



# Home Loans Star Ratings

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## Investor Variable \$200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Click Loans	The Online Investor Home Loan 80 150-499k	4.04	440	Nil	Both	✓	✓	No	80%	✓
Freedom Lend	Investment Freedom Variable IO 50-749k	3.74	395	Nil	IO	✓	✓	Full	90%	✓
IMB	Inv Essentials (100% Offset)	4.23	Nil	Nil	Both	✓	✓	Full	90%	✓
ING DIRECT	Inv Orange Advantage Variable 150-499k 80%	4.12	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Offset Variable-Investor <80% LVR	4.17	520	Nil	Both	✓	✓	Full	80%	✓
ME Bank	Member Package Inv Flexible Home Loan Max 80 LVR 150-399k	4.14	400	395/a	Both	✓	✓	Full	80%	✓
Mortgage View	Inv Special Offset to 80%	3.80	150	Nil	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Wealth Builder	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
MyState	Special Residential Investment Loan 80%	4.16	650	Nil	Both	✓	✓	Full	95%	✓
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.99	570	Nil	Both	✓	✓	Full	85%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Home Loan	4.33	425	200.00/a	Both	✓	✓	Full	95%	✓
State Custodians	Breathe Easy Offset - Investment 80%	4.12	286	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable - Investment 80%	3.99	286	299.00/a	Both	✓	✓	Full	95%	✓
Summerland CU	Inv Premium	4.07	380	380.00/a	Both	✓	✓	No	95%	✓
Summerland CU	Investment Eco Home Loan	4.07	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Variable 80%	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓
★★★★										
AMP Bank	Investment Basic Variable Loan	4.27	545	Nil	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Basic Variable 100-499k	4.20	100	Nil	Both	✓	✓	No	95%	✓
Aussie	Inv Select Standard Variable 100-499k	4.20	Nil	15.00/m	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
Bank of Melbourne	Investment Basic Promo Variable IO	4.23	600	Nil	IO	✓	✓	No	95%	✓
BankSA	Inv Basic Promo Variable IO	4.23	600	Nil	IO	✓	✓	No	95%	✓
Bankwest	Complete Home Loan Inv Mortgage Shredder 200-499k	4.29	150	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Investment Premium Select 20-499k 80%	4.29	150	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Click Loans	The Online Investor Offset 80 150-499k	4.37	363	198.00/a	Both	✓	✓	Full	80%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
ECU Australia	Premium Plus Investment Standard Variable 150.00001-k	4.52	Nil	30/m	Both	✓	✓	Full	95%	✓
Firstmac	Inv VIP Pack 80	4.37	520	Nil	Both	✓	✓	Full	80%	✓
Heritage Bank	Home Advantage Investment Variable 150-249k	4.39	100	350/a	Both	✓	✓	Full	90%	✓
Heritage Bank	Investment Discount Variable 150k+	4.09	100	Nil	Both	✓	✓	No	90%	✓
Homeloans	Investment Monipower	4.14	363	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
Hume Bank	Property Package Investment Variable 150-249k	4.65	Nil	375/a	Both	✓	✓	Full	97%	✓
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
loans.com.au	Essentials Variable - Investor	4.09	520	Nil	Both	✓	✓	No	80%	✓
Macquarie Credit Union	Inv Power 150.00001-k	4.58	Nil	400.00/a	Both	✓	✓	Full	95%	✓
ME Bank	Inv Basic Home Loan Max 80 LVR	4.14	400	Nil	Both	✓	✓	No	80%	✓
