



# Home Loans Star Ratings

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## Construction 1 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Catalyst Money	Fixed Lite 1 yr	3.65	Nil	Nil	Both	110.00	0	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	246.00	2	✗	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	246.00	2	✗	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	246.00	2	✗	Full	97%
Illawarra CU NSW	Fixed Lite 1 yr	3.65	Nil	Nil	Both	110.00	0	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	Nil	0	✓	No	95%
★★★★										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	100.00	0	✓	Full	95%
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	50.00	0	✓	Full	95%
CUA	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	Nil	Unlimited	✗	No	95%
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	250.00	0	✓	Partial	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	750	Nil	Both	246.00	2	✗	Full	97%
ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	Nil	Unlimited	✓	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	80%
★★★										
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	250.00	0	✗	Full	90%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	Nil	0	✗	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	25.00	0	✓	No	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	Nil	Unlimited	✗	Partial	95%
Beyond Bank	Residential Fixed 1 yr	4.29	595	Nil	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	50.00	0	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	50.00	0	✓	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	500.00	2	✗	No	95%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	250.00	0	✓	Partial	95%
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	999.00	0	✓	No	80%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	323.74	395/a	Both	Nil	0	✓	No	90%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
IMB	Residential Fixed 1 yr 90%	4.29	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
Mortgage HOUSE	Advantage Fixed 1 yr 100-749k	3.99	895	10.00/m	Both	260.00	3	✗	Full	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	Nil	6	✗	Full	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	Nil	Unlimited	✓	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	300.00	0	✗	No	95%
★★										
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	250.00	0	✗	Full	90%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	IO	999.00	0	✓	No	80%
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	50.00	1	✗	No	95%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	Nil	3	✗	Full	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	300.00	0	✗	No	95%
★										
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	Nil	0	✓	No	90%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	IO	Nil	0	✗	No	95%
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	Nil	0	✗	No	95%



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## Construction 1 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Catalyst Money	Fixed 1 yr	3.65	Nil	Nil	Both	110.00	0	✓	Full	95%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	246.00	2	✗	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	246.00	2	✗	Full	97%
Illawarra CU NSW	Fixed 1 yr	3.65	Nil	Nil	Both	110.00	0	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	Nil	0	✓	No	95%
★★★★										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	100.00	0	✓	Full	95%
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	50.00	0	✓	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	500.00	2	✗	No	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	246.00	2	✗	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	750	Nil	Both	246.00	2	✗	Full	97%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	Nil	Unlimited	✓	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%
Mortgage HOUSE	Advantage Fixed 1 yr 100-749k	3.99	895	10.00/m	Both	260.00	3	✗	Full	95%
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	Nil	6	✗	Full	90%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	80%
★★★										
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	250.00	0	✗	Full	90%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	Nil	0	✗	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	750.00	0	✓	No	95%
bcb	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	25.00	0	✓	No	95%





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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
<b>bcu</b>	Residential Fixed 1 yr	4.19	600	Nil	Both	25.00	0	✓	No	95%
<b>Bendigo Bank</b>	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	Nil	Unlimited	✗	No	95%
<b>Bendigo Bank</b>	Connect Package Fixed Owner Occupied 1 yr 250k+	4.39	250	20/m	Both	Nil	Unlimited	✗	Full	95%
<b>Bendigo Bank</b>	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	Nil	Unlimited	✗	Partial	95%
<b>Beyond Bank</b>	Residential Fixed 1 yr	4.29	595	Nil	Both	100.00	0	✓	Full	95%
<b>Click Loans</b>	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
<b>Click Loans</b>	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
<b>Community First CU</b>	True Fixed 1 yr	3.79	600	Nil	Both	50.00	0	✓	Full	95%
<b>CUA</b>	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	Nil	Unlimited	✗	No	95%
<b>CUA</b>	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	Nil	Unlimited	✗	Full	95%
<b>Easy Street Fin Services</b>	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	50.00	0	✓	Full	95%
<b>Heritage Bank</b>	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	250.00	0	✓	Partial	95%
<b>Heritage Bank</b>	Residential Fixed 1 yr	4.09	100	5.00/m	Both	250.00	0	✓	Partial	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	999.00	0	✓	No	80%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	323.74	395/a	Both	Nil	0	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	Nil	6	✗	Full	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	Nil	Unlimited	✓	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	300.00	0	✗	No	95%
★★										



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★★										
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	250.00	0	✗	Full	90%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	IO	999.00	0	✓	No	80%
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	50.00	1	✗	No	95%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	Nil	3	✗	Full	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	Nil	0	✓	No	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	300.00	0	✗	No	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	Nil	0	✓	No	90%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	IO	Nil	0	✗	No	95%
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	Nil	0	✗	No	95%



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## Construction 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Catalyst Money	Fixed 1 yr	3.65	Nil	Nil	Both	110.00	0	✓	Full	95%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	246.00	2	✗	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	246.00	2	✗	Full	97%
Illawarra CU NSW	Fixed 1 yr	3.65	Nil	Nil	Both	110.00	0	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	Nil	0	✓	No	95%
★★★★										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	100.00	0	✓	Full	95%
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	50.00	0	✓	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	500.00	2	✗	No	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	246.00	2	✗	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	750	Nil	Both	246.00	2	✗	Full	97%



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## Construction 1 Year Fixed \$500,000

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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%
Mortgage HOUSE	Advantage Fixed 1 yr 100-749k	3.99	895	10.00/m	Both	260.00	3	✗	Full	95%
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	Nil	6	✗	Full	90%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	80%
★★★										
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	250.00	0	✗	Full	90%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	Nil	0	✗	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	25.00	0	✓	No	95%



# Home Loans Star Ratings

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## Construction 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	Nil	Unlimited	✗	Partial	95%
Beyond Bank	Residential Fixed 1 yr	4.29	595	Nil	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	50.00	0	✓	Full	95%
CUA	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	50.00	0	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	IO	999.00	0	✓	No	80%



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## Construction 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	999.00	0	✓	No	80%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	323.74	395/a	Both	Nil	0	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	Nil	Unlimited	✓	Full	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	Nil	6	✗	Full	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 1 yr	4.20	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	Nil	Unlimited	✓	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	300.00	0	✗	No	95%





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## Construction 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	250.00	0	✗	Full	90%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	Nil	Unlimited	✓	Full	95%
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	50.00	1	✗	No	95%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	Nil	3	✗	Full	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	Nil	0	✓	No	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	300.00	0	✗	No	95%
★										



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## Construction 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	Nil	0	✓	No	90%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	IO	Nil	0	✗	No	95%
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	Nil	0	✗	No	95%



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## Construction 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Catalyst Money	Fixed 1 yr	3.65	Nil	Nil	Both	110.00	0	✓	Full	95%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	246.00	2	✗	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	246.00	2	✗	Full	97%
Illawarra CU NSW	Fixed 1 yr	3.65	Nil	Nil	Both	110.00	0	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	Nil	0	✓	No	95%
★★★★										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	100.00	0	✓	Full	95%
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	50.00	0	✓	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	500.00	2	✗	No	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	246.00	2	✗	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	750	Nil	Both	246.00	2	✗	Full	97%



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## Construction 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%
Mortgage HOUSE	Advantage Fixed 1 yr 750k+	3.99	895	10.00/m	Both	260.00	3	✗	Full	95%
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	Nil	6	✗	Full	90%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	80%
★★★										
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	250.00	0	✗	Full	90%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	Nil	0	✗	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	25.00	0	✓	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	Nil	Unlimited	✗	No	95%



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## Construction 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	Nil	Unlimited	✗	Partial	95%
Beyond Bank	Residential Fixed 1 yr	4.29	595	Nil	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	50.00	0	✓	Full	95%
CUA	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	50.00	0	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	999.00	0	✓	No	80%



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## Construction 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	323.74	395/a	Both	Nil	0	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	Nil	Unlimited	✓	Full	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	Nil	6	✗	Full	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 1 yr	4.20	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	Nil	Unlimited	✓	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	300.00	0	✗	No	95%
★★										



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## Construction 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	250.00	0	✗	Full	90%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	750.00	0	✓	No	95%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 600k+	4.45	657	375/a	Both	Nil	Unlimited	✓	Full	95%
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	50.00	1	✗	No	95%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	Nil	3	✗	Full	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	Nil	0	✓	No	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	300.00	0	✗	No	95%



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## Construction 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	Nil	0	✓	No	90%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	IO	Nil	0	✗	No	95%
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	Nil	0	✗	No	95%





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## Construction 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
<b>Beyond Bank</b>	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	100.00	0	✓	Full	95%
<b>Catalyst Money</b>	Fixed Lite 2 yrs	3.85	Nil	Nil	Both	110.00	0	✓	Full	95%
<b>Illawarra CU NSW</b>	Fixed Lite 2 yrs	3.85	Nil	Nil	Both	110.00	0	✓	Full	95%
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed 2 yrs	3.69	Nil	375/a	Both	Nil	0	✓	No	95%
<b>Newcastle Permanent</b>	Residential Fixed 2 yrs	3.69	Nil	Nil	Both	Nil	0	✓	No	95%
<b>Pacific Mortgage Group</b>	Residential Fixed 2 yrs	3.65	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
★★★★										
<b>ANZ</b>	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	250.00	0	✗	No	90%
<b>ANZ</b>	Residential Fixed 2 yrs	3.90	760	10.00/m	Both	250.00	0	✗	No	90%
<b>Bank Australia</b>	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.85	Nil	350/a	P+I	750.00	0	✓	No	95%
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	Full	95%
<b>Heritage Bank</b>	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	250.00	0	✓	Partial	95%
<b>Heritage Bank</b>	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	250.00	0	✓	Partial	95%



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## Construction 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	Nil	Unlimited	✓	Full	80%
People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	300.00	0	✗	No	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	300.00	0	✗	No	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
★★★										
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	Nil	0	✗	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs	3.89	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	4.24	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	25.00	0	✓	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	Nil	Unlimited	✗	No	95%



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## Construction 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	Nil	Unlimited	✗	Partial	95%
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	Nil	Unlimited	✗	Full	95%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	999.00	0	✓	No	80%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	Nil	0	✗	No	95%
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	323.74	395/a	Both	Nil	0	✓	No	90%
IMB	Residential Fixed 2 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%



# Home Loans Star Ratings

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## Construction 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	999.00	0	✓	No	95%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%
Mortgage HOUSE	Advantage Fixed 2 yrs 100-749k	3.99	895	10.00/m	Both	260.00	3	✗	Full	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	Nil	6	✗	Full	95%
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	50.00	1	✗	No	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	Nil	0	✓	Full	95%
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	300.00	0	✗	No	95%
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.75	Nil	395/a	Both	300.00	0	✗	No	95%
★★										
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%



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## Construction 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	50.00	0	✓	Full	95%
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	Nil	0	✓	No	90%
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	50.00	0	✓	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	999.00	0	✓	No	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	Nil	0	✓	No	95%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	Nil	Unlimited	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	Nil	3	✗	Full	95%
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	Nil	Unlimited	✓	Full	95%



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## Construction 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	IO	Nil	0	✗	No	95%
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	Nil	Unlimited	✓	No	95%



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## Construction 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	250.00	0	X	No	90%
Catalyst Money	Fixed 2 yrs	3.85	Nil	Nil	Both	110.00	0	✓	Full	95%
Illawarra CU NSW	Fixed 2 yrs	3.85	Nil	Nil	Both	110.00	0	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.69	Nil	375/a	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 2 yrs	3.69	Nil	Nil	Both	Nil	0	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	Nil	6	X	Full	90%
★★★★										
Bendigo Bank	Connect Package Fixed Owner Occupied 2 yrs 250k+	3.99	250	20/m	Both	Nil	Unlimited	X	Full	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	250.00	0	✓	Partial	95%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.65	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%



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## Construction 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	300.00	0	X	No	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	300.00	0	X	No	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
★★★										
ANZ	Residential Fixed 2 yrs	3.90	760	10.00/m	Both	250.00	0	X	No	90%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	Nil	0	X	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs	3.89	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	4.24	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.85	Nil	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	25.00	0	✓	No	95%





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## Construction 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	Nil	Unlimited	✗	Partial	95%
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	Nil	Unlimited	✗	Full	95%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	999.00	0	✓	No	80%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	Nil	0	✗	No	95%
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	323.74	395/a	Both	Nil	0	✓	No	90%
IMB	Residential Fixed 2 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%



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## Construction 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	999.00	0	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	Nil	Unlimited	✓	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%
Mortgage HOUSE	Advantage Fixed 2 yrs 100-749k	3.99	895	10.00/m	Both	260.00	3	✗	Full	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	Nil	6	✗	Full	95%
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	50.00	1	✗	No	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	Nil	0	✓	Full	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1363	Nil	Both	Nil	Unlimited	✓	No	95%
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	300.00	0	✗	No	95%
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.75	Nil	395/a	Both	300.00	0	✗	No	95%



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## Construction 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	50.00	0	✓	Full	95%
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	Nil	0	✓	No	90%
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	50.00	0	✓	Full	95%
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	999.00	0	✓	No	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	Nil	0	✓	No	95%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	Nil	Unlimited	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	Nil	3	✗	Full	95%



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## Construction 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	IO	Nil	0	✗	No	95%
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	Nil	Unlimited	✓	No	95%



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## Construction 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	250.00	0	✗	No	90%
Catalyst Money	Fixed 2 yrs	3.85	Nil	Nil	Both	110.00	0	✓	Full	95%
Illawarra CU NSW	Fixed 2 yrs	3.85	Nil	Nil	Both	110.00	0	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.69	Nil	375/a	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 2 yrs	3.69	Nil	Nil	Both	Nil	0	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 2 yrs	3.90	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
★★★★										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	250.00	0	✓	Partial	95%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.65	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	300.00	0	✗	No	80%



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## Construction 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	300.00	0	X	No	95%
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	Nil	6	X	Full	90%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	Nil	0	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
★★★										
ANZ	Residential Fixed 2 yrs	3.90	760	10.00/m	Both	250.00	0	X	No	90%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	Nil	0	X	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs	3.89	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	4.24	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.85	Nil	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	25.00	0	✓	No	95%



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## Construction 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	Nil	Unlimited	✗	Partial	95%
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	Nil	Unlimited	✗	Full	95%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	999.00	0	✓	No	80%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	Nil	0	✗	No	95%
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	323.74	395/a	Both	Nil	0	✓	No	90%
IMB	Residential Fixed 2 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%



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## Construction 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	999.00	0	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	Nil	Unlimited	✓	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%
Mortgage HOUSE	Advantage Fixed 2 yrs 100-749k	3.99	895	10.00/m	Both	260.00	3	✗	Full	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	Nil	6	✗	Full	95%
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	50.00	1	✗	No	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	Nil	0	✓	Full	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1363	Nil	Both	Nil	Unlimited	✓	No	95%
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	300.00	0	✗	No	95%





