✗
Mortgage HOUSE	Inv Vantage Offset Fixed 3 yrs	6.28%	670	Nil	✓	Both	90%	750000.00	✗	✗
MyState	Investment Fixed 3 yrs	5.95%	702.5	Nil	✓	Both	95%	1000000.00	✗	✗
St.George Bank	Super Fund Fixed 3 yrs	6.14%	1600	12/m	✓	Both	80%	No Max	✗	✗

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Investment 5 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★★ "outstanding value"										
BOQ	Shareholder Benefits Investment Fixed	6.29%	375	Nil	✓	Both	95%	No Max	✗	✗
Catalyst Mutual	Investment Fixed 5 yrs	6.29%	900	8/m	✓	Both	95%	No Max	✗	✓
FCCS Credit Union	Investment Value Plus Fixed 5 yrs	6.72%	1025	Nil	✓	Both	95%	No Max	✓	✓
Greater Building Society	Inv Great Rate Fixed 5 yrs	6.15%	500	Nil	✓	Both	95%	No Max	✗	✓
Greater Building Society	Ultimate Home Loan Package Inv Sta	6.1%	0	325/a	✓	Both	95%	No Max	✗	✓
Hemisphere Financial	Investment Standard Fixed 5 yrs	6.20%	599	Nil	✓	Both	95%	1000000.00	✗	✓
Heritage Bank	Investment Fixed 5 yrs	6.29%	600	5.00/m	✓	Both	95%	No Max	✗	✓
Illawarra CU NSW	Investment Fixed 5 yrs	6.29%	900	8/m	✓	Both	95%	No Max	✗	✓
Macquarie Bank	Inv Premium Fixed 5 yrs	6.39%	600	Nil	✓	Both	90%	2000000.00	✓	✓
Macquarie Bank	Premium Inv Premium Fixed 5 yrs 150k	6.39%	600	33/m	✓	Both	90%	2000000	✓	✓
Mortgage HOUSE	Inv Advantage Fixed 5 yrs <749k	6.19%	595	Nil	✓	Both	95%	2500000.00	✓	✓
Newcastle Permanent	Investment Fixed 5 yrs	6.39%	500	Nil	✓	Both	95%	No Max	✗	✗
State Custodians	Inv Standard Fixed 5 yrs	6.23%	0	345/a	✗	Both	95%	1000000.00	✗	✓
★★★★										
A M O Group	Investment Fixed 5 yrs	6.13%	694	Nil	✓	Both	90%	1000000.00	✓	✓
ANZ	Breakfree Investment Fixed 5 yrs 150k	6.39%	0	375/a	✓	Both	90%	No Max	✗	✗
Austral Mortgage	Investment Advantage Plus Fixed 5 yr	6.24%	1095	Nil	✓	Both	95%	5000000.00	✓	✓

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Investment 5 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest/Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★★										
Bank of Melbourne	Advantage Package Investment Fixed	6.29%	0	395/a	✓	Both	95%	No Max	✗	✓
BankSA	Advantage Package Investment Fixed	6.29%	0	395/a	✓	Both	95%	No Max	✗	✓
BOQ	Home Loan Privileges Investment Fixed	6.29%	0	395/a	✓	Both	95%	No Max	✗	✗
BOQ	Investment Fixed 5 yrs	6.29%	895	10.00/m	✓	Both	95%	No Max	✗	✗
Community CPS Australia	Pinnacle +Plus Pkg Investment Fixed	6.44%	0	Nil	✓	Both	95%	No Max	✗	✓
CUA	Investment Fixed 5 yrs	6.39%	795	Nil	✓	Both	97%	5000000.00	✗	✗
Heritage Bank	Professional Package Investment Fixed	6.29%	0	300/a	✓	Both	95%	No Max	✗	✓
IMB	Investment Fixed 5 yrs	6.29%	768.74	6.00/m	✓	Both	95%	No Max	✗	✓
Macquarie Bank	Inv Classic P&I Fixed 5 yrs	6.39%	0	Nil	✓	P+I	90%	2000000.00	✗	✓
Pacific Mortgage Group	Investment Fixed 5 yrs	6.49%	0	Nil	✓	P+I	95%	2000000.00	✗	✓
St.George Bank	Advantage Package Investment Fixed	6.29%	0	395/a	✓	Both	95%	No Max	✗	✓
Unicredit-WA	Investment Fixed 5 yrs	6.50%	627	Nil	✗	Both	95%	No Max	✗	✓
United Community	Pinnacle +Plus Pkg Investment Fixed	6.44%	0	Nil	✓	Both	95%	No Max	✗	✓
V Plus Home Loans	Inv Advantage Plus Fixed 5 yrs	6.39%	649	8.00/m	✓	Both	95%	2000000.00	✗	✗
Victoria Teachers Mutual Bank	Inv Offset Fixed 5 yrs	6.39%	400	Nil	✓	Both	95%	No Max	✓	✓
★★★										
Adelaide Bank	Investment Smartsuite Fixed 5 yrs	6.24%	895	10/m	✓	Both	90%	No Max	✓	✓