Mortgage HOUSE	Inv Advantage Complete Variable	4.44	595	10.00/m	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Investment Premium Variable 150-499k	4.19	Nil	375/a	Both	✓	✓	Full	90%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Low Rate	4.55	870	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Investment Basic Promo Variable IO	4.23	600	Nil	IO	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 150-499k	4.37	Nil	375/a	Both	✓	✓	Full	80%	✓
The Mac	Inv Basic Variable 150-249k	4.24	1220	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
UBank	Investor IO-Investor Extra IO Offer	4.14	Nil	Nil	IO	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Variable 80%	4.19	300	300/a	Both	✓	✓	Full	95%	✓
★★★										
Adelaide Bank	Investment Smartfit Variable 90%	4.44	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	Investment SmartSaver 90%	4.39	495	Nil	Both	✓	✓	No	95%	✓
AMP Bank	Affinity Package Investment Classic Variable 100-249k	4.87	295	Nil	Both	✓	✓	Full	90%	✓
AMP Bank	Select Package Investment Classic Variable 100-249k	4.87	295	Nil	Both	✓	✓	Full	90%	✓
ANZ	Breakfree Investment Variable 150-249k	5.02	160	395/a	Both	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Plus Variable IO 100-749k	4.32	Nil	198.00/a	IO	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Variable IO 100-749k	4.32	Nil	Nil	IO	✓	✓	No	90%	✓
Auswide Bank	Freedom Package Investment Standard Variable 150-249k	5.02	Nil	395/a	Both	✓	✓	Full	95%	✗
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.54	595	Nil	Both	✓	✓	No	80%	✓
Bank of Melbourne	Advantage Package Investment Variable IO 150-249k	4.81	700	395/a	IO	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
BankSA	Advantage Package Investment Variable IO 150-249k	4.88	700	395/a	IO	✓	✓	Full	95%	✓
BankVic	Diversified Investor Inv standard variable 50-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 50-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Inv standard variable 50-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 50-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
Bankwest	Inv Regular Saver	5.27	445	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Connect Package Variable Investment	4.71	Nil	20/m	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Bendigo Bank	Residential Investment Variable 50-249k	5.06	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 200-299k	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Variable 50-299k	4.89	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Variable Invest Lite	5.35	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Citi	Mortgage Plus Investment Offset Variable IO 80% 150-499k	4.72	Nil	350/a	IO	✓	✓	Full	80%	✓
Citi	Mortgage Plus Investment Variable IO 80% 150-499k	4.72	Nil	350/a	IO	✓	✓	No	80%	✓
Commonwealth Bank	Inv No Fee Variable Rate	4.79	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Standard Variable 150-349k	4.99	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan Investment True Value Var HI 100-249k	4.52	660	395/a	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.53	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
Homeloans	Inv Ultra Plus Variable IO 80 200-499k	4.14	663	120.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Variable - Investment IO 80 150-749k	4.31	330	198.00/a	IO	✓	✓	Full	80%	✓
Horizon Credit Union	Basic Investment Residential	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Basic Home Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓





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			Upfront	Ongoing						
★★★										
Horizon Credit Union	Investment Classic Home Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓
Hunter United	Inv Interest Only	4.90	350	Nil	IO	✓	✓	No	80%	✓
Illawarra CU NSW	Variable Invest Lite	5.35	Nil	8.00/m	Both	✓	✓	Full	95%	✓
IMB	Platinum Package Investment Standard Variable 90 150k+	4.51	769	395/a	Both	✓	✓	Full	90%	✓
iMortgage	Investment Fusion Variable IO 80 200-499k	3.99	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Inv Mortgage Simplifier 150-499k 80%	4.29	519	Nil	Both	✓	✓	No	90%	✓
Intech Credit Union	Interest Only Mortgage	4.59	1025	Nil	IO	✓	✓	Full	95%	✓
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR	4.39	995	Nil	Both	✓	✓	No	80%	✗



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			Upfront	Ongoing						
★★★										
Macquarie Credit Union	Inv Property Variable	5.08	464	Nil	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Inv Advantage Variable 100-749k	4.75	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
MyState	Inv Standard Variable	5.11	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Choice Package Investment Tailored Variable - IO 20-249k	4.90	600	395/a	IO	✓	✓	Full	90%	✓
NAB	Inv Base Variable Indicator Rate	5.19	600	Nil	Both	✓	✓	No	90%	✓
NAB	Inv Base Variable Rate - IO	4.78	600	Nil	IO	✓	✓	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Investment Variable IO 100-249k	4.72	850	Nil	IO	✓	✓	Full	95%	✓
Newcastle Permanent	Investment Premium Variable	5.17	550	Nil	Both	✓	✓	Full	80%	✓
Newcastle Permanent	Investment Real Deal	4.55	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Investment Real Options	4.95	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Premium Plus Package Investment Real Deal 50k+	4.55	Nil	375/a	Both	✓	✓	Partial	80%	✓



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			Upfront	Ongoing						
★★★										
Newcastle Permanent	Premium Plus Package Investment Real Options	4.95	Nil	375/a	Both	✓	✓	Partial	80%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	650	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Investment Basic Variable 80%	4.74	950	Nil	Both	✓	✓	No	90%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.54	900	Nil	Both	✓	✓	No	95%	✓
QBANK	Inv Standard Variable	5.04	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 150-249k	4.92	Nil	395/a	Both	✓	✓	Full	90%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 125-249k	4.92	Nil	25/m	Both	✓	✓	Full	90%	✓
Qudos Bank	Inv Standard Variable Rate	4.94	600	Nil	Both	✓	✓	Full	65%	✓
Queenslanders CU	Interest Only	4.84	595	Nil	IO	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
<b>RAMS</b>	Inv Full Feature	5.45	870	Nil	Both	✓	✓	Full	95%	✓
<b>Regional Bank Australia</b>	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
<b>Regional Bank Australia</b>	Inv Partnership Advantage Variable 150-249k	4.81	Nil	375.00/a	Both	✓	✓	Full	95%	✓
<b>Regional Bank Australia</b>	Investment Basic 25 yrs	4.57	250	Nil	Both	✓	✓	No	95%	✗
<b>RESI Mortgage Corp</b>	Inv Smart Pro 80 200-499k	4.45	649	Nil	Both	✓	✓	No	80%	✓
<b>RESI Mortgage Corp</b>	Inv Smart Pro Plus 80 200-499k	4.35	649	120.00/a	Both	✓	✓	No	80%	✓
<b>SCU</b>	Inv ProPack 150-249k	4.65	673	Nil	Both	✓	✓	Full	95%	✓
<b>SERVICE ONE Alliance Bank</b>	Investment Standard Variable 50-249k	4.75	250	8.00/m	Both	✓	✓	Full	95%	✓
<b>St.George Bank</b>	Advantage Package Investment Variable IO 150-249k	4.89	700	395/a	IO	✓	✓	Full	95%	✓
<b>Teachers Mutual Bank</b>	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
<b>The Capricornian</b>	Inv Premium Choice Variable 50-249k	4.89	785	Nil	Both	✓	✓	Full	95%	✓
<b>The Mac</b>	Property Investment Loan	4.94	1363	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
UniBank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓
Westpac	Investment Flexi First Option	4.91	150	Nil	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Rocket Investment Loan 150-249k	4.86	Nil	395/a	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	-570	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable IO 80% 100-749k	4.34	363	Nil	IO	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable IO 80%	4.34	363	Nil	IO	✓	✓	No	90%	✓
★★										
Adelaide Bank	Investment Smartdoc Variable	5.40	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Variable	5.72	895	10.00/m	Both	✓	✓	Full	90%	✓
AMP Bank	Professional Package Investment Classic Variable 100-249k	5.22	Nil	349/a	Both	✓	✓	Full	90%	✓



