



Low-Doc Home Loans Star Ratings

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Line of Credit												
Company	Product	Max loan to value ratio (LVR)	Rate (%)*	Application Documentations				Loan Purpose			Redraw Facility	Split Facility
				ABN	Accountants Letter	BAS	Borrower Income Declaration	Busines	Refinancing	Debt Consolidation		
★★★★★ "Outstanding Value"												
ANZ	Breakfree Low Doc Equity Manager	60%	5.79	Both	✗	Both	✗	✓	✓	✗	✓	✓
Westpac	Premier Advantage Equity Access Ln	80%	5.75	Primary	✗	Primary	Primary	✓	✓	✓	✓	✓
★★★★												
AMO Group	Lo Doc Line of Credit OO	80%	5.79	Primary	Primary	Both	Primary	✗	✓	✓	✓	✓
ANZ	Low Doc Equity Manager	60%	5.79	Both	✗	Both	✗	✓	✓	✗	✓	✓
Commonwealth Bank	Viridian LOC Low Doc	80%	5.73	Primary	✗	Primary	Primary	✗	✓	✓	✓	✗
RAMS	Self-Employed Low Doc LOC	80%	5.3	Secondary	Secondary	Secondary	Both	✓	✓	✓	✓	✓
Westpac	Equity Access Ln Low Doc	80%	5.75	Primary	✗	Primary	Primary	✓	✓	✓	✓	✓
★★★												
BOQ	Low Doc Line of Credit	80%	7.59	Primary	✗	Primary	Primary	✗	✓	✓	✓	✗



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Investment Fixed															
Company	Product	Max (LVR)	Rate (%)*	Application Documentations				Loan Purpose			Redraw Facility	Split Facility	Top up Allowed	Offset Account	Additional Repayment
				ABN	Accountants Letter	BAS	Borrower Income Declaration	Business	Refinancing	Debt Consolidation					
★★★★★	"Outstanding Value"														
RAMS	Self-Employed Low Doc Fixed Rate 3	80%	4.44	Secondary	Secondary	Secondary	Both	✓	✓	✓	✓	✓	✗	✓	✓
Westpac	Premier Advantage Inv Fixed Options	80%	3.99	Primary	✗	Primary	Primary	✓	✓	✓	✓	✓	✗	✓	✓
★★★★															
ANZ	Breakfree Low Doc Standard Fixed 3	60%	4.29	Both	✗	Both	✗	✓	✓	✗	✗	✓	✗	✓	✓
Commonwealth Bank	Fixed Low Doc Loans 3 yrs	80%	4.44	Primary	✗	Primary	Primary	✗	✓	✓	✗	✓	✓	✓	✓
Westpac	Fxd Inv Property Low Doc 3 yrs	80%	4.19	Primary	✗	Primary	Primary	✓	✓	✓	✓	✓	✗	✓	✓
★★★															
AMO Group	Inv Fixed Low Doc Home Loan 3 yrs	80%	5.39	Primary	Primary	Both	Primary	✗	✓	✓	✓	✓	✓	✓	✓
ANZ	Low Doc Standard Fixed 3 yrs	60%	4.44	Both	✗	Both	✗	✓	✓	✗	✗	✓	✗	✓	✓
BOQ	Low Doc Fixed 3 yrs	80%	5.54	Primary	✗	Primary	Primary	✗	✓	✓	✗	✓	✗	✓	✓
★★															
Bank of Melbourne	Low Doc Fixed 3 yrs	80%	4.44	Primary	✗	Primary	✗	✓	✗	✗	✓	✓	✗	✓	✓
BankSA	Low Doc Fixed 3 yrs	80%	4.44	Primary	✗	Primary	✗	✓	✗	✗	✓	✓	✗	✓	✓
Homeloans	Inv MoniPower Lo Doc Fixed 3 yrs	80%	5.32	Primary	✗	Secondary	✗	✓	✗	✗	✓	✓	✓	✓	✓
St.George Bank	Low Doc Fixed 3 yrs	80%	4.44	Primary	✗	Primary	✗	✓	✗	✗	✓	✓	✗	✓	✓