# Home Loans Star Ratings

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## Construction 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.75	Nil	395/a	Both	300.00	0	✗	No	95%
★★										
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	50.00	0	✓	Full	95%
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	Nil	0	✓	No	90%
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	50.00	0	✓	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	999.00	0	✓	No	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	Nil	0	✓	No	95%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	Nil	Unlimited	✓	No	95%



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## Construction 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	Nil	3	✗	Full	95%
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	IO	Nil	0	✗	No	95%
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	Nil	Unlimited	✓	No	95%



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## Construction 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	250.00	0	✗	No	90%
Catalyst Money	Fixed 2 yrs	3.85	Nil	Nil	Both	110.00	0	✓	Full	95%
Illawarra CU NSW	Fixed 2 yrs	3.85	Nil	Nil	Both	110.00	0	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.69	Nil	375/a	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 2 yrs	3.69	Nil	Nil	Both	Nil	0	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 2 yrs	3.90	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
★★★★										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	250.00	0	✓	Partial	95%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.65	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	300.00	0	✗	No	80%



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## Construction 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	300.00	0	X	No	95%
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	Nil	6	X	Full	90%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	Nil	0	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
★★★										
ANZ	Residential Fixed 2 yrs	3.90	760	10.00/m	Both	250.00	0	X	No	90%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	Nil	0	X	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs	3.89	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	4.24	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.85	Nil	350/a	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	25.00	0	✓	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	Nil	Unlimited	X	No	95%



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## Construction 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	Nil	Unlimited	✗	Partial	95%
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	Nil	Unlimited	✗	Full	95%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	999.00	0	✓	No	80%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	Nil	0	✗	No	95%
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	323.74	395/a	Both	Nil	0	✓	No	90%
IMB	Residential Fixed 2 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%



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## Construction 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	999.00	0	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	Nil	Unlimited	✓	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%
Mortgage HOUSE	Advantage Fixed 2 yrs 750k+	3.99	895	10.00/m	Both	260.00	3	✗	Full	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	Nil	6	✗	Full	95%
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	50.00	1	✗	No	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	Nil	0	✓	Full	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1363	Nil	Both	Nil	Unlimited	✓	No	95%
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	300.00	0	✗	No	95%
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.75	Nil	395/a	Both	300.00	0	✗	No	95%



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## Construction 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	750.00	0	✓	No	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	50.00	0	✓	Full	95%
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	Nil	0	✓	No	90%
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	50.00	0	✓	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	999.00	0	✓	No	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	Nil	0	✓	No	95%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	Nil	Unlimited	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	Nil	3	✗	Full	95%



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## Construction 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 600k+	4.55	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	IO	Nil	0	✗	No	95%
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	Nil	Unlimited	✓	No	95%





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## Construction 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
<b>Beyond Bank</b>	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	100.00	0	✓	Full	95%
<b>Catalyst Money</b>	Fixed Lite 3 yrs	3.95	Nil	Nil	Both	110.00	0	✓	Full	95%
<b>Illawarra CU NSW</b>	Fixed Lite 3 yrs	3.95	Nil	Nil	Both	110.00	0	✓	Full	95%
<b>ME Bank</b>	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	Nil	Unlimited	✓	Full	80%
<b>Newcastle Permanent</b>	Residential Fixed 3 yrs	3.79	Nil	Nil	Both	Nil	0	✓	No	95%
<b>Pacific Mortgage Group</b>	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
★★★★										
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	Full	95%
<b>CUA</b>	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	Nil	Unlimited	✗	No	95%
<b>IMB</b>	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	323.74	395/a	Both	Nil	0	✓	No	90%
<b>iMortgage</b>	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
<b>ME Bank</b>	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	Nil	0	✓	No	95%



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## Construction 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	Nil	0	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	Nil	Unlimited	✓	No	95%
★★★										
ANZ	Breakfree Residential Fixed 3 yrs 150k+	3.85	160	395/a	Both	250.00	0	✗	No	90%
ANZ	Residential Fixed 3 yrs	4.00	760	10.00/m	Both	250.00	0	✗	No	90%
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.69	Nil	395/a	Both	Nil	0	✗	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	25.00	0	✓	No	95%



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## Construction 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★ ★ ★										
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	Nil	Unlimited	✗	Partial	95%
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	Nil	Unlimited	✗	Full	95%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	500.00	2	✗	No	95%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	999.00	0	✓	No	80%
IMB	Residential Fixed 3 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	IO	Nil	Unlimited	✗	No	80%



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## Construction 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	999.00	0	✓	No	95%
Mortgage HOUSE	Advantage Fixed 3 yrs 100-749k	3.99	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	Nil	0	✓	No	95%
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	300.00	0	✗	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	Nil	6	✗	Full	95%
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	50.00	1	✗	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	300.00	0	✗	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	300.00	0	✗	No	95%
★★										



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## Construction 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	50.00	0	✓	Full	95%
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	50.00	0	✓	Full	95%
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	Nil	0	✓	No	90%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	50.00	0	✓	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	Nil	0	✗	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	999.00	0	✓	No	95%
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	Nil	Unlimited	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	Nil	3	✗	Full	95%
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	Nil	Unlimited	✓	No	95%



# Home Loans Star Ratings

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## Construction 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	IO	Nil	0	✗	No	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	Nil	0	✗	No	95%



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## Construction 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	100.00	0	✓	Full	95%
Catalyst Money	Fixed 3 yrs	3.95	Nil	Nil	Both	110.00	0	✓	Full	95%
Illawarra CU NSW	Fixed 3 yrs	3.95	Nil	Nil	Both	110.00	0	✓	Full	95%
ME Bank	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	Nil	Unlimited	✓	Full	80%
Newcastle Permanent	Residential Fixed 3 yrs	3.79	Nil	Nil	Both	Nil	0	✓	No	95%
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	Nil	0	✓	No	95%
★★★★										
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.69	Nil	395/a	Both	Nil	0	✗	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	Full	95%
CUA	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	Nil	Unlimited	✗	No	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	323.74	395/a	Both	Nil	0	✓	No	90%
iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%



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## Construction 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	Nil	0	✓	No	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	300.00	0	✗	No	95%
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	Nil	6	✗	Full	90%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	Nil	0	✓	No	95%
★★★										
ANZ	Breakfree Residential Fixed 3 yrs 150k+	3.85	160	395/a	Both	250.00	0	✗	No	90%
ANZ	Residential Fixed 3 yrs	4.00	760	10.00/m	Both	250.00	0	✗	No	90%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	25.00	0	✓	No	95%





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## Construction 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Connect Package Fixed Owner Occupied 3 yrs 250k+	4.09	250	20/m	Both	Nil	Unlimited	✗	Full	95%
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	Nil	Unlimited	✗	Partial	95%
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	Nil	Unlimited	✗	Full	95%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	500.00	2	✗	No	95%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	999.00	0	✓	No	80%
IMB	Residential Fixed 3 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	999.00	0	✓	No	95%
Mortgage HOUSE	Advantage Fixed 3 yrs 100-749k	3.99	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	Nil	0	✓	No	95%
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	Nil	6	✗	Full	95%
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	50.00	1	✗	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	Nil	Unlimited	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	300.00	0	✗	No	95%



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## Construction 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	300.00	0	✗	No	95%
★★										
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	50.00	0	✓	Full	95%
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	50.00	0	✓	Full	95%
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	Nil	0	✓	No	90%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	50.00	0	✓	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	Nil	0	✗	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	999.00	0	✓	No	95%
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	Nil	Unlimited	✓	No	95%



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## Construction 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	Nil	3	✗	Full	95%
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	Nil	Unlimited	✓	No	95%
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	IO	Nil	0	✗	No	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	Nil	0	✗	No	95%



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## Construction 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	100.00	0	✓	Full	95%
Catalyst Money	Fixed 3 yrs	3.95	Nil	Nil	Both	110.00	0	✓	Full	95%
Illawarra CU NSW	Fixed 3 yrs	3.95	Nil	Nil	Both	110.00	0	✓	Full	95%
ME Bank	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	Nil	Unlimited	✓	Full	80%
Newcastle Permanent	Residential Fixed 3 yrs	3.79	Nil	Nil	Both	Nil	0	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	Nil	6	✗	Full	90%
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	Nil	0	✓	No	95%
★★★★										
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.69	Nil	395/a	Both	Nil	0	✗	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	Full	95%
CUA	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	Nil	Unlimited	✗	No	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	323.74	395/a	Both	Nil	0	✓	No	90%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%



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## Construction 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	Nil	0	✓	No	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	300.00	0	✗	No	95%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	Nil	0	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 3 yrs	3.89	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
★★★										
ANZ	Breakfree Residential Fixed 3 yrs 150k+	3.85	160	395/a	Both	250.00	0	✗	No	90%
ANZ	Residential Fixed 3 yrs	4.00	760	10.00/m	Both	250.00	0	✗	No	90%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	25.00	0	✓	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	Nil	Unlimited	✗	No	95%



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## Construction 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	Nil	Unlimited	✗	Partial	95%
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	500.00	2	✗	No	95%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	999.00	0	✓	No	80%
IMB	Residential Fixed 3 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	IO	Nil	Unlimited	✗	No	80%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	999.00	0	✓	No	95%
Mortgage HOUSE	Advantage Fixed 3 yrs 100-749k	3.99	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	Nil	0	✓	No	95%
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	Nil	6	✗	Full	95%
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	50.00	1	✗	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	Nil	Unlimited	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	300.00	0	✗	No	95%





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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	300.00	0	✗	No	95%
★★										
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	750.00	0	✓	No	95%
Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	50.00	0	✓	Full	95%
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	50.00	0	✓	Full	95%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	50.00	0	✓	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	Nil	0	✗	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	999.00	0	✓	No	95%
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	Nil	Unlimited	✓	No	95%



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## Construction 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	Nil	3	✗	Full	95%
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	Nil	Unlimited	✓	No	95%
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	IO	Nil	0	✗	No	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	Nil	0	✗	No	95%



# Home Loans Star Ratings

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## Construction 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	Full	95%
<b>Catalyst Money</b>	Fixed 3 yrs	3.95	Nil	Nil	Both	110.00	0	✓	Full	95%
<b>Illawarra CU NSW</b>	Fixed 3 yrs	3.95	Nil	Nil	Both	110.00	0	✓	Full	95%
<b>Newcastle Permanent</b>	Residential Fixed 3 yrs	3.79	Nil	Nil	Both	Nil	0	✓	No	95%
<b>SCU</b>	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	Nil	0	✓	No	95%
<b>Southern Cross Credit Union</b>	Fixed Platinum Professional Loan 3 yrs	3.89	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
★★★★										
<b>Auswide Bank</b>	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.69	Nil	395/a	Both	Nil	0	✗	Full	95%
<b>Beyond Bank</b>	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	100.00	0	✓	Full	95%
<b>CUA</b>	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	Nil	Unlimited	✗	No	95%
<b>IMB</b>	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	323.74	395/a	Both	Nil	0	✓	No	90%
<b>ME Bank</b>	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	Nil	Unlimited	✓	Full	80%
<b>ME Bank</b>	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%



# Home Loans Star Ratings

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## Construction 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	Nil	0	✓	No	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	300.00	0	✗	No	95%
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	Nil	6	✗	Full	90%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	Nil	0	✓	No	95%
★★★										
ANZ	Breakfree Residential Fixed 3 yrs 150k+	3.85	160	395/a	Both	250.00	0	✗	No	90%
ANZ	Residential Fixed 3 yrs	4.00	760	10.00/m	Both	250.00	0	✗	No	90%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	25.00	0	✓	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	Nil	Unlimited	✗	No	95%



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## Construction 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	Nil	Unlimited	✗	Partial	95%
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	500.00	2	✗	No	95%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	999.00	0	✓	No	80%
IMB	Residential Fixed 3 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	IO	Nil	Unlimited	✗	No	80%



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## Construction 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	999.00	0	✓	No	95%
Mortgage HOUSE	Advantage Fixed 3 yrs 750k+	3.99	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	Nil	0	✓	No	95%
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	Nil	6	✗	Full	95%
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	50.00	1	✗	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	Nil	Unlimited	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	300.00	0	✗	No	95%



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## Construction 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	300.00	0	✗	No	95%
★★										
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	750.00	0	✓	No	95%
Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	50.00	0	✓	Full	95%
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	50.00	0	✓	Full	95%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	50.00	0	✓	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	Nil	0	✗	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	999.00	0	✓	No	95%
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	Nil	Unlimited	✓	No	95%



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## Construction 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	Nil	3	✗	Full	95%
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	Nil	Unlimited	✓	No	95%
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 600k+	4.65	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	IO	Nil	0	✗	No	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	Nil	0	✗	No	95%





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## Construction 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
<b>Beyond Bank</b>	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	100.00	0	✓	Full	95%
<b>CUA</b>	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	Nil	Unlimited	✗	No	95%
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	Nil	0	✓	No	95%
<b>Newcastle Permanent</b>	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	Nil	0	✓	No	95%
<b>Pacific Mortgage Group</b>	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
★★★★★										
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	100.00	0	✓	Full	95%
<b>Click Loans</b>	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	Nil	Unlimited	✓	No	95%
<b>Click Loans</b>	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
<b>Heritage Bank</b>	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	250.00	0	✓	Partial	95%
<b>Macquarie Bank</b>	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	999.00	0	✓	No	95%
<b>ME Bank</b>	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	Nil	Unlimited	✓	Full	80%
<b>Mortgage HOUSE</b>	Advantage Fixed 5 yrs 100-749k	4.49	895	10.00/m	Both	260.00	3	✗	Full	95%



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## Construction 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	300.00	0	✗	No	95%
★★★										
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	250.00	0	✗	No	90%
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	25.00	0	✓	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	Nil	Unlimited	✗	Partial	95%
Beyond Bank	Residential Fixed 5 yrs	4.59	595	Nil	Both	100.00	0	✓	Full	95%
Catalyst Money	Fixed Lite 5 yrs	4.74	Nil	Nil	Both	110.00	0	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	Nil	Unlimited	✗	Full	95%



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## Construction 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	500.00	2	✗	No	95%
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	250.00	0	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	999.00	0	✓	No	80%
Illawarra CU NSW	Fixed Lite 5 yrs	4.74	Nil	Nil	Both	110.00	0	✓	Full	95%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	323.74	395/a	Both	Nil	0	✓	No	90%
IMB	Residential Fixed 5 yrs 90%	4.49	768.74	6.00/m	Both	Nil	0	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	999.00	0	✓	No	95%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	50.00	1	✗	No	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	Nil	0	✓	No	95%