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Investment 5 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
AMP Bank	Affinity Package Investment Fixed 5 y	6.54%	895	Nil	✗	Both	90%	No Max	✗	✗
AMP Bank	Investment Fixed 5 yrs	6.69%	895	10/m	✗	Both	90%	2500000.00	✗	✗
AMP Bank	Select Package Investment Fixed 5 yr	6.59%	895	Nil	✗	Both	90%	No Max	✗	✗
ANZ	Investment Fixed 5 yrs	6.54%	600	10.00/m	✓	Both	90%	No Max	✗	✗
Aussie Home Loans	Inv Optimizer Fixed 5 yrs	6.39%	700	Nil	✓	Both	95%	2000000.00	✗	✗
Bank of Cyprus Australia	Investment Standard Fixed 5 yrs	6.48%	1020	6.00/m	✗	Both	90%	5000000.00	✗	✗
Bank of Melbourne	Investment Fixed 5 yrs	6.44%	700	10/m	✓	Both	95%	No Max	✗	✓
BankSA	Investment Fixed 5 yrs	6.44%	700	10/m	✓	Both	95%	No Max	✗	✓
Bankwest	Investment Fixed 5 yrs	6.59%	755	12.00/m	✓	Both	95%	No Max	✗	✓
bcu	Investment Fixed 5 yrs	6.44%	600	Nil	✗	Both	95%	7000000.00	✗	✗
Bendigo Bank	Investment Fixed 5 yrs	6.49%	705	8/m	✓	P+I	95%	No Max	✗	✓
Citibank	Investment Standard Fixed 5 yrs	6.24%	649	8.00/m	✓	Both	90%	4000000.00	✗	✗
Commonwealth Bank	Investment Fixed 5 yrs	6.54%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Commonwealth Bank	Wealth Package Investment Fixed 5 y	6.39%	200	375/a	✓	Both	95%	No Max	✗	✗
Community CPS Australia	Investment Fixed 5 yrs	6.59%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Community CPS Australia	Investment Parent Fixed 5 yrs	6.59%	945	Nil	✓	Both	95%	1000000.00	✗	✓
Companion CU	Investment Fixed 5 yrs	6.59%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Companion CU	Investment Parent Fixed 5 yrs	6.59%	945	Nil	✓	Both	95%	1000000.00	✗	✓

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Investment 5 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest/Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
CUA	Investment Premium Fixed 5 yrs	6.59%	795	Nil	✓	Both	97%	5000000.00	✓	✓
ECU Australia	Investment Premium Fixed 5 yrs	6.99%	800	Nil	✓	Both	95%	No Max	✗	✓
Encompass Credit Union	Investment Fixed 5 yrs	6.90%	946.5	Nil	✓	Both	95%	1000000.00	✗	✓
FCCS Credit Union	Investment Value Plus IO Fixed 5 yrs	6.87%	1025	Nil	✓	IO	95%	No Max	✗	✓
Greater Building Society	Inv Standard Fixed 5 yrs	6.50%	500	Nil	✓	Both	95%	No Max	✗	✓
Holiday Coast CU	Inv Fixed N Easy 5 yrs	6.67%	535	Nil	✓	Both	95%	No Max	✗	✗
Homeloans	Investment MoniPower Fixed 5 yrs	6.44%	887	Nil	✓	Both	95%	3500000.00	✓	✓
HomeSide Lending	Homeplus Package Inv Fixed Rate Int	6.54%	762.5	10/m	✓	IO	90%	No Max	✗	✗
HomeSide Lending	Inv Fixed Rate Interest Only 5 yrs	6.54%	162.5	10/m	✓	IO	90%	No Max	✗	✗
HSBC	Investment Fixed 5 yrs	6.35%	852.5	Nil	✓	Both	90%	7500000.00	✗	✗
HSBC	PowerVantage Investment Fixed 5 yrs	6.25%	852.5	20/m	✓	Both	90%	No Max	✗	✗
Hume Building Society	Investment Fixed 5 yrs	6.60%	750	Nil	✓	Both	95%	No Max	✗	✗
IMB	Platinum Investment Fixed 5 yrs 200K	6.19%	323.74	395/a	✓	Both	95%	No Max	✗	✓
ING DIRECT	Investment Fixed 5 yrs	6.54%	719	Nil	✓	Both	95%	2000000.00	✗	✗
Macquarie Bank	Inv Classic IO Fixed 5 yrs	6.39%	600	Nil	✓	IO	90%	2000000.00	✗	✗
Maritime Mining & Power	Inv Standard Fixed 5 yrs	6.64%	1020	Nil	✓	Both	90%	No Max	✗	✗
ME Bank	Investment SuperMember Fixed 5 yrs	6.44%	300	Nil	✓	Both	95%	No Max	✗	✗
nab	Choice Package Inv Standard Fixed 5	6.54%	0	395/a	✓	Both	95%	No Max	✗	✗