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Investment Variable															
Company	Product	Max (LVR)	Rate (%)*	Application Documentations				Loan Purpose			Redraw Facility	Split Facility	Top up Allowed	Offset Account	Additional Repayment
				ABN	Accountants Letter	BAS	Borrower Income Declaration	Business	Refinancing	Debt Consolidation					
★★★★★ "Outstanding Value"															
Liberty Financial	Nova 60%	80%	4.59	Primary	Secondary	Secondary	Primary	✗	✓	✓	✓	✓	✓	✓	✓
Westpac	Premier Advantage Rocket Repay Inv	80%	4.8	Primary	✗	Primary	Primary	✓	✓	✓	✓	✓	✓	✓	✓
★★★★															
ANZ	Breakfree Low Doc 60 Standard Var	60%	4.59	Both	✗	Both	✗	✓	✓	✗	✓	✓	✓	✓	✓
Liberty Financial	Nova Free 60%	80%	4.84	Primary	Secondary	Secondary	Primary	✗	✓	✓	✓	✓	✓	✓	✓
RAMS	Self-Employed Low Doc Variable	80%	5.25	Secondary	Secondary	Secondary	Both	✓	✓	✓	✓	✓	✓	✓	✓
State Custodians	Bad Credit Home Loan - Investment 7	90%	5.34	Both	Both	Both	Primary	✓	✓	✓	✓	✓	✓	✓	✓
State Custodians	Self Employed Home Loan -Investment	80%	5.17	Primary	Both	Both	Primary	✓	✓	✓	✓	✓	✓	✓	✓
★★★															
AMO Group	Inv Lo Doc Home Loan Var	80%	5.59	Primary	Primary	Both	Primary	✗	✓	✓	✓	✓	✓	✓	✓
ANZ	Inv Low Doc Simpl Plus	60%	4.67	Both	✗	Both	✗	✓	✓	✗	✓	✓	✓	✓	✓
ANZ	Low Doc 60 Standard Variable	60%	5.37	Both	✗	Both	✗	✓	✓	✗	✓	✓	✓	✓	✓
Commonwealth Bank	Economiser Low Doc	80%	4.89	Primary	✗	Primary	Primary	✗	✓	✓	✓	✗	✓	✓	✓
Commonwealth Bank	Rate Saver Low Doc	80%	4.89	Primary	✗	Primary	Primary	✗	✓	✓	✓	✗	✓	✓	✓
Commonwealth Bank	Standard Variable LowDoc	80%	5.35	Primary	✗	Primary	Primary	✗	✓	✓	✓	✓	✓	✓	✓
Homeloans	Inv MoniPower Lo Doc Variable	95%	5.89	Primary	Primary	Secondary	Primary	✓	✓	✓	✓	✓	✓	✓	✓
Pepper Money	Essential Alt Doc 65%	80%	5.19	Primary	Secondary	Secondary	Primary	✗	✓	✓	✓	✓	✓	✓	✓
Pepper Money	Essential Alt Doc Plus 65%	80%	5.44	Primary	Secondary	Secondary	Primary	✗	✓	✓	✓	✓	✓	✓	✓
State Custodians	Self Employed Flexi - Investment 70	90%	5.44	Both	Both	Both	Primary	✓	✓	✓	✓	✓	✓	✓	✓
Westpac	Rocket Investment LowDoc	80%	5.7	Primary	✗	Primary	Primary	✓	✓	✓	✓	✓	✓	✓	✓