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## Construction 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	Nil	0	✓	Full	95%
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	300.00	0	✗	No	95%
★★										
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	250.00	0	✗	No	90%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	Nil	0	✓	No	90%
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	Nil	Unlimited	✗	Full	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	300.00	0	✗	No	95%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	Nil	Unlimited	✓	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	Nil	6	✗	Full	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	Nil	3	✗	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
★										



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## Construction 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
Homeloans	Ultra Plus Fixed IO 5 yrs	5.04	363	120.00/a	IO	Nil	0	X	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.84	363	120.00/a	P+I	Nil	0	X	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.79	363	120.00/a	IO	Nil	Unlimited	X	No	80%



# Home Loans Star Ratings

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## Construction 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
<b>Beyond Bank</b>	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	100.00	0	✓	Full	95%
<b>CUA</b>	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	Nil	Unlimited	✗	No	95%
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	Nil	0	✓	No	95%
<b>Newcastle Permanent</b>	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	Nil	0	✓	No	95%
<b>Pacific Mortgage Group</b>	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
★★★★★										
<b>Bendigo Bank</b>	Connect Package Fixed Owner Occupied 5 yrs 250k+	4.59	250	20/m	Both	Nil	Unlimited	✗	Full	95%
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	100.00	0	✓	Full	95%
<b>Click Loans</b>	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	Nil	Unlimited	✓	No	95%
<b>Click Loans</b>	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
<b>Heritage Bank</b>	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	250.00	0	✓	Partial	95%
<b>IMB</b>	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	323.74	395/a	Both	Nil	0	✓	No	90%
<b>ME Bank</b>	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	Nil	Unlimited	✓	Full	80%



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## Construction 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Mortgage HOUSE	Advantage Fixed 5 yrs 100-749k	4.49	895	10.00/m	Both	260.00	3	X	Full	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	300.00	0	X	No	95%
★★★										
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	250.00	0	X	No	90%
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	25.00	0	✓	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	Nil	Unlimited	X	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	Nil	Unlimited	X	Partial	95%
Beyond Bank	Residential Fixed 5 yrs	4.59	595	Nil	Both	100.00	0	✓	Full	95%
Catalyst Money	Fixed 5 yrs	4.74	Nil	Nil	Both	110.00	0	✓	Full	95%



# Home Loans Star Ratings

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## Construction 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	250.00	0	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	999.00	0	✓	No	80%
Illawarra CU NSW	Fixed 5 yrs	4.74	Nil	Nil	Both	110.00	0	✓	Full	95%
IMB	Residential Fixed 5 yrs 90%	4.49	768.74	6.00/m	Both	Nil	0	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	999.00	0	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	999.00	0	✓	No	95%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	50.00	1	✗	No	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	Nil	0	✓	No	95%





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## Construction 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	Nil	0	✓	Full	95%
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	300.00	0	✗	No	95%
★★										
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	250.00	0	✗	No	90%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	Nil	Unlimited	✗	Full	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	300.00	0	✗	No	95%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	Nil	Unlimited	✓	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	Nil	6	✗	Full	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	Nil	3	✗	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	Nil	Unlimited	✓	No	95%



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## Construction 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
Homeloans	Ultra Plus Fixed IO 5 yrs	5.04	363	120.00/a	IO	Nil	0	X	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.84	363	120.00/a	P+I	Nil	0	X	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.79	363	120.00/a	IO	Nil	Unlimited	X	No	80%



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## Construction 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
<b>Beyond Bank</b>	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	100.00	0	✓	Full	95%
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	100.00	0	✓	Full	95%
<b>CUA</b>	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	Nil	Unlimited	✗	No	95%
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	Nil	0	✓	No	95%
<b>Newcastle Permanent</b>	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	Nil	0	✓	No	95%
<b>Pacific Mortgage Group</b>	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
★★★★										
<b>bcu</b>	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	25.00	0	✓	No	95%
<b>Click Loans</b>	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	Nil	Unlimited	✓	No	95%
<b>Click Loans</b>	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
<b>Heritage Bank</b>	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	250.00	0	✓	Partial	95%
<b>IMB</b>	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	323.74	395/a	Both	Nil	0	✓	No	90%
<b>ME Bank</b>	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	Nil	Unlimited	✓	Full	80%



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## Construction 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	300.00	0	X	No	95%
★★★										
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	250.00	0	X	No	90%
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	25.00	0	✓	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	Nil	Unlimited	X	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	Nil	Unlimited	X	Partial	95%
Beyond Bank	Residential Fixed 5 yrs	4.59	595	Nil	Both	100.00	0	✓	Full	95%
Catalyst Money	Fixed 5 yrs	4.74	Nil	Nil	Both	110.00	0	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	Nil	Unlimited	X	Full	95%
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	250.00	0	✓	Partial	95%



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## Construction 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	999.00	0	✓	No	80%
Illawarra CU NSW	Fixed 5 yrs	4.74	Nil	Nil	Both	110.00	0	✓	Full	95%
IMB	Residential Fixed 5 yrs 90%	4.49	768.74	6.00/m	Both	Nil	0	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	999.00	0	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	999.00	0	✓	No	95%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%
Mortgage HOUSE	Advantage Fixed 5 yrs 100-749k	4.49	895	10.00/m	Both	260.00	3	✗	Full	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	50.00	1	✗	No	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	Nil	0	✓	Full	95%



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## Construction 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs	4.64	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	300.00	0	✗	No	95%
★★										
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	250.00	0	✗	No	90%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	Nil	Unlimited	✗	Full	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	300.00	0	✗	No	95%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	Nil	Unlimited	✓	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	Nil	6	✗	Full	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	Nil	3	✗	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	Nil	Unlimited	✓	No	95%



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## Construction 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
Homeloans	Ultra Plus Fixed IO 5 yrs	5.04	363	120.00/a	IO	Nil	0	X	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.84	363	120.00/a	P+I	Nil	0	X	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.79	363	120.00/a	IO	Nil	Unlimited	X	No	80%



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## Construction 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
<b>Beyond Bank</b>	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	100.00	0	✓	Full	95%
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	100.00	0	✓	Full	95%
<b>CUA</b>	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	Nil	Unlimited	✗	No	95%
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	Nil	0	✓	No	95%
<b>Newcastle Permanent</b>	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	Nil	0	✓	No	95%
★★★★										
<b>bcu</b>	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	25.00	0	✓	No	95%
<b>Click Loans</b>	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
<b>Heritage Bank</b>	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	250.00	0	✓	Partial	95%
<b>Heritage Bank</b>	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	250.00	0	✓	Partial	95%
<b>Homeloans</b>	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	999.00	0	✓	No	80%
<b>IMB</b>	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	323.74	395/a	Both	Nil	0	✓	No	90%
<b>ME Bank</b>	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	Nil	Unlimited	✓	Full	80%





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## Construction 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Mortgage HOUSE	Advantage Fixed 5 yrs 750k+	4.49	895	10.00/m	Both	260.00	3	✗	Full	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	300.00	0	✗	No	95%
★★★										
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	250.00	0	✗	No	90%
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	25.00	0	✓	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	Nil	Unlimited	✗	Partial	95%
Beyond Bank	Residential Fixed 5 yrs	4.59	595	Nil	Both	100.00	0	✓	Full	95%
Catalyst Money	Fixed 5 yrs	4.74	Nil	Nil	Both	110.00	0	✓	Full	95%



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## Construction 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	Nil	Unlimited	✓	No	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	IO	999.00	0	✓	No	80%
Illawarra CU NSW	Fixed 5 yrs	4.74	Nil	Nil	Both	110.00	0	✓	Full	95%
IMB	Residential Fixed 5 yrs 90%	4.49	768.74	6.00/m	Both	Nil	0	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	999.00	0	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	999.00	0	✓	No	95%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	Nil	Unlimited	✓	Full	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	50.00	1	✗	No	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	Nil	0	✓	Full	95%



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## Construction 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs	4.64	425	200.00/a	Both	Nil	Unlimited	✓	No	95%
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	300.00	0	✗	No	95%
★★										
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	250.00	0	✗	No	90%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	Nil	Unlimited	✗	Full	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	300.00	0	✗	No	95%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	Nil	Unlimited	✓	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	Nil	6	✗	Full	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	Nil	3	✗	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	Nil	Unlimited	✓	No	95%



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## Construction 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
Homeloans	Ultra Plus Fixed IO 5 yrs	5.04	363	120.00/a	IO	Nil	0	X	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.84	363	120.00/a	P+I	Nil	0	X	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.79	363	120.00/a	IO	Nil	Unlimited	X	No	80%



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## Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	475.00	0	✓	Full	95%
Click Loans	The Online Home Loan 80 150-499k	3.84	440	Nil	Both	Nil	Unlimited	✓	No	80%
Click Loans	The Online Offset Home Loan 80 150-499k	3.84	363	198.00/a	Both	Nil	Unlimited	✓	Full	80%
CUA	Fresh Start Basic	3.89	795	Nil	Both	Nil	Unlimited	✗	No	80%
CUA	Fresh Start Variable	4.11	195	Nil	Both	Nil	Unlimited	✗	Full	80%
Freedom Lend	Freedom Construction	3.79	Nil	Nil	Both	300.00	6	✗	Full	90%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	Nil	Unlimited	✗	Full	100%
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	250.00	0	✓	No	95%
Homestar Finance	Homestar Standard Variable 80 50-499k	3.98	825	Nil	P+I	Nil	0	✓	Full	80%
IMB	Budget - Owner Occupied 80%	3.87	768.74	Nil	Both	Nil	Unlimited	✓	No	95%
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
iMortgage	Fusion Variable PI 80 200-499k	3.59	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%



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Construction Variable \$200,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	Nil	0	✗	Full	95%
Newcastle Permanent	Premium Plus Package Premium Variable 150-499k	3.85	Nil	375/a	Both	Nil	0	✗	Full	90%
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	250.00	0	✓	Full	90%
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	250.00	0	✓	Full	90%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	100.00	0	✓	Full	95%
QBank	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	500.00	0	✓	No	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	Nil	Unlimited	✗	No	95%
Qudos Bank	Low Cost Home Loan- OO 150-249k	4.24	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
The Rock	Essentials Special 80%	3.89	650	Nil	Both	400.00	0	✗	Full	90%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	350.00	0	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%	3.89	Nil	Nil	P+I	350.00	0	✓	Full	95%
★★★★★										
Aussie	Optimizer Plus Variable PI 100-499k	3.84	Nil	198.00/a	P+I	999.00	5	✓	Full	95%



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## Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Aussie	Optimizer Variable PI 100-499k	3.84	Nil	Nil	P+I	999.00	0	✓	No	95%
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	Nil	Unlimited	✓	No	80%
Bank Australia	Premium Package Premium 100-399k	3.94	Nil	350/a	P+I	750.00	0	✓	Full	95%
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	475.00	0	✓	Full	90%
BankVic	Base Variable	4.09	600	Nil	P+I	266.50	0	✗	No	95%
Bankwest	Complete Home Loan Mortgage Shredder 80 200-499k	3.92	150	395/a	Both	Nil	0	✓	Full	80%
Bankwest	Premium Select 20-499k 80%	4.02	150	Nil	Both	Nil	0	✓	Full	90%
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	110.00	0	✓	Full	90%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	50.00	0	✓	No	95%
CUA	Fresh Start Access	4.16	195	Nil	Both	Nil	Unlimited	✗	Full	95%
Heritage Bank	Home Advantage Variable 150-249k	3.88	100	350/a	Both	250.00	0	✓	Full	95%
Homeloans	Monipower	4.14	363	Nil	Both	Nil	0	✓	Full	95%
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	693	198.00/a	P+I	999.00	0	✓	Full	80%



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Construction Variable \$200,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Homeloans	Ultra Plus Variable PI 80 200-499k	3.74	363	120.00/a	P+I	Nil	0	✗	No	80%
Homestar Finance	Homebuild	4.33	825	Nil	P+I	1500.00	0	✓	Full	90%
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
iMortgage	Fusion Variable IO 80 200-499k	3.79	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	999.00	0	✓	No	80%
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	999.00	0	✓	Full	95%
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR 150-399k	3.89	400	395/a	Both	Nil	Unlimited	✓	Full	80%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	Nil	0	✗	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	Nil	0	✓	Full	97%
RAMS	Low Rate	4.30	870	Nil	Both	50.00	1	✗	Full	95%
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	Nil	5	✗	Full	80%
SCU	My Life Variable Rate Package 150-249k	4.07	473	350/a	Both	Nil	0	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%





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## Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	Nil	Unlimited	✓	Full	95%
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	550.00	0	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Variable 150-499k	4.05	Nil	375/a	Both	300.00	0	✗	Full	80%
The Mac	Basic Variable 150-249k	4.24	1220	Nil	Both	Nil	Unlimited	✓	No	95%
Woolworths Employees CU	Construction Loan Owner Occupied	4.21	-330	Nil	Both	Nil	Unlimited	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	999.00	0	✗	No	80%
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	999.00	0	✗	No	80%
★★★										
ANZ	Breakfree Variable 150-249k	4.75	160	395/a	Both	250.00	0	✗	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	250.00	0	✗	No	90%
Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	999.00	0	✓	No	80%
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	IO	999.00	0	✓	No	80%
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	999.00	0	✓	No	90%



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Construction Variable \$200,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	999.00	0	✓	No	90%
Aussie	Optimizer Plus Variable IO 100-749k	4.07	Nil	198.00/a	IO	999.00	5	✓	Full	80%
Aussie	Optimizer Variable IO 100-749k	4.07	Nil	Nil	IO	999.00	0	✓	No	80%
B&E Personal Banking	Topline 100-249k	4.64	650	Nil	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	Topline Turbo 100-249k	4.22	650	Nil	P+I	Nil	Unlimited	✓	Full	90%
Bank Australia	Premium	4.74	595	Nil	P+I	750.00	0	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 150-249k	4.56	700	395/a	IO	250.00	0	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 150-249k	4.52	Nil	395/a	P+I	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable P&I 150-249k	4.59	Nil	395/a	P+I	250.00	0	✓	Full	95%
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	266.50	0	✗	No	95%
BankVic	offset	4.64	600	Nil	P+I	266.50	0	✗	Full	95%
BankVic	Premium Home standard variable 50-249k	4.34	Nil	375/a	Both	266.50	0	✗	Full	95%
BankVic	standard variable	4.59	600	Nil	Both	266.50	0	✗	Full	95%