your guide to product excellence



Home Loan Star Ratings

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Investment 5 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest/Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★ ★ ★										
nab	Choice Package Inv Tailored Fixed IO	6.64%	0	395/a	✓	IO	95%	No Max	✗	✗
nab	Inv Standard Fixed 5 yrs	6.64%	0	8/m	✓	Both	95%	No Max	✗	✗
nab	Inv Tailored Fixed IO 5 yrs	6.74%	0	8/m	✓	IO	95%	No Max	✗	✗
nab	Private Tailored Pkg Inv Standard Fixed	6.54%	0	750/a	✓	Both	95%	No Max	✗	✗
nab	Private Tailored Pkg Inv Tailored Fixed	6.64%	0	750/a	✓	IO	95%	No Max	✗	✗
Newcastle Permanent	Premium Plus Package Investment Fi	6.39%	0	350/a	✓	Both	95%	No Max	✗	✗
People's Choice Credit Union	Investment Fixed 5 yrs	6.59%	900	8.00/m	✓	Both	95%	No Max	✗	✗
Qld Police Credit Union	Investment Fixed 5 yrs	6.29%	876	Nil	✓	Both	97%	No Max	✗	✓
RAMS Home Loans	Inv Fixed Rate 5 yrs	6.29%	1020	20.00/m	✓	Both	95%	No Max	✗	✓
SCU	Investment Standard Fixed 5 yrs	6.39%	747	Nil	✓	Both	95%	No Max	✗	✓
SERVICE ONE Credit Union	Investment Fixed 5 yrs	6.60%	750	8.00/m	✓	Both	97%	No Max	✓	✓
SGE Credit Union	Investment Standard Fixed 5 yrs	6.59%	500	Nil	✓	Both	95%	2000000.00	✗	✗
St.George Bank	Investment Fixed 5 yrs	6.44%	700	10/m	✓	Both	95%	No Max	✗	✓
Summerland CU	Investment Standard Fixed 5 yrs	6.49%	800	8.00/m	✓	Both	95%	No Max	✗	✗
Suncorp Bank	Investment Fixed 5 yrs	6.53%	600	10/m	✓	Both	95%	No Max	✗	✗
Suncorp Bank	My Home Package Investment Fixed :	6.53%	0	25/m	✓	Both	95%	No Max	✗	✗
The Rock Building Soc	Investment Standard Fixed 5 yrs	6.84%	800	5/m	✓	Both	95%	3000000.00	✗	✓
UBank	Inv UHomeLoan Fxd (for refinancing)	6.36%	0	Nil	✗	Both	80%	1000000.00	✗	✗