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Investment Variable															
Company	Product	Max (LVR)	Rate (%)*	Application Documentations				Loan Purpose			Redraw Facility	Split Facility	Top up Allowed	Offset Account	Additional Repayment
				ABN	Accountants Letter	BAS	Borrower Income Declaration	Business	Refinancing	Debt Consolidation					
★ ★															
Bank of Melbourne	Low Doc Variable <499k	80%	4.9	Primary	✗	Primary	✗	✓	✗	✗	✓	✓	✓	✓	✓
BankSA	Low Doc Variable <499k	80%	4.97	Primary	✗	Primary	✗	✓	✗	✗	✓	✓	✓	✓	✓
BOQ	Low Doc Standard Variable Inv	80%	7.29	Primary	✗	Primary	Primary	✗	✓	✓	✓	✓	✗	✓	✓
St.George Bank	Low Doc Variable <499k	80%	4.99	Primary	✗	Primary	✗	✓	✗	✗	✓	✓	✓	✓	✓



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Residential Fixed

Company	Product	Max (LVR)	Rate (%)*	Application Documentations				Loan Purpose			Redraw Facility	Split Facility	Top up Allowed	Offset Account	Additional Repayment
				ABN	Accountants Letter	BAS	Borrower Income Declaration	Business	Refinancing	Debt Consolidation					
★★★★★ "Outstanding Value"															
Westpac	Fixed Options Low Doc 3 yrs	80%	4.05	Primary	✗	Primary	Primary	✓	✓	✓	✓	✓	✗	✓	✓
Westpac	Premier Advantage Fixed Options Low	80%	3.85	Primary	✗	Primary	Primary	✓	✓	✓	✓	✓	✗	✓	✓
★★★★															
ANZ	Breakfree Low Doc Standard Fixed 3	60%	4.29	Both	✗	Both	✗	✓	✓	✗	✗	✓	✗	✓	✓
Commonwealth Bank	Fixed Low Doc Loans 3 yrs	80%	4.44	Primary	✗	Primary	Primary	✗	✓	✓	✗	✓	✓	✓	✓
RAMS	Self-Employed Low Doc Fixed Rate 3	80%	4.44	Secondary	Secondary	Secondary	Both	✓	✓	✓	✓	✓	✗	✓	✓
★★★															
AMO Group	Fixed Low Doc Home Loan 3 yrs	80%	5.24	Primary	Primary	Both	Primary	✗	✓	✓	✓	✓	✓	✓	✓
ANZ	Low Doc Standard Fixed 3 yrs	60%	4.44	Both	✗	Both	✗	✓	✓	✗	✗	✓	✗	✓	✓
BOQ	Low Doc Fixed 3 yrs	80%	5.54	Primary	✗	Primary	Primary	✗	✓	✓	✗	✓	✗	✓	✓
★★															
Bank of Melbourne	Low Doc Fixed 3 yrs	80%	4.44	Primary	✗	Primary	✗	✓	✗	✗	✓	✓	✗	✓	✓
BankSA	Low Doc Fixed 3 yrs	80%	4.44	Primary	✗	Primary	✗	✓	✗	✗	✓	✓	✗	✓	✓
Homeloans	MoniPower Lo Doc Fixed 3 yrs	80%	5.42	Primary	✗	Secondary	✗	✓	✗	✗	✓	✓	✓	✓	✓
St.George Bank	Low Doc Fixed 3 yrs	80%	4.44	Primary	✗	Primary	✗	✓	✗	✗	✓	✓	✗	✓	✓