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## Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Bankwest	Regular Saver	4.95	445	Nil	Both	Nil	0	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	25.00	0	✓	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	25.00	0	✓	Full	95%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Connect Package Variable Owner Occupied	4.43	Nil	20/m	Both	Nil	Unlimited	✗	Full	95%
Bendigo Bank	Residential Variable 50-249k	4.78	Nil	10.00/m	Both	Nil	Unlimited	✗	Full	95%
Beyond Bank	Pinnacle +Plus Pkg Variable 200-299k	4.80	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Variable 50-299k	4.60	Nil	395/a	Both	100.00	0	✓	Full	95%
Big Sky Building Society	Premium Choice 100-249k	4.67	250	399.00/a	Both	750.00	0	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	250.00	4	✗	Full	95%
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	110.00	0	✓	No	90%
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	Nil	0	✗	No	95%
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	Nil	0	✗	No	95%



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## Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	Nil	0	✗	No	95%
Commonwealth Bank	Wealth Package Standard Variable 150-349k	4.72	595	395/a	Both	Nil	0	✗	Full	95%
Community First CU	Accelerator Home Loan True Value Var HI 100-249k	4.37	660	395/a	Both	50.00	0	✓	Full	95%
CUA	Basic Variable	4.68	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Variable	4.69	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Defence Bank	Essentials Variable	4.45	970.25	8.00/m	Both	950.00	0	✓	Full	95%
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	Nil	0	✓	No	95%
ECU Australia	Premium Plus Standard Variable 150.00001-k	4.52	Nil	30/m	Both	500.00	2	✗	Full	95%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	500.00	2	✗	Full	95%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	250.00	0	✗	No	80%
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	264.00	0	✗	No	95%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	250.00	0	✗	Full	95%
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	Nil	Unlimited	✓	Full	95%



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Construction Variable \$200,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	Nil	Unlimited	✓	Full	95%
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	Nil	Unlimited	✗	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	Nil	Unlimited	✗	Full	95%
Gateway Credit Union	Construction Loan	4.84	750	Nil	IO	Nil	5	✗	Full	95%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	Nil	0	✓	Full	95%
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	Nil	Unlimited	✓	No	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	693	198.00/a	IO	999.00	0	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 200-499k	3.94	363	120.00/a	IO	Nil	0	✗	No	80%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	Nil	Unlimited	✗	No	95%



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## Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Hume Bank	Interest Saver	4.45	750	Nil	Both	246.00	2	✗	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	246.00	2	✗	No	95%
Hume Bank	Property Package Variable 150-249k	4.40	Nil	375/a	Both	246.00	2	✗	Full	97%
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	246.00	2	✗	Full	97%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	Nil	0	✗	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	Nil	0	✗	Full	95%
Hunter United	Variable	4.85	350	8.00/m	P+I	Nil	0	✗	Full	95%
IMB	Introductory Variable 1 yr	3.99	768.75	10.00/m	Both	Nil	0	✓	No	95%
IMB	Platinum Package Standard Variable 80% 150-249k	4.49	323.74	395/a	Both	Nil	0	✓	Full	80%
Intech Credit Union	Classic Home Loan	4.59	1025	Nil	Both	Nil	Unlimited	✓	Full	95%
loans.com.au	Construction - Owner Occupier	4.21	520	Nil	IO	550.00	0	✓	No	90%
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	Nil	Unlimited	✓	Full	95%
Macquarie Credit Union	Home Loan Variable	4.89	464	Nil	Both	Nil	Unlimited	✓	Full	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
ME Bank	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	Nil	Unlimited	✓	Full	80%
Mortgage HOUSE	Advantage Standard Variable	4.47	595	10.00/m	Both	260.00	3	✗	Full	95%
Mortgage HOUSE	Advantage Variable 100-749k	4.47	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	Nil	0	✓	Full	95%
My Credit Union	Home Loan	4.54	610	Nil	Both	Nil	0	✓	No	95%
NAB	Choice Package Tailored Variable - IO 20-249k	4.75	600	395/a	IO	Nil	1	✗	Full	90%
NAB	Choice Package Tailored Variable - P&I 100-249k	4.65	600	395/a	P+I	Nil	1	✗	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 100-249k	4.57	Nil	Nil	IO	Nil	0	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 100-249k	4.47	Nil	Nil	Both	Nil	0	✓	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	Nil	0	✗	Partial	95%



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## Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	Nil	Unlimited	✗	No	95%
P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	250.00	0	✗	No	90%
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	300.00	0	✗	No	95%
Police Bank	Premium Variable	4.74	1045	Nil	Both	Nil	Unlimited	✓	Full	95%
QBANK	Classic Home Loan	4.39	900	Nil	Both	500.00	0	✓	No	95%
QBANK	Classic Plus Residential Variable 100-249k	4.39	Nil	25/m	Both	500.00	0	✓	Full	95%
QT Mutual Bank	Choices Mortgage Breaker 150-249k	4.52	Nil	395/a	Both	Nil	Unlimited	✗	Full	95%
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	Nil	Unlimited	✗	Full	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 125-249k	4.52	Nil	25/m	Both	Nil	Unlimited	✗	Full	95%
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	Nil	Unlimited	✓	Full	95%
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	Nil	6	✗	Full	95%
RESI Mortgage Corp	Smart Pro 80 200-499k	4.25	649	Nil	Both	253.00	0	✗	No	80%
RESI Mortgage Corp	Smart Pro Plus 80 200-499k	4.15	649	120.00/a	Both	253.00	0	✗	No	80%





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## Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
SCU	Basic Home Loan	4.49	673	Nil	P+I	Nil	0	✓	No	95%
SCU	ProPack 150-249k	4.65	673	Nil	Both	Nil	0	✓	Full	95%
SCU	Standard Variable	5.00	673	Nil	Both	Nil	0	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 50-249k	4.50	250	8.00/m	Both	Nil	0	✗	Full	95%
St.George Bank	Advantage Package Variable P&I 150-249k	4.60	Nil	395/a	P+I	250.00	0	✓	Full	95%
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	550.00	0	✓	Full	95%
Summerland CU	Premium	4.07	380	380.00/a	P+I	550.00	0	✓	No	95%
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	300.00	0	✗	No	95%
Teachers Mutual Bank	My First Home Loan	4.66	Nil	Nil	Both	250.00	0	✗	Full	98%
The Capricornian	Premium Choice Variable 50-249k	4.69	785	Nil	Both	Nil	0	✓	Full	95%
The Mac	Home Loan	4.94	1363	Nil	Both	Nil	Unlimited	✓	No	95%
The Mac	Offset Home Loan	4.94	1220	Nil	Both	Nil	Unlimited	✓	Full	95%
The Mutual	Mutual	4.38	300	Nil	Both	Nil	0	✓	Partial	90%



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## Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
The Mutual	Premium Variable	4.73	Nil	Nil	Both	Nil	0	✓	Full	95%
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	400.00	0	✗	Full	80%
UniBank	My First Home Loan	4.66	Nil	Nil	Both	250.00	0	✗	Full	98%
Westpac	Flexi First Option	4.64	150	Nil	Both	665.00	0	✗	No	95%
Westpac	Premier Advantage Rocket Repay Home Loan 150-249k	4.59	Nil	395/a	Both	300.00	0	✗	Full	95%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	-570	Nil	P+I	Nil	Unlimited	✓	Full	95%
Woolworths Employees CU	Standard Variable	4.71	-570	Nil	P+I	Nil	Unlimited	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	999.00	0	✗	No	80%
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	999.00	0	✗	No	80%
★★										
ANZ	Variable	5.25	760	5.00/m	Both	250.00	0	✗	Full	90%
Arab Bank Australia	Essentials Home Loan	5.19	250	Nil	Both	Nil	0	✗	Full	95%
Auswide Bank	Freedom Package Standard Variable 150-249k	4.70	Nil	395/a	Both	Nil	0	✗	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable IO 150-249k	4.63	700	395/a	IO	250.00	0	✓	Full	95%
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	Nil	0	✓	Full	80%
bcu	Standard Variable	4.95	600	Nil	Both	25.00	0	✓	Full	95%
Beyond Bank	Variable	5.10	595	Nil	Both	100.00	0	✓	Full	95%
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	750.00	0	✗	Full	95%
BOQ	Economy	3.89	450	10.00/m	Both	250.00	4	✗	No	80%
Catalyst Money	Variable Lite	5.05	Nil	Nil	Both	110.00	0	✓	Full	95%
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	110.00	0	✓	No	90%
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	Nil	0	✗	No	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	Nil	0	✗	Full	95%
Community First CU	True Value Var HI	5.17	600	Nil	Both	50.00	0	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Delphi Bank	Complete	5.27	770	6.00/m	Both	50.00	0	✓	No	90%
Delphi Bank	Essential	5.27	1020	8.00/m	Both	N/A	0	✓	No	90%
Heritage Bank	Variable	5.04	100	5.00/m	Both	250.00	0	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	Nil	Unlimited	✓	Full	95%
HSBC	Variable	5.23	852.5	Nil	Both	200.00	0	✓	Full	90%
Hume Bank	Variable	5.10	750	Nil	Both	246.00	2	✗	Full	97%
Hunter United	Interest Only	4.90	350	Nil	IO	Nil	0	✗	No	90%
Illawarra CU NSW	Variable Lite	5.05	Nil	Nil	Both	110.00	0	✓	Full	95%
IMB	Standard Variable 80%	5.34	768.74	Nil	Both	Nil	0	✓	Full	95%
MyState	Standard Variable	5.11	350	Nil	Both	Nil	0	✗	Full	95%
NAB	Private Tailored Pkg Tailored Variable - P&I 100-249k	4.65	600	750/a	P+I	Nil	1	✗	Full	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	Nil	1	✗	Full	90%
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	Nil	1	✗	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
<b>NAB (Exclusive to Brokers)</b>	Homeplus Variable Rate IO	5.28	850	10.00/m	IO	Nil	0	✓	Full	95%
<b>NAB (Exclusive to Brokers)</b>	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	Nil	0	✓	Full	95%
<b>Newcastle Permanent</b>	Premium Plus Package Real Options	4.95	Nil	375/a	Both	Nil	0	✗	Partial	95%
<b>Newcastle Permanent</b>	Premium Variable	5.17	Nil	Nil	Both	Nil	0	✗	Full	95%
<b>P&amp;N Bank</b>	Easypay Variable 80%	5.14	650	8.00/m	Both	250.00	0	✓	Full	95%
<b>P&amp;N Bank</b>	Easypay Variable 95%	5.14	650	8.00/m	Both	250.00	0	✓	Full	95%
<b>People's Choice Credit Union</b>	Standard Variable	5.21	950	Nil	Both	300.00	0	✗	Full	95%
<b>QBANK</b>	Standard Variable	4.89	900	Nil	Both	500.00	0	✓	No	95%
<b>RAMS</b>	Full Feature	5.20	870	Nil	Both	50.00	1	✗	Full	95%
<b>St.George Bank</b>	Advantage Package Variable IO 150-249k	4.64	700	395/a	IO	250.00	0	✓	Full	95%
<b>Summerland CU</b>	ECO Home Loan Standard	5.07	600	Nil	P+I	550.00	0	✓	No	95%
<b>Summerland CU</b>	Home Loan Plus	5.07	800	Nil	P+I	550.00	0	✓	No	95%
<b>Summerland CU</b>	Offset Home Loan Standard	5.14	800	Nil	P+I	550.00	0	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	IO	250.00	0	✗	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	Nil	0	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%
UniBank	Interest Only Variable	5.11	750	Nil	IO	250.00	0	✗	Full	95%
Westpac	Rocket Repay Home Loan	5.29	750	8.00/m	Both	300.00	0	✗	Full	95%
★										
Auswide Bank	Standard Variable	5.33	600	10.00/m	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Bank of Melbourne	Variable IO	5.26	700	10.00/m	IO	250.00	0	✓	Full	95%
Bank of Sydney	Variable	5.64	990	10.00/m	Both	475.00	0	✓	Full	95%
BankSA	Variable IO	5.33	700	10.00/m	IO	250.00	0	✓	Full	95%
BankSA	Variable P&I	5.29	700	10.00/m	P+I	250.00	0	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
BOQ	First Start 1 yr	4.46	645	10.00/m	Both	250.00	4	✗	Full	95%
BOQ	Standard Variable	5.46	450	10.00/m	Both	250.00	4	✗	Full	95%
Firstmac	Construction OO 90	4.53	520	Nil	IO	550.00	0	✓	No	90%
St.George Bank	Variable IO	5.34	700	10.00/m	IO	250.00	0	✓	Full	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	250.00	0	✓	Full	95%
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	300.00	0	✗	Full	95%
The Rock	Variable	5.61	950	5.00/m	Both	400.00	0	✗	Full	95%



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## Construction Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
AMO Group	Basic Variable	3.58	1180	120.00/a	P+I	Nil	5	✓	No	80%
AMO Group	Variable Home Loan	3.58	1180	120.00/a	Both	Nil	5	✓	No	95%
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	475.00	0	✓	Full	90%
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	475.00	0	✓	Full	95%
Click Loans	The Online Home Loan 80 150-499k	3.84	440	Nil	Both	Nil	Unlimited	✓	No	80%
Click Loans	The Online Offset Home Loan 80 150-499k	3.84	363	198.00/a	Both	Nil	Unlimited	✓	Full	80%
CUA	Fresh Start Basic	3.89	795	Nil	Both	Nil	Unlimited	✗	No	80%
Freedom Lend	Freedom Construction	3.79	Nil	Nil	Both	300.00	6	✗	Full	90%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	Nil	Unlimited	✗	Full	100%
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	Nil	Unlimited	✗	Full	95%
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	250.00	0	✓	No	95%
Heritage Bank	Home Advantage Variable 250-699k	3.84	100	350/a	Both	250.00	0	✓	Full	95%