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Investment 5 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★★										
United Community	Investment Fixed 5 yrs	6.59%	795	Nil	✓	Both	95%	2000000.00	✗	✓
United Community	Investment Parent Fixed 5 yrs	6.59%	945	Nil	✓	Both	95%	1000000.00	✗	✓
V Plus Home Loans	Inv Basic Fixed 5 yrs	6.52%	649	8.00/m	✓	Both	90%	2000000.00	✗	✗
Victoria Teachers Mutual Bank	Interest Only Investment Fixed 5 yrs	6.39%	400	Nil	✓	IO	95%	No Max	✗	✓
Victoria Teachers Mutual Bank	Inv Basic Fixed 5 yrs	6.39%	400	Nil	✓	P+I	95%	No Max	✗	✓
Wagga Mutual Credit Un	Investment Fixed 5 yrs	6.59%	795	Nil	✓	Both	95%	2000000.00	✗	✓
Wagga Mutual Credit Un	Investment Parent Fixed 5 yrs	6.59%	945	Nil	✓	Both	95%	2000000.00	✗	✓
Westpac	Investment Fixed 5 yrs	6.19%	600	8.00/m	✓	Both	95%	No Max	✗	✓
Westpac	Premier Advantage Investment Fixed	5.99%	0	395/a	✓	Both	95%	No Max	✗	✓
★★										
AIMS Home Loans	Inv First Option Fixed 5 yrs	6.92%	660	10/m	✗	Both	85%	750000.00	✗	✗
AIMS Home Loans	Investment Fixed 5 yrs	6.92%	660	Nil	✗	Both	85%	1000000.00	✗	✗
AMP Bank	Professional Package Investment Fixed	6.69%	0	349/a	✗	Both	90%	2500000	✗	✗
Arab Bank Australia	Investment Fixed 5 yrs	6.59%	250	8/m	✗	Both	95%	No Max	✗	✗
Bank of Melbourne	Super Fund Fixed 5 yrs	6.84%	1600	12/m	✓	Both	80%	No Max	✗	✗
BankSA	Super Fund Fixed 5 yrs	6.84%	1600	12/m	✓	Both	80%	No Max	✗	✗
Big Sky Building Society	Inv Fixed 5 yrs	6.84%	610	Nil	✓	P+I	90%	600000.00	✗	✓

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Investment 5 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★★										
eMoney	Inv Fixed Home Loan 5 yrs	6.70%	275	Nil	✗	Both	90%	1000000.00	✗	✗
Hemisphere Financial	Investment Alt Doc Fixed 5 yrs	6.60%	599	Nil	✓	Both	80%	1000000.00	✗	✓
Homestar Finance	Inv Advantage Fixed 5 yrs	7.05%	0	Nil	✓	Both	95%	2000000.00	✗	✓
Horizon Credit Union	Investment Fixed 5 yrs	6.09%	935	Nil	✓	Both	95%	No Max	✓	✓
LJ Hooker Finance	Kick-Start Fix Inv 5 yrs	7.03%	350	Nil	✗	Both	95%	2000000.00	✗	✗
LJ Hooker Finance	Kick-Start Plus Fix Inv 5 yrs	6.83%	350	396.00/a	✗	Both	95%	2000000.00	✗	✗
ME Bank	Investment Fixed 5 yrs	6.94%	300	Nil	✓	Both	95%	No Max	✗	✗
MyRate	Investment Fixed 5 yrs	6.90%	0	Nil	✓	Both	95%	2000000.00	✗	✗
MyState	Investment Fixed 5 yrs	6.84%	702.5	Nil	✓	Both	95%	1000000.00	✗	✗
People's Choice Credit Union	Investment Lite Fixed 5 yrs	6.67%	619	Nil	✗	Both	95%	1000000.00	✗	✗
Police Credit	Inv Fixed 5 yrs	6.74%	956	Nil	✓	Both	95%	3000000.00	✗	✗
RESI Mortgage Corp	Inv Smart Pro Fixed 5 yrs	6.97%	660	Nil	✗	Both	95%	2000000.00	✗	✗
St.George Bank	Super Fund Fixed 5 yrs	6.84%	1600	12/m	✓	Both	80%	No Max	✗	✗
The Capricornian	Inv Fixed 5 yrs	7.25%	275	Nil	✓	Both	95%	1000000.00	✓	✗
The Capricornian	My Advantage Inv Fixed 5 yrs 50K to :	7.1%	0	385/a	✓	Both	95%	2000000	✓	✗
The Capricornian	My First Home Loan Inv Fixed 5 yrs 50K to :	7.1%	0	385/a	✓	Both	95%	750000	✓	✗
TIO Banking	Essentials Home Ln Pkg Investment E	6.59%	0	Nil	✗	Both	90%	No Max	✗	✗
TIO Banking	Investment Essentials Fixed 5 yrs	6.59%	1180	10/m	✗	Both	90%	No Max	✗	✗