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Company	Product	Max (LVR)	Rate (%)*	Application Documentations				Loan Purpose			Redraw Facility	Split Facility	Top up Allowed	Offset Account	Additional Repayment
				ABN	Accountants Letter	BAS	Borrower Income Declaration	Business	Refinancing	Debt Consolidation					
★★★★★		"Outstanding Value"													
Liberty Financial	Nova 60%	80%	4.59	Primary	Secondary	Secondary	Primary	✗	✓	✓	✓	✓	✓	✓	✓
Westpac	Premier Advantage Rocket Repay LowD	80%	4.53	Primary	✗	Primary	Primary	✓	✓	✓	✓	✓	✓	✓	✓
★★★★															
ANZ	Breakfree Low Doc 60 Standard Var	60%	4.59	Both	✗	Both	✗	✓	✓	✗	✓	✓	✓	✓	✓
Liberty Financial	Nova Free 60%	80%	4.84	Primary	Secondary	Secondary	Primary	✗	✓	✓	✓	✓	✓	✓	✓
RAMS	Self-Employed Low Doc Variable	80%	5.25	Secondary	Secondary	Secondary	Both	✓	✓	✓	✓	✓	✓	✓	✓
State Custodians	Bad Credit Home Loan 70%	90%	5.34	Both	Both	Both	Primary	✓	✓	✓	✓	✓	✓	✓	✓
State Custodians	Self Employed Home Loan - 70%	80%	5.17	Primary	Both	Both	Primary	✓	✓	✓	✓	✓	✓	✓	✓
Westpac	Rocket Repay LowDoc	80%	5.43	Primary	✗	Primary	Primary	✓	✓	✓	✓	✓	✓	✓	✓
★★★															
AMO Group	Lo Doc Home Loan Var	80%	5.42	Primary	Primary	Both	Primary	✗	✓	✓	✓	✓	✓	✓	✓
ANZ	Low Doc 60 Standard Variable	60%	5.37	Both	✗	Both	✗	✓	✓	✗	✓	✓	✓	✓	✓
ANZ	Low Doc Simplicity Plus	60%	4.67	Both	✗	Both	✗	✓	✓	✗	✓	✓	✓	✓	✓
Commonwealth Bank	Economiser Low Doc	80%	4.89	Primary	✗	Primary	Primary	✗	✓	✓	✓	✗	✓	✓	✓
Commonwealth Bank	Rate Saver Low Doc	80%	4.89	Primary	✗	Primary	Primary	✗	✓	✓	✓	✗	✓	✓	✓
Commonwealth Bank	Standard Variable LowDoc	80%	5.35	Primary	✗	Primary	Primary	✗	✓	✓	✓	✓	✓	✓	✓
Pepper Money	Essential Alt Doc 65%	80%	5.19	Primary	Secondary	Secondary	Primary	✗	✓	✓	✓	✓	✓	✓	✓
Pepper Money	Essential Alt Doc Plus 65%	80%	5.44	Primary	Secondary	Secondary	Primary	✗	✓	✓	✓	✓	✓	✓	✓
RESI Mortgage Corp	Lo Doc Essentials	80%	4.94	Both	Primary	Primary	✗	✗	✓	✗	✓	✓	✓	✓	✓
State Custodians	Self Employed Flexi 70%	90%	5.44	Both	Both	Both	Primary	✓	✓	✓	✓	✓	✓	✓	✓



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Residential Variable															
Company	Product	Max (LVR)	Rate (%)*	Application Documentations				Loan Purpose			Redraw Facility	Split Facility	Top up Allowed	Offset Account	Additional Repayment
				ABN	Accountants Letter	BAS	Borrower Income Declaration	Business	Refinancing	Debt Consolidation					
★ ★															
Bank of Melbourne	Low Doc Variable <499k	80%	4.9	Primary	✗	Primary	✗	✓	✗	✗	✓	✓	✓	✓	✓
BankSA	Low Doc Variable <499k	80%	4.97	Primary	✗	Primary	✗	✓	✗	✗	✓	✓	✓	✓	✓
BOQ	Low Doc Standard Variable OO	80%	6.86	Primary	✗	Primary	Primary	✗	✓	✓	✓	✓	✗	✓	✓
Homeloans	MoniPower Lo Doc Variable	80%	5.69	Primary	✗	Secondary	✗	✓	✗	✗	✓	✓	✓	✓	✓
St.George Bank	Low Doc Variable <499k	80%	4.99	Primary	✗	Primary	✗	✓	✗	✗	✓	✓	✓	✓	✓