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Construction Variable \$350,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Homestar Finance	Homestar Standard Variable 80 50-499k	3.98	825	Nil	P+I	Nil	0	✓	Full	80%
Hunter United	Platinum	3.79	Nil	8.00/m	P+I	Nil	0	✗	Full	90%
IMB	Budget - Owner Occupied 80%	3.87	768.74	Nil	Both	Nil	Unlimited	✓	No	95%
iMortgage	Fusion Variable PI 80 200-499k	3.59	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
Newcastle Permanent	Premium Plus Package Premium Variable 150-499k	3.85	Nil	375/a	Both	Nil	0	✗	Full	90%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	100.00	0	✓	Full	95%
QBANK	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	500.00	0	✓	No	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	Nil	Unlimited	✗	No	95%
Qudos Bank	Low Cost Home Loan- OO 250-499k	4.14	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Queenslanders CU	Special Variable Rate P&I 250-499k	4.03	595	Nil	P+I	Nil	6	✗	Full	90%
The Rock	Essentials Special 80%	3.89	650	Nil	Both	400.00	0	✗	Full	90%
★★★★										
Aussie	Optimizer Plus Variable PI 100-499k	3.84	Nil	198.00/a	P+I	999.00	5	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Aussie	Optimizer Variable PI 100-499k	3.84	Nil	Nil	P+I	999.00	0	✓	No	95%
Bank Australia	Premium Package Premium 100-399k	3.94	Nil	350/a	P+I	750.00	0	✓	Full	95%
Bankwest	Complete Home Loan Mortgage Shredder 80 200-499k	3.92	150	395/a	Both	Nil	0	✓	Full	80%
Bankwest	Premium Select 20-499k 80%	4.02	150	Nil	Both	Nil	0	✓	Full	90%
Catalyst Money	Variable	4.05	Nil	Nil	Both	110.00	0	✓	Full	95%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	50.00	0	✓	No	95%
CUA	Fresh Start Access	4.16	195	Nil	Both	Nil	Unlimited	✗	Full	95%
CUA	Fresh Start Variable	4.11	195	Nil	Both	Nil	Unlimited	✗	Full	80%
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	30/m	Both	500.00	2	✗	Full	95%
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	693	198.00/a	P+I	999.00	0	✓	Full	80%
Homeloans	Ultra Plus Variable PI 80 200-499k	3.74	363	120.00/a	P+I	Nil	0	✗	No	80%
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
Illawarra CU NSW	Variable	4.05	Nil	Nil	Both	110.00	0	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	999.00	0	✓	No	80%
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	999.00	0	✓	Full	95%
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR 150-399k	3.89	400	395/a	Both	Nil	Unlimited	✓	Full	80%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	Nil	0	✗	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	Nil	0	✓	Full	97%
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	Nil	0	✗	Full	95%
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	Nil	Unlimited	✗	Full	80%
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	Nil	Unlimited	✗	Full	80%
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	250.00	0	✓	Full	90%
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	250.00	0	✓	Full	90%
QT Mutual Bank	Choices Mortgage Breaker 250-499k	4.12	Nil	395/a	Both	Nil	Unlimited	✗	Full	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 250-499k	4.12	Nil	25/m	Both	Nil	Unlimited	✗	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
SCU	My Life Variable Rate Package 250-499k	3.97	473	350/a	Both	Nil	0	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	Nil	Unlimited	✓	Full	95%
Suncorp Bank	Home Package Plus Owner Occupied Variable 150-499k	4.05	Nil	375/a	Both	300.00	0	✗	Full	80%
The Mac	Basic Variable 250-499k	4.14	1220	Nil	Both	Nil	Unlimited	✓	No	95%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	350.00	0	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%	3.89	Nil	Nil	P+I	350.00	0	✓	Full	95%
Woolworths Employees CU	Construction Loan Owner Occupied	4.21	-330	Nil	Both	Nil	Unlimited	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	999.00	0	✗	No	80%
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	999.00	0	✗	No	80%
★★★										
ANZ	Breakfree Variable 250-499k	4.45	160	395/a	Both	250.00	0	✗	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	250.00	0	✗	No	90%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	999.00	0	✓	No	80%
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	IO	999.00	0	✓	No	80%
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	999.00	0	✓	No	90%
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	999.00	0	✓	No	90%
Aussie	Optimizer Plus Variable IO 100-749k	4.07	Nil	198.00/a	IO	999.00	5	✓	Full	80%
Aussie	Optimizer Variable IO 100-749k	4.07	Nil	Nil	IO	999.00	0	✓	No	80%
Auswide Bank	Freedom Package Standard Variable 250-499k	4.50	Nil	395/a	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	Nil	Unlimited	✓	No	80%
B&E Personal Banking	Topline 250k+	4.54	650	Nil	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	Topline Turbo 250k+	4.12	650	Nil	P+I	Nil	Unlimited	✓	Full	90%
Bank Australia	Premium	4.74	595	Nil	P+I	750.00	0	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 250-499k	4.41	700	395/a	IO	250.00	0	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 250-499k	4.37	Nil	395/a	P+I	250.00	0	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★ ★ ★										
BankSA	Advantage Package Variable IO 250-499k	4.41	700	395/a	IO	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable P&I 250-499k	4.37	Nil	395/a	P+I	250.00	0	✓	Full	95%
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	266.50	0	✗	No	95%
BankVic	Base Variable	4.09	600	Nil	P+I	266.50	0	✗	No	95%
BankVic	offset	4.64	600	Nil	P+I	266.50	0	✗	Full	95%
BankVic	Premium Home standard variable 250-749k	4.19	Nil	375/a	Both	266.50	0	✗	Full	95%
BankVic	standard variable	4.59	600	Nil	Both	266.50	0	✗	Full	95%
Bankwest	Regular Saver	4.95	445	Nil	Both	Nil	0	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	25.00	0	✓	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	25.00	0	✓	Full	95%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Connect Package Variable Owner Occupied 250-499k	4.23	Nil	20/m	Both	Nil	Unlimited	✗	Full	95%
Bendigo Bank	Residential Variable 250-499k	4.58	Nil	10.00/m	Both	Nil	Unlimited	✗	Full	95%



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## Construction Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Variable 300-499k	4.40	Nil	395/a	Both	100.00	0	✓	Full	95%
Big Sky Building Society	Premium Choice 250k+	4.47	250	399.00/a	Both	750.00	0	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	250.00	4	✗	Full	95%
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	110.00	0	✓	Full	90%
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	110.00	0	✓	No	90%
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	Nil	0	✗	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	Nil	0	✗	No	95%
Commonwealth Bank	Wealth Package Standard Variable 350-749k	4.62	595	395/a	Both	Nil	0	✗	Full	95%
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	50.00	0	✓	Full	95%
CUA	Basic Variable	4.68	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	Nil	Unlimited	✗	Full	95%
Defence Bank	Essentials Variable	4.45	970.25	8.00/m	Both	950.00	0	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	Nil	0	✓	No	95%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	250.00	0	✗	No	80%
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	264.00	0	✗	No	95%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	250.00	0	✗	Full	95%
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	Nil	Unlimited	✓	Full	95%
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	Nil	Unlimited	✗	Full	95%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	Nil	0	✓	Full	95%
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	Nil	Unlimited	✓	No	95%
Homeloans	Monipower	4.14	363	Nil	Both	Nil	0	✓	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	693	198.00/a	IO	999.00	0	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 200-499k	3.94	363	120.00/a	IO	Nil	0	✗	No	80%
Homestar Finance	Homebuild	4.33	825	Nil	P+I	1500.00	0	✓	Full	90%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	Nil	Unlimited	✓	Full	95%





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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	Nil	Unlimited	✗	No	95%
Hume Bank	Interest Saver	4.45	750	Nil	Both	246.00	2	✗	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	246.00	2	✗	No	95%
Hume Bank	Property Package Variable 250-499k	4.30	Nil	375/a	Both	246.00	2	✗	Full	97%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	Nil	0	✗	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	Nil	0	✗	Full	95%
IMB	Accelerator - Owner Occupied 2 yrs	3.64	768.74	Nil	Both	Nil	0	✓	Full	80%
IMB	Introductory Variable 1 yr	3.99	768.75	10.00/m	Both	Nil	0	✓	No	95%
IMB	Platinum Package Standard Variable 80% 250-499k	4.34	323.74	395/a	Both	Nil	0	✓	Full	80%
iMortgage	Fusion Variable IO 80 200-499k	3.79	363	120.00/a	IO	Nil	Unlimited	✗	No	80%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
<b>Intech Credit Union</b>	Classic Home Loan	4.59	1025	Nil	Both	Nil	Unlimited	✓	Full	95%
<b>Macquarie Credit Union</b>	First Home Buyers 3 yrs	4.39	464	Nil	P+I	Nil	Unlimited	✓	Full	95%
<b>Macquarie Credit Union</b>	Home Loan Variable	4.89	464	Nil	Both	Nil	Unlimited	✓	Full	95%
<b>ME Bank</b>	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	Nil	Unlimited	✓	Full	80%
<b>Mortgage HOUSE</b>	Advantage Standard Variable	4.47	595	10.00/m	Both	260.00	3	✗	Full	95%
<b>Mortgage HOUSE</b>	Advantage Variable 100-749k	4.47	895	10.00/m	Both	260.00	3	✗	Full	95%
<b>My Credit Union</b>	Advantage Home Loan	4.74	610	Nil	P+I	Nil	0	✓	Full	95%
<b>My Credit Union</b>	Home Loan	4.54	610	Nil	Both	Nil	0	✓	No	95%
<b>My Credit Union</b>	Ideal Home Loan	4.34	610	Nil	Both	Nil	0	✓	No	95%
<b>My Credit Union</b>	Intro Variable 1 yr	3.60	610	Nil	Both	Nil	0	✓	No	95%
<b>NAB</b>	Choice Package Tailored Variable - IO 250-749k	4.50	600	395/a	IO	Nil	1	✗	Full	90%
<b>NAB</b>	Choice Package Tailored Variable - P&I 250-499k	4.40	600	395/a	P+I	Nil	1	✗	Full	95%
<b>NAB</b>	Private Tailored Pkg Tailored Variable - P&I 250-499k	4.40	600	750/a	P+I	Nil	1	✗	Full	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
<b>NAB (Exclusive to Brokers)</b>	Homeplus Package Homeplus Variable Rate IO 250-499k	4.39	Nil	Nil	IO	Nil	0	✓	Full	95%
<b>NAB (Exclusive to Brokers)</b>	Homeplus Package Homeplus Variable Rate PI 250-499k	4.29	Nil	Nil	Both	Nil	0	✓	Full	95%
<b>Newcastle Permanent</b>	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	Nil	0	✗	Partial	95%
<b>Newcastle Permanent</b>	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	Nil	0	✗	Partial	95%
<b>Newcastle Permanent</b>	Real Deal	4.55	Nil	Nil	Both	Nil	0	✗	Partial	95%
<b>Northern Inland CU</b>	Basic Owner Occupied	4.53	830	10.00/m	P+I	Nil	Unlimited	✗	No	95%
<b>Northern Inland CU</b>	Home Loan Value Owner Occupied 350-499k	4.68	330	350.00/a	P+I	Nil	Unlimited	✗	Full	95%
<b>P&amp;N Bank</b>	Smooth Home Loan 80%	4.64	650	Nil	Both	250.00	0	✗	No	90%
<b>People's Choice Credit Union</b>	Basic Variable 80%	4.43	950	Nil	Both	300.00	0	✗	No	95%
<b>Police Bank</b>	Premium Variable	4.74	1045	Nil	Both	Nil	Unlimited	✓	Full	95%
<b>QBANK</b>	Classic Home Loan	4.39	900	Nil	Both	500.00	0	✓	No	95%
<b>QBANK</b>	Classic Plus Residential Variable 250-499k	4.24	Nil	25/m	Both	500.00	0	✓	Full	95%
<b>QT Mutual Bank</b>	Mortgage Breaker	4.92	600	Nil	Both	Nil	Unlimited	✗	Full	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	Nil	Unlimited	✓	Full	95%
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	Nil	6	✗	Full	95%
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	Nil	6	✗	Full	95%
RAMS	Low Rate	4.30	870	Nil	Both	50.00	1	✗	Full	95%
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	Nil	5	✗	Full	80%
RESI Mortgage Corp	Smart Pro 80 200-499k	4.25	649	Nil	Both	253.00	0	✗	No	80%
RESI Mortgage Corp	Smart Pro Plus 80 200-499k	4.15	649	120.00/a	Both	253.00	0	✗	No	80%
SCU	Basic Home Loan	4.49	673	Nil	P+I	Nil	0	✓	No	95%
SCU	ProPack 250k+	4.40	673	Nil	Both	Nil	0	✓	Full	95%
SCU	Standard Variable	5.00	673	Nil	Both	Nil	0	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 250-499k	4.35	250	8.00/m	Both	Nil	0	✗	Full	95%
St.George Bank	Advantage Package Variable IO 250-499k	4.39	700	395/a	IO	250.00	0	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 250-499k	4.35	Nil	395/a	P+I	250.00	0	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	550.00	0	✓	No	95%
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	550.00	0	✓	Full	95%
Summerland CU	Premium	4.07	380	380.00/a	P+I	550.00	0	✓	No	95%
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	300.00	0	✗	No	95%
Teachers Mutual Bank	My First Home Loan	4.66	Nil	Nil	Both	250.00	0	✗	Full	98%
The Capricornian	Premium Choice Variable 250-499k	4.59	785	Nil	Both	Nil	0	✓	Full	95%
The Mac	Home Loan 250k+	4.69	1363	Nil	Both	Nil	Unlimited	✓	No	95%
The Mac	Offset Home Loan	4.94	1220	Nil	Both	Nil	Unlimited	✓	Full	95%
The Mutual	Mutual	4.38	300	Nil	Both	Nil	0	✓	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	Nil	0	✓	Full	95%
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	400.00	0	✗	Full	80%
UniBank	My First Home Loan	4.66	Nil	Nil	Both	250.00	0	✗	Full	98%
Westpac	Flexi First Option	4.64	150	Nil	Both	665.00	0	✗	No	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Westpac	Premier Advantage Rocket Repay Home Loan 250-749k	4.39	Nil	395/a	Both	300.00	0	✗	Full	95%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	-570	Nil	P+I	Nil	Unlimited	✓	Full	95%
Woolworths Employees CU	Standard Variable	4.71	-570	Nil	P+I	Nil	Unlimited	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	999.00	0	✗	No	80%
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	999.00	0	✗	No	80%
★★										
ANZ	Variable	5.25	760	5.00/m	Both	250.00	0	✗	Full	90%
Arab Bank Australia	Essentials Home Loan	5.19	250	Nil	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	250.00	0	✓	Full	95%
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	Nil	0	✓	Full	80%
bcu	Standard Variable	4.95	600	Nil	Both	25.00	0	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Beyond Bank	Variable	5.10	595	Nil	Both	100.00	0	✓	Full	95%
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	750.00	0	✗	Full	95%
BOQ	Economy	3.89	450	10.00/m	Both	250.00	4	✗	No	80%
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	110.00	0	✓	No	90%
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	Nil	0	✗	No	95%
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	Nil	0	✗	No	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	Nil	0	✗	Full	95%
Community First CU	True Value Var HI	5.17	600	Nil	Both	50.00	0	✓	Full	95%
Delphi Bank	Complete	5.27	770	6.00/m	Both	50.00	0	✓	No	90%
Delphi Bank	Essential	5.27	1020	8.00/m	Both	N/A	0	✓	No	90%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	500.00	2	✗	Full	95%
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	Nil	Unlimited	✓	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	Nil	Unlimited	✗	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Gateway Credit Union	Construction Loan	4.84	750	Nil	IO	Nil	5	✗	Full	95%
Heritage Bank	Variable	5.04	100	5.00/m	Both	250.00	0	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	Nil	Unlimited	✓	Full	95%
HSBC	Variable	5.23	852.5	Nil	Both	200.00	0	✓	Full	90%
Hume Bank	Variable	5.10	750	Nil	Both	246.00	2	✗	Full	97%
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	246.00	2	✗	Full	97%
Hunter United	Interest Only	4.90	350	Nil	IO	Nil	0	✗	No	90%
Hunter United	Variable	4.85	350	8.00/m	P+I	Nil	0	✗	Full	95%
IMB	Standard Variable 80%	5.34	768.74	Nil	Both	Nil	0	✓	Full	95%
loans.com.au	Construction - Owner Occupier	4.21	520	Nil	IO	550.00	0	✓	No	90%
MyState	Standard Variable	5.11	350	Nil	Both	Nil	0	✗	Full	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	Nil	1	✗	Full	90%
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	Nil	1	✗	Full	95%