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Investment 5 Year Fixed

Company Name	Product	Rate (as at 29 August 2012)	Loan Fees (\$250k)		Extra Payments Allowed	Principal+Interest/Interest Only	MAX LVR	Max Loan	100% Offset Available	Redraw Facility
			Upfront	Ongoing						
★										
Adelaide Bank	Investment Smartdoc Fixed 5 yrs	7.24%	895	10/m	✓	Both	80%	2000000.00	✓	✓
Homeloans	Investment Ultra Fixed 5 yrs	7.09%	787	Nil	✗	Both	95%	2000000.00	✗	✗
Homeloans	Investment ProSmart Fixed 5 yrs	7.14%	862	Nil	✓	Both	95%	2000000.00	✗	✓
Mortgage HOUSE	Inv Vantage Offset Fixed 5 yrs	6.83%	670	Nil	✓	Both	90%	750000.00	✗	✗
Police Credit Union	Investment Home Loan Fixed 5 yrs	6.95%	1045	Nil	✓	Both	95%	No Max	✗	✓
RESI Mortgage Corp	Invest Smart Option Fixed Home Loan	7.34%	704	Nil	✓	Both	95%	2000000.00	✗	✗

your guide to product excellence

HOME LOAN STAR RATINGS

What is the CANSTAR *home loan star ratings*?

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

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

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

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

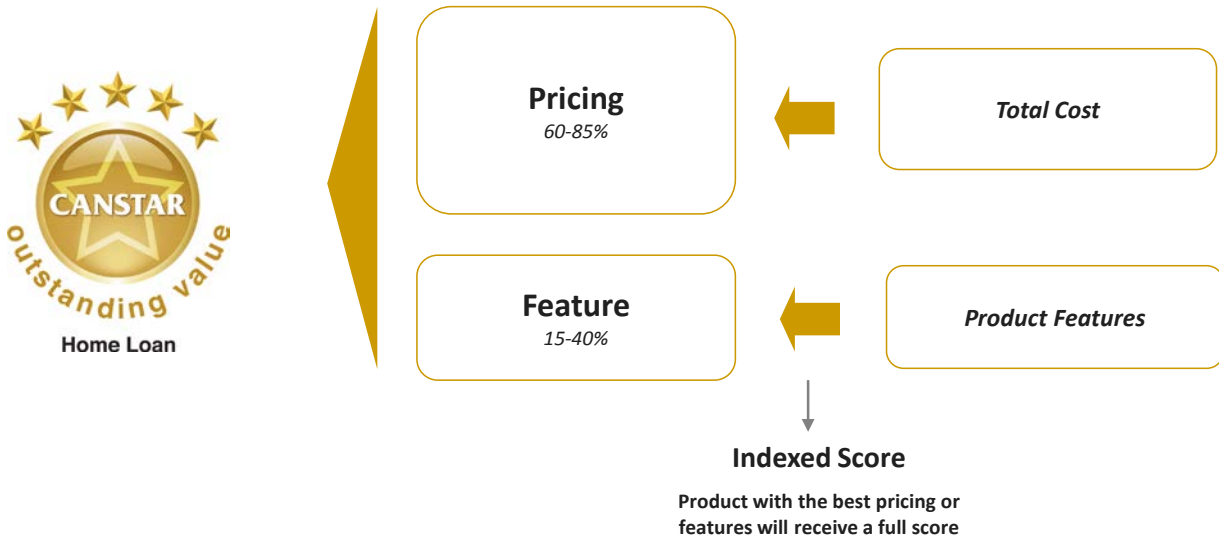
- Standard Home Loans
- Investment Home Loans
- 1, 2, 3 and 5 year Fixed Home Loans
- 1, 2, 3 and 5 year Investment Fixed Home Loans
- Line of Credit

How are the 'stars' calculated?