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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
<b>NAB (Exclusive to Brokers)</b>	Homeplus Variable Rate IO	5.28	850	10.00/m	IO	Nil	0	✓	Full	95%
<b>NAB (Exclusive to Brokers)</b>	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	Nil	0	✓	Full	95%
<b>Newcastle Permanent</b>	Premium Plus Package Real Options	4.95	Nil	375/a	Both	Nil	0	✗	Partial	95%
<b>Newcastle Permanent</b>	Premium Variable	5.17	Nil	Nil	Both	Nil	0	✗	Full	95%
<b>Newcastle Permanent</b>	Real Options	4.95	Nil	Nil	Both	Nil	0	✗	Partial	95%
<b>P&amp;N Bank</b>	Easypay Variable 80%	5.14	650	8.00/m	Both	250.00	0	✓	Full	95%
<b>P&amp;N Bank</b>	Easypay Variable 95%	5.14	650	8.00/m	Both	250.00	0	✓	Full	95%
<b>People's Choice Credit Union</b>	Standard Variable	5.21	950	Nil	Both	300.00	0	✗	Full	95%
<b>QBank</b>	Standard Variable	4.89	900	Nil	Both	500.00	0	✓	No	95%
<b>RAMS</b>	Full Feature	5.20	870	Nil	Both	50.00	1	✗	Full	95%
<b>Summerland CU</b>	ECO Home Loan Standard	5.07	600	Nil	P+I	550.00	0	✓	No	95%
<b>Summerland CU</b>	Home Loan Plus	5.07	800	Nil	P+I	550.00	0	✓	No	95%
<b>Summerland CU</b>	Offset Home Loan Standard	5.14	800	Nil	P+I	550.00	0	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	IO	250.00	0	✗	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	Nil	0	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%
UniBank	Interest Only Variable	5.11	750	Nil	IO	250.00	0	✗	Full	95%
Westpac	Rocket Repay Home Loan	5.29	750	8.00/m	Both	300.00	0	✗	Full	95%
★										
Auswide Bank	Standard Variable	5.33	600	10.00/m	Both	Nil	0	✗	Full	95%
Bank of Melbourne	Variable IO	5.26	700	10.00/m	IO	250.00	0	✓	Full	95%
Bank of Sydney	Variable	5.64	990	10.00/m	Both	475.00	0	✓	Full	95%
BankSA	Variable IO	5.33	700	10.00/m	IO	250.00	0	✓	Full	95%
BankSA	Variable P&I	5.29	700	10.00/m	P+I	250.00	0	✓	Full	95%
BOQ	First Start 1 yr	4.46	645	10.00/m	Both	250.00	4	✗	Full	95%



# Home Loans Star Ratings

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## Construction Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
BOQ	Standard Variable	5.46	450	10.00/m	Both	250.00	4	✗	Full	95%
Firstmac	Construction OO 90	4.53	520	Nil	IO	550.00	0	✓	No	90%
St.George Bank	Variable IO	5.34	700	10.00/m	IO	250.00	0	✓	Full	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	250.00	0	✓	Full	95%
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	300.00	0	✗	Full	95%
The Rock	Variable	5.61	950	5.00/m	Both	400.00	0	✗	Full	95%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
AMO Group	Basic Variable	3.58	1180	120.00/a	P+I	Nil	5	✓	No	80%
AMO Group	Variable Home Loan	3.58	1180	120.00/a	Both	Nil	5	✓	No	95%
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	475.00	0	✓	Full	90%
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	475.00	0	✓	Full	95%
CUA	Fresh Start Basic	3.89	795	Nil	Both	Nil	Unlimited	✗	No	80%
Freedom Lend	Freedom Construction	3.79	Nil	Nil	Both	300.00	6	✗	Full	90%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	Nil	Unlimited	✗	Full	100%
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	Nil	Unlimited	✗	Full	95%
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	250.00	0	✓	No	95%
Heritage Bank	Home Advantage Variable 250-699k	3.84	100	350/a	Both	250.00	0	✓	Full	95%
Homestar Finance	Homestar Standard Variable 80 500k+	3.66	825	Nil	P+I	Nil	0	✓	Full	80%
HSBC	Premier Variable 500-749k	3.73	Nil	35/m	Both	200.00	0	✓	Full	90%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Hunter United	Platinum	3.79	Nil	8.00/m	P+I	Nil	0	✗	Full	90%
IMB	Budget - Owner Occupied 80%	3.87	768.74	Nil	Both	Nil	Unlimited	✓	No	95%
iMortgage	Fusion Variable PI 80 500k+	3.54	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR 400-699k	3.79	400	395/a	Both	Nil	Unlimited	✓	Full	80%
Newcastle Permanent	Premium Plus Package Premium Variable 500-749k	3.85	Nil	375/a	Both	Nil	0	✗	Full	90%
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	Nil	Unlimited	✗	Full	80%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	100.00	0	✓	Full	95%
QBANK	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	500.00	0	✓	No	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	Nil	Unlimited	✗	No	95%
Qudos Bank	Low Cost Home Loan- OO 500-749k	4.14	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Queenslanders CU	Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	Nil	6	✗	Full	90%
SCU	My Life Variable Rate Package 500k+	3.87	473	350/a	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Platinum Professional Home Loan	3.98	425	200.00/a	Both	Nil	Unlimited	✓	Full	95%



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Construction Variable \$500,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Aussie	Optimizer Plus Variable PI 500-749k	3.84	Nil	198.00/a	P+I	999.00	5	✓	Full	95%
Aussie	Optimizer Variable PI 500-749k	3.84	Nil	Nil	P+I	999.00	0	✓	No	95%
Bank Australia	Premium Package Premium 400-699k	3.84	Nil	350/a	P+I	750.00	0	✓	Full	95%
Bankwest	Complete Home Loan Mortgage Shredder 80 500-749k	3.92	150	395/a	Both	Nil	0	✓	Full	80%
Bankwest	Premium Select 500-749k 80%	4.02	150	Nil	Both	Nil	0	✓	Full	90%
Bendigo Bank	Connect Package Variable Owner Occupied 500k+	4.13	Nil	20/m	Both	Nil	Unlimited	✗	Full	95%
Catalyst Money	Variable	4.05	Nil	Nil	Both	110.00	0	✓	Full	95%
Click Loans	The Online Home Loan 80 500-749k	3.84	440	Nil	Both	Nil	Unlimited	✓	No	80%
Click Loans	The Online Offset Home Loan 80 500-749k	3.84	363	198.00/a	Both	Nil	Unlimited	✓	Full	80%
CUA	Fresh Start Access	4.16	195	Nil	Both	Nil	Unlimited	✗	Full	95%
CUA	Fresh Start Variable	4.11	195	Nil	Both	Nil	Unlimited	✗	Full	80%
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	30/m	Both	500.00	2	✗	Full	95%
Homeloans	Optima Variable - Owner Occ PI 80 500-749k	3.83	693	198.00/a	P+I	999.00	0	✓	Full	80%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Homeloans	Ultra Plus Variable PI 80 500k+	3.69	363	120.00/a	P+I	Nil	0	✗	No	80%
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
Illawarra CU NSW	Variable	4.05	Nil	Nil	Both	110.00	0	✓	Full	95%
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
iMortgage	Fusion Variable IO 80 500k+	3.74	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	999.00	0	✓	Full	95%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	Nil	0	✗	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	Nil	0	✓	Full	97%
My Credit Union	Platinum	3.89	610	375.00/a	Both	Nil	0	✓	Full	95%
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	Nil	0	✗	Full	95%
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	Nil	Unlimited	✗	Full	80%
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	250.00	0	✓	Full	90%
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	250.00	0	✓	Full	90%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
QT Mutual Bank	Choices Mortgage Breaker 500k+	4.02	Nil	395/a	Both	Nil	Unlimited	✗	Full	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+	4.02	Nil	25/m	Both	Nil	Unlimited	✗	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	Nil	Unlimited	✓	Full	95%
Suncorp Bank	Home Package Plus Owner Occupied Variable 500-749k	4.05	Nil	375/a	Both	300.00	0	✗	Full	80%
The Mac	Basic Variable 500k+	4.04	1220	Nil	Both	Nil	Unlimited	✓	No	95%
The Rock	Essentials Special 80%	3.89	650	Nil	Both	400.00	0	✗	Full	90%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	350.00	0	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%	3.89	Nil	Nil	P+I	350.00	0	✓	Full	95%
Woolworths Employees CU	Construction Loan Owner Occupied	4.21	-330	Nil	Both	Nil	Unlimited	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	999.00	0	✗	No	80%
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	999.00	0	✗	No	80%
★★★										
ANZ	Breakfree Variable 500k+	4.35	160	395/a	Both	250.00	0	✗	Full	90%





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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
ANZ	Simplicity Plus	4.55	160	Nil	Both	250.00	0	✗	No	90%
Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	999.00	0	✓	No	80%
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	IO	999.00	0	✓	No	80%
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	999.00	0	✓	No	90%
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	999.00	0	✓	No	90%
Aussie	Optimizer Plus Variable IO 100-749k	4.07	Nil	198.00/a	IO	999.00	5	✓	Full	80%
Aussie	Optimizer Variable IO 100-749k	4.07	Nil	Nil	IO	999.00	0	✓	No	80%
Auswide Bank	Freedom Package Standard Variable 500k+	4.45	Nil	395/a	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	Nil	Unlimited	✓	No	80%
B&E Personal Banking	Topline 250k+	4.54	650	Nil	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	Topline Turbo 250k+	4.12	650	Nil	P+I	Nil	Unlimited	✓	Full	90%
Bank Australia	Premium	4.74	595	Nil	P+I	750.00	0	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 500-999k	4.36	700	395/a	IO	250.00	0	✓	Full	95%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Bank of Melbourne	Advantage Package Variable P&I 500-999k	4.32	Nil	395/a	P+I	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable IO 500k+	4.36	700	395/a	IO	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable P&I 500k+	4.32	Nil	395/a	P+I	250.00	0	✓	Full	95%
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	266.50	0	✗	No	95%
BankVic	Base Variable	4.09	600	Nil	P+I	266.50	0	✗	No	95%
BankVic	offset	4.64	600	Nil	P+I	266.50	0	✗	Full	95%
BankVic	Premium Home standard variable 250-749k	4.19	Nil	375/a	Both	266.50	0	✗	Full	95%
BankVic	standard variable	4.59	600	Nil	Both	266.50	0	✗	Full	95%
Bankwest	Regular Saver	4.95	445	Nil	Both	Nil	0	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	25.00	0	✓	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	25.00	0	✓	Full	95%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Residential Variable 500k+	4.48	Nil	10.00/m	Both	Nil	Unlimited	✗	Full	95%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Variable 500k+	4.30	Nil	395/a	Both	100.00	0	✓	Full	95%
Big Sky Building Society	Premium Choice 250k+	4.47	250	399.00/a	Both	750.00	0	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	250.00	4	✗	Full	95%
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	110.00	0	✓	Full	90%
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	110.00	0	✓	No	90%
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	Nil	0	✗	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	Nil	0	✗	No	95%
Commonwealth Bank	Wealth Package Standard Variable 350-749k	4.62	595	395/a	Both	Nil	0	✗	Full	95%
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	50.00	0	✓	Full	95%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	50.00	0	✓	No	95%
CUA	Basic Variable	4.68	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	Nil	Unlimited	✗	Full	95%



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Construction Variable \$500,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Defence Bank	Essentials Variable	4.45	970.25	8.00/m	Both	950.00	0	✓	Full	95%
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	Nil	0	✓	No	95%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	250.00	0	✗	No	80%
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	264.00	0	✗	No	95%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	250.00	0	✗	Full	95%
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	Nil	Unlimited	✓	Full	95%
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	Nil	Unlimited	✗	Full	95%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	Nil	0	✓	Full	95%
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	Nil	Unlimited	✓	No	95%
Homeloans	Monipower	4.14	363	Nil	Both	Nil	0	✓	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	693	198.00/a	IO	999.00	0	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 500k+	3.89	363	120.00/a	IO	Nil	0	✗	No	80%
Homestar Finance	Homebuild	4.33	825	Nil	P+I	1500.00	0	✓	Full	90%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	Nil	Unlimited	✗	No	95%
Hume Bank	Interest Saver	4.45	750	Nil	Both	246.00	2	✗	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	246.00	2	✗	No	95%
Hume Bank	Property Package Variable 500k+	4.20	Nil	375/a	Both	246.00	2	✗	Full	97%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	Nil	0	✗	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	Nil	0	✗	Full	95%
IMB	Accelerator - Owner Occupied 2 yrs	3.64	768.74	Nil	Both	Nil	0	✓	Full	80%
IMB	Introductory Variable 1 yr	3.99	768.75	10.00/m	Both	Nil	0	✓	No	95%
IMB	Platinum Package Standard Variable 80% 500k+	4.34	323.74	395/a	Both	Nil	0	✓	Full	80%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
<b>Intech Credit Union</b>	Classic Home Loan	4.59	1025	Nil	Both	Nil	Unlimited	✓	Full	95%
<b>Macquarie Bank</b>	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	999.00	0	✓	No	80%
<b>Macquarie Credit Union</b>	First Home Buyers 3 yrs	4.39	464	Nil	P+I	Nil	Unlimited	✓	Full	95%
<b>Macquarie Credit Union</b>	Home Loan Variable	4.89	464	Nil	Both	Nil	Unlimited	✓	Full	95%
<b>ME Bank</b>	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	Nil	Unlimited	✓	Full	80%
<b>Mortgage HOUSE</b>	Advantage Standard Variable	4.47	595	10.00/m	Both	260.00	3	✗	Full	95%
<b>Mortgage HOUSE</b>	Advantage Variable 100-749k	4.47	895	10.00/m	Both	260.00	3	✗	Full	95%
<b>My Credit Union</b>	Advantage Home Loan	4.74	610	Nil	P+I	Nil	0	✓	Full	95%
<b>My Credit Union</b>	Home Loan	4.54	610	Nil	Both	Nil	0	✓	No	95%
<b>My Credit Union</b>	Ideal Home Loan	4.34	610	Nil	Both	Nil	0	✓	No	95%
<b>My Credit Union</b>	Intro Variable 1 yr	3.60	610	Nil	Both	Nil	0	✓	No	95%
<b>NAB</b>	Choice Package Tailored Variable - IO 250-749k	4.50	600	395/a	IO	Nil	1	✗	Full	90%
<b>NAB</b>	Choice Package Tailored Variable - P&I 500-749k	4.40	600	395/a	P+I	Nil	1	✗	Full	95%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
NAB	Private Tailored Pkg Tailored Variable - P&I 500-749k	4.40	600	750/a	P+I	Nil	1	✗	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 500-749k	4.39	Nil	Nil	IO	Nil	0	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 500-749k	4.29	Nil	Nil	Both	Nil	0	✓	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	Nil	0	✗	Partial	95%
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	Nil	Unlimited	✗	No	95%
Northern Inland CU	Home Loan Value Owner Occupied 500-749k	4.53	330	350.00/a	P+I	Nil	Unlimited	✗	Full	95%
P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	250.00	0	✗	No	90%
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	300.00	0	✗	No	95%
Police Bank	Premium Variable	4.74	1045	Nil	Both	Nil	Unlimited	✓	Full	95%
QBANK	Classic Home Loan	4.39	900	Nil	Both	500.00	0	✓	No	95%
QBANK	Classic Plus Residential Variable 500k+	3.99	Nil	25/m	Both	500.00	0	✓	Full	95%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	Nil	Unlimited	✗	Full	95%
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	Nil	Unlimited	✓	Full	95%
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	Nil	6	✗	Full	95%
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	Nil	6	✗	Full	95%
RAMS	Low Rate	4.30	870	Nil	Both	50.00	1	✗	Full	95%
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	Nil	5	✗	Full	80%
RESI Mortgage Corp	Smart Pro 80 500k+	4.20	649	Nil	Both	253.00	0	✗	No	80%
RESI Mortgage Corp	Smart Pro Plus 80 500k+	4.10	649	120.00/a	Both	253.00	0	✗	No	80%
SCU	Basic Home Loan	4.49	673	Nil	P+I	Nil	0	✓	No	95%
SCU	ProPack 250k+	4.40	673	Nil	Both	Nil	0	✓	Full	95%
SCU	Standard Variable	5.00	673	Nil	Both	Nil	0	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 500k+	4.25	250	8.00/m	Both	Nil	0	✗	Full	95%





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Construction Variable \$500,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
St.George Bank	Advantage Package Variable IO 500k+	4.34	700	395/a	IO	250.00	0	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 500k+	4.30	Nil	395/a	P+I	250.00	0	✓	Full	95%
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	550.00	0	✓	No	95%
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	550.00	0	✓	Full	95%
Summerland CU	Premium	4.07	380	380.00/a	P+I	550.00	0	✓	No	95%
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	300.00	0	✗	No	95%
Teachers Mutual Bank	My First Home Loan	4.66	Nil	Nil	Both	250.00	0	✗	Full	98%
The Capricornian	Premium Choice Variable 500k+	4.49	785	Nil	Both	Nil	0	✓	Full	95%
The Mac	Home Loan 250k+	4.69	1363	Nil	Both	Nil	Unlimited	✓	No	95%
The Mac	Offset Home Loan	4.94	1220	Nil	Both	Nil	Unlimited	✓	Full	95%
The Mutual	Mutual	4.38	300	Nil	Both	Nil	0	✓	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	Nil	0	✓	Full	95%
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	400.00	0	✗	Full	80%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
UniBank	My First Home Loan	4.66	Nil	Nil	Both	250.00	0	✗	Full	98%
Westpac	Flexi First Option	4.64	150	Nil	Both	665.00	0	✗	No	95%
Westpac	Premier Advantage Rocket Repay Home Loan 250-749k	4.39	Nil	395/a	Both	300.00	0	✗	Full	95%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	-570	Nil	P+I	Nil	Unlimited	✓	Full	95%
Woolworths Employees CU	Standard Variable	4.71	-570	Nil	P+I	Nil	Unlimited	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	999.00	0	✗	No	80%
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	999.00	0	✗	No	80%
★★										
ANZ	Variable	5.25	760	5.00/m	Both	250.00	0	✗	Full	90%
Arab Bank Australia	Essentials Home Loan	5.19	250	Nil	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	250.00	0	✓	Full	95%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	Nil	0	✓	Full	80%
bcu	Standard Variable	4.95	600	Nil	Both	25.00	0	✓	Full	95%
Beyond Bank	Variable	5.10	595	Nil	Both	100.00	0	✓	Full	95%
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	750.00	0	✗	Full	95%
BOQ	Economy	3.89	450	10.00/m	Both	250.00	4	✗	No	80%
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	110.00	0	✓	No	90%
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	Nil	0	✗	No	95%
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	Nil	0	✗	No	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	Nil	0	✗	Full	95%
Community First CU	True Value Var HI	5.17	600	Nil	Both	50.00	0	✓	Full	95%
Delphi Bank	Complete	5.27	770	6.00/m	Both	50.00	0	✓	No	90%
Delphi Bank	Essential	5.27	1020	8.00/m	Both	N/A	0	✓	No	90%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	500.00	2	✗	Full	95%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	Nil	Unlimited	✓	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	Nil	Unlimited	✗	Full	95%
Gateway Credit Union	Construction Loan	4.84	750	Nil	IO	Nil	5	✗	Full	95%
Heritage Bank	Variable	5.04	100	5.00/m	Both	250.00	0	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	Nil	Unlimited	✓	Full	95%
HSBC	Variable	5.23	852.5	Nil	Both	200.00	0	✓	Full	90%
Hume Bank	Variable	5.10	750	Nil	Both	246.00	2	✗	Full	97%
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	246.00	2	✗	Full	97%
Hunter United	Interest Only	4.90	350	Nil	IO	Nil	0	✗	No	90%
Hunter United	Variable	4.85	350	8.00/m	P+I	Nil	0	✗	Full	95%
IMB	Standard Variable 80%	5.34	768.74	Nil	Both	Nil	0	✓	Full	95%
loans.com.au	Construction - Owner Occupier	4.21	520	Nil	IO	550.00	0	✓	No	90%
MyState	Standard Variable	5.11	350	Nil	Both	Nil	0	✗	Full	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	Nil	1	✗	Full	90%
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	Nil	1	✗	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate IO	5.28	850	10.00/m	IO	Nil	0	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	Nil	0	✓	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	375/a	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	Nil	0	✗	Full	95%
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	Nil	0	✗	Partial	95%
P&N Bank	Easypay Variable 80%	5.14	650	8.00/m	Both	250.00	0	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	650	8.00/m	Both	250.00	0	✓	Full	95%
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	300.00	0	✗	Full	95%
QBANK	Standard Variable	4.89	900	Nil	Both	500.00	0	✓	No	95%
RAMS	Full Feature	5.20	870	Nil	Both	50.00	1	✗	Full	95%
Summerland CU	ECO Home Loan Standard	5.07	600	Nil	P+I	550.00	0	✓	No	95%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Summerland CU	Home Loan Plus	5.07	800	Nil	P+I	550.00	0	✓	No	95%
Summerland CU	Offset Home Loan Standard	5.14	800	Nil	P+I	550.00	0	✓	Full	95%
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	IO	250.00	0	✗	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	Nil	0	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%
UniBank	Interest Only Variable	5.11	750	Nil	IO	250.00	0	✗	Full	95%
Westpac	Rocket Repay Home Loan	5.29	750	8.00/m	Both	300.00	0	✗	Full	95%
★										
Auswide Bank	Standard Variable	5.33	600	10.00/m	Both	Nil	0	✗	Full	95%
Bank of Melbourne	Variable IO	5.26	700	10.00/m	IO	250.00	0	✓	Full	95%
Bank of Sydney	Variable	5.64	990	10.00/m	Both	475.00	0	✓	Full	95%
BankSA	Variable IO	5.33	700	10.00/m	IO	250.00	0	✓	Full	95%



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## Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
BankSA	Variable P&I	5.29	700	10.00/m	P+I	250.00	0	✓	Full	95%
BOQ	First Start 1 yr	4.46	645	10.00/m	Both	250.00	4	✗	Full	95%
BOQ	Standard Variable	5.46	450	10.00/m	Both	250.00	4	✗	Full	95%
Firstmac	Construction OO 90	4.53	520	Nil	IO	550.00	0	✓	No	90%
St.George Bank	Variable IO	5.34	700	10.00/m	IO	250.00	0	✓	Full	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	250.00	0	✓	Full	95%
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	300.00	0	✗	Full	95%
The Rock	Variable	5.61	950	5.00/m	Both	400.00	0	✗	Full	95%



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## Construction Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
AMO Group	Basic Variable	3.58	1180	120.00/a	P+I	Nil	5	✓	No	80%
AMO Group	Variable Home Loan	3.58	1180	120.00/a	Both	Nil	5	✓	No	95%
Bank Australia	Premium Package Premium 700k+	3.74	Nil	350/a	P+I	750.00	0	✓	Full	95%
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	475.00	0	✓	Full	90%
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	475.00	0	✓	Full	95%
CUA	Fresh Start Basic	3.89	795	Nil	Both	Nil	Unlimited	✗	No	80%
Freedom Lend	Freedom Construction	3.79	Nil	Nil	Both	300.00	6	✗	Full	90%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	Nil	Unlimited	✗	Full	100%
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	Nil	Unlimited	✗	Full	95%
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	250.00	0	✓	No	95%
Heritage Bank	Home Advantage Variable 700k+	3.79	100	350/a	Both	250.00	0	✓	Full	95%
Homestar Finance	Homestar Standard Variable 80 500k+	3.66	825	Nil	P+I	Nil	0	✓	Full	80%
HSBC	Premier Variable 750-1m	3.73	Nil	35/m	Both	200.00	0	✓	Full	90%





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## Construction Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Hunter United	Platinum	3.79	Nil	8.00/m	P+I	Nil	0	✗	Full	90%
IMB	Budget - Owner Occupied 80%	3.87	768.74	Nil	Both	Nil	Unlimited	✓	No	95%
iMortgage	Fusion Variable PI 80 500k+	3.54	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR 700k+	3.69	400	395/a	Both	Nil	Unlimited	✓	Full	80%
Newcastle Permanent	Premium Plus Package Premium Variable 750-899k	3.85	Nil	375/a	Both	Nil	0	✗	Full	90%
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	Nil	Unlimited	✗	Full	80%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	100.00	0	✓	Full	95%
QBANK	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	500.00	0	✓	No	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	Nil	Unlimited	✗	No	95%
Qudos Bank	Low Cost Home Loan- OO 750-999k	4.09	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Queenslanders CU	Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	Nil	6	✗	Full	90%
SCU	My Life Variable Rate Package 500k+	3.87	473	350/a	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Platinum Professional Home Loan	3.98	425	200.00/a	Both	Nil	Unlimited	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Aussie	Optimizer Plus Variable PI 750k+	3.79	Nil	198.00/a	P+I	999.00	5	✓	Full	95%
Aussie	Optimizer Variable PI 750k+	3.79	Nil	Nil	P+I	999.00	0	✓	No	95%
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	750.00	0	✓	No	80%
BankVic	Premium Home standard variable 750k+	4.09	Nil	375/a	Both	266.50	0	✗	Full	95%
Bankwest	Complete Home Loan Mortgage Shredder 80 750-999k	3.92	150	395/a	Both	Nil	0	✓	Full	80%
Bankwest	Premium Select 750-999k 80%	4.02	150	Nil	Both	Nil	0	✓	Full	90%
Bendigo Bank	Connect Package Variable Owner Occupied 500k+	4.13	Nil	20/m	Both	Nil	Unlimited	✗	Full	95%
Catalyst Money	Variable	4.05	Nil	Nil	Both	110.00	0	✓	Full	95%
Click Loans	The Online Home Loan 80 750-1m	3.84	440	Nil	Both	Nil	Unlimited	✓	No	80%
Click Loans	The Online Offset Home Loan 80 750-1m	3.99	363	198.00/a	Both	Nil	Unlimited	✓	Full	80%
CUA	Fresh Start Access	4.16	195	Nil	Both	Nil	Unlimited	✗	Full	95%
CUA	Fresh Start Variable	4.11	195	Nil	Both	Nil	Unlimited	✗	Full	80%
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	30/m	Both	500.00	2	✗	Full	95%



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## Construction Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Homeloans	Optima Variable - Owner Occ PI 80 750k+	3.78	693	198.00/a	P+I	999.00	0	✓	Full	80%
Homeloans	Ultra Plus Variable PI 80 500k+	3.69	363	120.00/a	P+I	Nil	0	✗	No	80%
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
Hume Bank	Property Package Variable 500k+	4.20	Nil	375/a	Both	246.00	2	✗	Full	97%
Illawarra CU NSW	Variable	4.05	Nil	Nil	Both	110.00	0	✓	Full	95%
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
iMortgage	Fusion Variable IO 80 500k+	3.74	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Offset Variable Owner Occupied PI 750-k 80%	3.84	Nil	199.00/s	P+I	999.00	0	✓	Full	95%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	Nil	0	✗	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	Nil	0	✓	Full	97%
My Credit Union	Platinum	3.89	610	375.00/a	Both	Nil	0	✓	Full	95%
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	Nil	0	✗	Full	95%
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	Nil	Unlimited	✗	Full	80%



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## Construction Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	250.00	0	✓	Full	90%
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	250.00	0	✓	Full	90%
QT Mutual Bank	Choices Mortgage Breaker 500k+	4.02	Nil	395/a	Both	Nil	Unlimited	✗	Full	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+	4.02	Nil	25/m	Both	Nil	Unlimited	✗	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	Nil	Unlimited	✓	Full	95%
Suncorp Bank	Home Package Plus Owner Occupied Variable 750k+	4.05	Nil	375/a	Both	300.00	0	✗	Full	80%
The Mac	Basic Variable 500k+	4.04	1220	Nil	Both	Nil	Unlimited	✓	No	95%
The Rock	Essentials Special 80%	3.89	650	Nil	Both	400.00	0	✗	Full	90%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	350.00	0	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%	3.89	Nil	Nil	P+I	350.00	0	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable PI 0-80 750-1m	3.81	363	Nil	P+I	999.00	0	✗	No	80%
Yellow Brick Road	Empower Variable PI 0-80 750-1m	3.81	363	Nil	P+I	999.00	0	✗	No	80%
★★★										