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

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

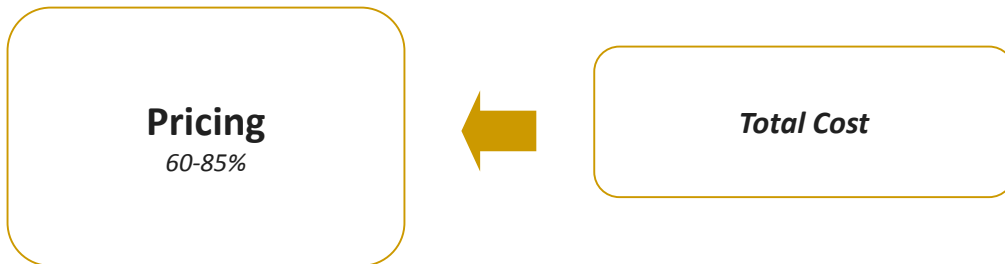
$$\text{TOTAL SCORE} = \text{PRICING} + \text{FEATURES SCORE}$$



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

Pricing Score

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



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

Feature Score

FEATURES consist of the following sections:

FEATURE CATEGORIES WEIGHTINGS						
HOME LOAN PROFILE						
	VARIABLE	INVESTMENT VARIABLE	FIXED	INVESTMENT FIXED	LINE OF CREDIT	
LENDING TERMS	26%	28%	26%	27%	26%	Details of lending eg Max and Min Loan Amounts, LVR, Repayment term options
SPLIT LOANS	9%	9%	8%	8%	8%	Splitting options inc max and min split numbers
SWITCH FEES	9%	9%	9%	9%	7%	Fees to switch between loan types
ADDITIONAL REPAYMENTS	9%	5%	7%	5%	4%	Regulations on amount and number of additional repayments
OFFSET FACILITY	13%*	7.5%	8%*	4%	0%	Availability and access of offset account
TRANSACTIONAL HOME LOANS	13%*	7.5%	8%*	4%	13%	Method, size and cost of redraws where available
BOTH OFFSET & TRANSACTIONAL AVAILABLE?	2%	2%	2%	1%	0%	Bonus awarded if both Offset and Transactional facilities available.
HOME LOAN FEES	5%	5%	5%	5%	5%	Refund of fees and arrears fees details
CONSTRUCTION LOANS	4%	5%	2%	2%	1%	Availability and costs associated with progressive draws
LENDING AREAS	4%	4%	4%	4%	4%	Lending availability in each state
SECURITY / EQUITY / GUARANTEE OPTIONS	5%	2%	3%	2%	2%	Conditions of guarantor and security provision
TOP UP LOAN FACILITIES	4%	4%	4%	4%	4%	Availability and cost of topping up loan
PORTABILITY	3%	4%	3%	3%	3%	Availability and cost of transferring loan
SECURITY REQUIREMENTS	3%	4%	3%	3%	4%	Loan approval requirements eg pay slip and applicability of overseas income
LOAN APPROVAL	4%	4%	4%	4%	4%	Channel availability, Approval turnaround etc.
LOAN PURPOSE	0%	0%	0%	0%	4%	Available for business, personal or any legal purpose
FIXED INTEREST DETAILS	0%	0%	12%	10%	0%	Rate set time, guarantee period, break cost refunds
ABILITY TO PRE-PAY INTEREST	0%	0%	0%	5%	0%	Can interest be paid in advance?
LINE OF CREDIT DETAILS	0%	0%	0%	0%	11%	Interest paid when in credit details
TOTAL	100%	100%	100%	100%	100%	

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

How many products and financial institutions are analysed?

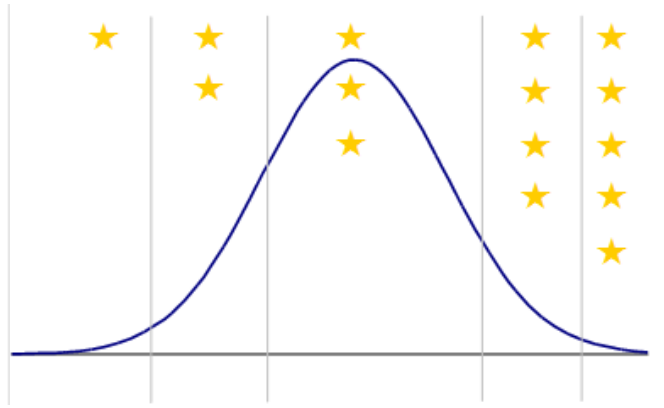
In order to calculate the ratings, CANSTAR analysed 1,528 home loan products from 115 financial institutions in Australia.

How often are all the products reviewed for rating purposes?

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

How are the stars awarded?

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



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

Does CANSTAR rate other product areas?

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



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

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