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
ANZ	Breakfree Variable 500k+	4.35	160	395/a	Both	250.00	0	✗	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	250.00	0	✗	No	90%
Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	999.00	0	✓	No	80%
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	IO	999.00	0	✓	No	80%
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	999.00	0	✓	No	90%
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	999.00	0	✓	No	90%
Aussie	Optimizer Plus Variable IO 750k+	4.02	Nil	198.00/a	IO	999.00	5	✓	Full	80%
Aussie	Optimizer Variable IO 750k+	4.02	Nil	Nil	IO	999.00	0	✓	No	80%
Auswide Bank	Freedom Package Standard Variable 500k+	4.45	Nil	395/a	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	Nil	Unlimited	✓	No	80%
B&E Personal Banking	Topline 250k+	4.54	650	Nil	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	Topline Turbo 250k+	4.12	650	Nil	P+I	Nil	Unlimited	✓	Full	90%
Bank Australia	Premium	4.74	595	Nil	P+I	750.00	0	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Bank of Melbourne	Advantage Package Variable IO 500-999k	4.36	700	395/a	IO	250.00	0	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 500-999k	4.32	Nil	395/a	P+I	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable IO 500k+	4.36	700	395/a	IO	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable P&I 500k+	4.32	Nil	395/a	P+I	250.00	0	✓	Full	95%
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	266.50	0	✗	No	95%
BankVic	Base Variable	4.09	600	Nil	P+I	266.50	0	✗	No	95%
BankVic	offset	4.64	600	Nil	P+I	266.50	0	✗	Full	95%
BankVic	standard variable	4.59	600	Nil	Both	266.50	0	✗	Full	95%
Bankwest	Regular Saver	4.95	445	Nil	Both	Nil	0	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	25.00	0	✓	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	25.00	0	✓	Full	95%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Residential Variable 500k+	4.48	Nil	10.00/m	Both	Nil	Unlimited	✗	Full	95%



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★★★										
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Variable 500k+	4.30	Nil	395/a	Both	100.00	0	✓	Full	95%
Big Sky Building Society	Premium Choice 250k+	4.47	250	399.00/a	Both	750.00	0	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	250.00	4	✗	Full	95%
Coastline Credit Union	Intro Rate Option 6 mths	3.14	805	8.00/m	P+I	110.00	0	✓	No	90%
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	110.00	0	✓	Full	90%
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	110.00	0	✓	No	90%
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	Nil	0	✗	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	Nil	0	✗	No	95%
Commonwealth Bank	Wealth Package Standard Variable 750k+	4.52	595	395/a	Both	Nil	0	✗	Full	95%
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	50.00	0	✓	Full	95%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	50.00	0	✓	No	95%
CUA	Basic Variable	4.68	795	Nil	Both	Nil	Unlimited	✗	No	95%



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★★★										
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	Nil	Unlimited	✗	Full	95%
Defence Bank	Essentials Variable	4.45	970.25	8.00/m	Both	950.00	0	✓	Full	95%
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	Nil	0	✓	No	95%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	250.00	0	✗	No	80%
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	264.00	0	✗	No	95%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	250.00	0	✗	Full	95%
First Option Credit Union	Packaged Home Loan Standard Variable 600k+	4.15	657	375/a	Both	Nil	Unlimited	✓	Full	95%
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	Nil	Unlimited	✗	Full	95%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	Nil	0	✓	Full	95%
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	Nil	Unlimited	✓	No	95%
Homeloans	Monipower	4.14	363	Nil	Both	Nil	0	✓	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 750k+	4.01	693	198.00/a	IO	999.00	0	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 500k+	3.89	363	120.00/a	IO	Nil	0	✗	No	80%





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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Homestar Finance	Homebuild	4.33	825	Nil	P+I	1500.00	0	✓	Full	90%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	Nil	Unlimited	✗	No	95%
Hume Bank	Interest Saver	4.45	750	Nil	Both	246.00	2	✗	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	246.00	2	✗	No	95%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	Nil	0	✗	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	Nil	0	✗	Full	95%
IMB	Accelerator - Owner Occupied 2 yrs	3.64	768.74	Nil	Both	Nil	0	✓	Full	80%
IMB	Introductory Variable 1 yr	3.99	768.75	10.00/m	Both	Nil	0	✓	No	95%
IMB	Platinum Package Standard Variable 80% 500k+	4.34	323.74	395/a	Both	Nil	0	✓	Full	80%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
<b>Intech Credit Union</b>	Classic Home Loan	4.59	1025	Nil	Both	Nil	Unlimited	✓	Full	95%
<b>Macquarie Bank</b>	Basic Variable Owner Occupied PI 80 750-k	3.84	Nil	Nil	P+I	999.00	0	✓	No	80%
<b>Macquarie Credit Union</b>	First Home Buyers 3 yrs	4.39	464	Nil	P+I	Nil	Unlimited	✓	Full	95%
<b>Macquarie Credit Union</b>	Home Loan Variable	4.89	464	Nil	Both	Nil	Unlimited	✓	Full	95%
<b>ME Bank</b>	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	Nil	Unlimited	✓	Full	80%
<b>Mortgage HOUSE</b>	Advantage Standard Variable	4.47	595	10.00/m	Both	260.00	3	✗	Full	95%
<b>Mortgage HOUSE</b>	Advantage Variable 750k+	4.47	895	10.00/m	Both	260.00	3	✗	Full	95%
<b>My Credit Union</b>	Advantage Home Loan	4.74	610	Nil	P+I	Nil	0	✓	Full	95%
<b>My Credit Union</b>	Home Loan	4.54	610	Nil	Both	Nil	0	✓	No	95%
<b>My Credit Union</b>	Ideal Home Loan	4.34	610	Nil	Both	Nil	0	✓	No	95%
<b>My Credit Union</b>	Intro Variable 1 yr	3.60	610	Nil	Both	Nil	0	✓	No	95%
<b>NAB</b>	Choice Package Tailored Variable - IO 750k+	4.45	600	395/a	IO	Nil	1	✗	Full	90%
<b>NAB</b>	Choice Package Tailored Variable - P&I 750k+	4.35	600	395/a	P+I	Nil	1	✗	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
NAB	Private Tailored Pkg Tailored Variable - P&I 750k+	4.35	600	750/a	P+I	Nil	1	✗	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 750k+	4.36	Nil	Nil	IO	Nil	0	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 750k+	4.26	Nil	Nil	Both	Nil	0	✓	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	Nil	0	✗	Partial	95%
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	Nil	Unlimited	✗	No	95%
Northern Inland CU	Home Loan Value Owner Occupied 750k+	4.38	330	350.00/a	P+I	Nil	Unlimited	✗	Full	95%
P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	250.00	0	✗	No	90%
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	300.00	0	✗	No	95%
Police Bank	Premium Variable	4.74	1045	Nil	Both	Nil	Unlimited	✓	Full	95%
QBANK	Classic Home Loan	4.39	900	Nil	Both	500.00	0	✓	No	95%
QBANK	Classic Plus Residential Variable 500k+	3.99	Nil	25/m	Both	500.00	0	✓	Full	95%



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★★★										
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	Nil	Unlimited	✗	Full	95%
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	Nil	Unlimited	✓	Full	95%
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	Nil	6	✗	Full	95%
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	Nil	6	✗	Full	95%
RAMS	Low Rate	4.30	870	Nil	Both	50.00	1	✗	Full	95%
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	Nil	5	✗	Full	80%
RESI Mortgage Corp	Smart Pro 80 500k+	4.20	649	Nil	Both	253.00	0	✗	No	80%
RESI Mortgage Corp	Smart Pro Plus 80 500k+	4.10	649	120.00/a	Both	253.00	0	✗	No	80%
SCU	Basic Home Loan	4.49	673	Nil	P+I	Nil	0	✓	No	95%
SCU	ProPack 250k+	4.40	673	Nil	Both	Nil	0	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 500k+	4.25	250	8.00/m	Both	Nil	0	✗	Full	95%
St.George Bank	Advantage Package Variable IO 500k+	4.34	700	395/a	IO	250.00	0	✓	Full	95%



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★★★										
St.George Bank	Advantage Package Variable P&I 500k+	4.30	Nil	395/a	P+I	250.00	0	✓	Full	95%
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	550.00	0	✓	No	95%
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	550.00	0	✓	Full	95%
Summerland CU	Premium	4.07	380	380.00/a	P+I	550.00	0	✓	No	95%
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	300.00	0	✗	No	95%
Teachers Mutual Bank	My First Home Loan	4.66	Nil	Nil	Both	250.00	0	✗	Full	98%
The Capricornian	Premium Choice Variable 500k+	4.49	785	Nil	Both	Nil	0	✓	Full	95%
The Mac	Home Loan 250k+	4.69	1363	Nil	Both	Nil	Unlimited	✓	No	95%
The Mac	Offset Home Loan	4.94	1220	Nil	Both	Nil	Unlimited	✓	Full	95%
The Mutual	Mutual	4.38	300	Nil	Both	Nil	0	✓	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	Nil	0	✓	Full	95%
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	400.00	0	✗	Full	80%
UniBank	My First Home Loan	4.66	Nil	Nil	Both	250.00	0	✗	Full	98%



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★★★										
Westpac	Flexi First Option	4.64	150	Nil	Both	665.00	0	✗	No	95%
Westpac	Premier Advantage Rocket Repay Home Loan 750k+	4.29	Nil	395/a	Both	300.00	0	✗	Full	95%
Woolworths Employees CU	Construction Loan Owner Occupied	4.21	-330	Nil	Both	Nil	Unlimited	✓	Full	95%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	-570	Nil	P+I	Nil	Unlimited	✓	Full	95%
Woolworths Employees CU	Standard Variable	4.71	-570	Nil	P+I	Nil	Unlimited	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable IO 750k+	4.04	363	Nil	IO	999.00	0	✗	No	80%
Yellow Brick Road	Empower Variable IO 750k+	4.04	363	Nil	IO	999.00	0	✗	No	80%
★★										
ANZ	Variable	5.25	760	5.00/m	Both	250.00	0	✗	Full	90%
Arab Bank Australia	Essentials Home Loan	5.19	250	Nil	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	250.00	0	✓	Full	95%



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★★										
bcu	Standard Variable	4.95	600	Nil	Both	25.00	0	✓	Full	95%
Beyond Bank	Variable	5.10	595	Nil	Both	100.00	0	✓	Full	95%
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	750.00	0	✗	Full	95%
BOQ	Economy	3.89	450	10.00/m	Both	250.00	4	✗	No	80%
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	110.00	0	✓	No	90%
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	Nil	0	✗	No	95%
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	Nil	0	✗	No	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	Nil	0	✗	Full	95%
Community First CU	True Value Var HI	5.17	600	Nil	Both	50.00	0	✓	Full	95%
Delphi Bank	Complete	5.27	770	6.00/m	Both	50.00	0	✓	No	90%
Delphi Bank	Essential	5.27	1020	8.00/m	Both	N/A	0	✓	No	90%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	500.00	2	✗	Full	95%
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	Nil	Unlimited	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	Nil	Unlimited	✗	Full	95%
Gateway Credit Union	Construction Loan	4.84	750	Nil	IO	Nil	5	✗	Full	95%
Heritage Bank	Variable	5.04	100	5.00/m	Both	250.00	0	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	Nil	Unlimited	✓	Full	95%
HSBC	Variable	5.23	852.5	Nil	Both	200.00	0	✓	Full	90%
Hume Bank	Variable	5.10	750	Nil	Both	246.00	2	✗	Full	97%
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	246.00	2	✗	Full	97%
Hunter United	Interest Only	4.90	350	Nil	IO	Nil	0	✗	No	90%
Hunter United	Variable	4.85	350	8.00/m	P+I	Nil	0	✗	Full	95%
IMB	Standard Variable 80%	5.34	768.74	Nil	Both	Nil	0	✓	Full	95%
loans.com.au	Construction - Owner Occupier	4.21	520	Nil	IO	550.00	0	✓	No	90%
MyState	Standard Variable	5.11	350	Nil	Both	Nil	0	✗	Full	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	Nil	1	✗	Full	90%





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## Construction Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	Nil	1	✗	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate IO	5.28	850	10.00/m	IO	Nil	0	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	Nil	0	✓	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	375/a	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	Nil	0	✗	Full	95%
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	Nil	0	✗	Partial	95%
P&N Bank	Easypay Variable 80%	5.14	650	8.00/m	Both	250.00	0	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	650	8.00/m	Both	250.00	0	✓	Full	95%
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	300.00	0	✗	Full	95%
QBank	Standard Variable	4.89	900	Nil	Both	500.00	0	✓	No	95%
RAMS	Full Feature	5.20	870	Nil	Both	50.00	1	✗	Full	95%
SCU	Standard Variable	5.00	673	Nil	Both	Nil	0	✓	Full	95%
Summerland CU	ECO Home Loan Standard	5.07	600	Nil	P+I	550.00	0	✓	No	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Summerland CU	Home Loan Plus	5.07	800	Nil	P+I	550.00	0	✓	No	95%
Summerland CU	Offset Home Loan Standard	5.14	800	Nil	P+I	550.00	0	✓	Full	95%
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	IO	250.00	0	✗	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	Nil	0	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%
UniBank	Interest Only Variable	5.11	750	Nil	IO	250.00	0	✗	Full	95%
Westpac	Rocket Repay Home Loan	5.29	750	8.00/m	Both	300.00	0	✗	Full	95%
★										
Auswide Bank	Standard Variable	5.33	600	10.00/m	Both	Nil	0	✗	Full	95%
Bank of Melbourne	Variable IO	5.26	700	10.00/m	IO	250.00	0	✓	Full	95%
Bank of Sydney	Variable	5.64	990	10.00/m	Both	475.00	0	✓	Full	95%
BankSA	Variable IO	5.33	700	10.00/m	IO	250.00	0	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
BankSA	Variable P&I	5.29	700	10.00/m	P+I	250.00	0	✓	Full	95%
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	Nil	0	✓	Full	80%
BOQ	First Start 1 yr	4.46	645	10.00/m	Both	250.00	4	✗	Full	95%
BOQ	Standard Variable	5.46	450	10.00/m	Both	250.00	4	✗	Full	95%
Firstmac	Construction OO 90	4.53	520	Nil	IO	550.00	0	✓	No	90%
St.George Bank	Variable IO	5.34	700	10.00/m	IO	250.00	0	✓	Full	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	250.00	0	✓	Full	95%
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	300.00	0	✗	Full	95%
The Rock	Variable	5.61	950	5.00/m	Both	400.00	0	✗	Full	95%