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## Investor Variable \$200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
ANZ	Investment Variable	5.52	760	5.00/m	Both	✓	✓	Full	90%	✓
Australian Military Bank	Investment Home Loan	5.20	964	Nil	Both	✓	✓	No	90%	✓
Auswide Bank	Investment Standard Variable	5.65	600	10.00/m	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
Bank of Melbourne	Investment Variable IO	5.51	700	10.00/m	IO	✓	✓	Full	95%	✓
BankSA	Investment Variable IO	5.58	700	10.00/m	IO	✓	✓	Full	95%	✓
Bankwest	Inv Mortgage Shredder	5.67	845	Nil	Both	✓	✓	Full	80%	✓
Big Sky Building Society	Inv Premium Choice 100-249k	5.10	250	399.00/a	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Inv Standard Choice	5.70	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
Citi	Investment Basic Variable IO 50-499k 80%	4.67	649	Nil	IO	✓	✓	No	90%	✓
Citi	Investment Offset Variable IO 50-499k 80%	5.88	649	8.00/m	IO	✓	✓	Full	90%	✓



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## Investor Variable \$200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Citi	Investment Variable IO 50-499k 80%	5.88	649	8.00/m	IO	✓	✓	No	90%	✓
Commonwealth Bank	Inv Economiser	5.03	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver	5.03	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.49	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Investment Complete	5.55	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Investment Essential	5.55	1020	8.00/m	Both	✓	✓	No	90%	✓
Heritage Bank	Investment Variable	5.29	100	5.00/m	Both	✓	✓	Full	90%	✓
HSBC	Investment Variable	5.50	853	Nil	Both	✓	✓	Full	90%	✓
IMB	Investment Standard Variable 90	5.31	769	Nil	Both	✓	✓	Full	90%	✓
ME Bank	Inv Flexible Home Loan Max 80 LVR	5.44	400	Nil	Both	✓	✓	Full	80%	✓
NAB	Investment Tailored Variable - IO	5.50	600	8.00/m	IO	✓	✓	Full	90%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
NAB (Exclusive to Brokers)	Homeplus Investment Variable IO	5.43	850	10.00/m	IO	✓	✓	Full	95%	✓
People's Choice Credit Union	Investment Standard Variable	5.52	950	Nil	Both	✓	✓	Full	90%	✓
St.George Bank	Investment Variable IO	5.59	700	10.00/m	IO	✓	✓	Full	95%	✓
Summerland CU	Home Investment	5.07	800	Nil	Both	✓	✓	No	95%	✓
Summerland CU	Inv ECO Home Loan Standard	5.07	600	Nil	Both	✓	✓	No	95%	✓
Suncorp Bank	Investment Back To Basics	5.09	600	Nil	Both	✓	✓	No	90%	✓
Suncorp Bank	Investment Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✓
Teachers Mutual Bank	Inv Variable IO	5.11	750	Nil	IO	✓	✓	Full	80%	✓
The Capricornian	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
The Capricornian	Mortgage Plus	5.19	775	10.00/m	IO	✓	✗	No	95%	✗
The Rock	Investment Variable	5.61	950	5.00/m	Both	✓	✓	Full	95%	✓
UniBank	Inv Variable IO	5.11	750	Nil	IO	✓	✓	Full	80%	✓





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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Westpac	Rocket Investment Loan	5.56	750	8.00/m	Both	✓	✓	Full	80%	✓
★										
AMP Bank	Investment Intro 1yr Variable 1 yr	4.72	295	10.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Discount Variable IO 1 yr	4.47	Nil	Nil	IO	✓	✓	No	90%	✓
Aussie	Inv Optimizer Discount Variable IO 2 yrs	4.62	Nil	Nil	IO	✓	✓	No	90%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.11	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.11	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
The Capricornian	Inv Introductory Rate 1 yr	3.99	785	Nil	Both	✓	✓	No	95%	✗
UBank	Inv UHomeLoan Variable	4.36	Nil	Nil	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	-570	Nil	Both	✓	✓	Full	95%	✓



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## Investor Variable \$200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Click Loans	The Inv Online Offset Home Loan 80%	4.04	440	Nil	P+I	✓	✓	Full	80%	✓
Click Loans	The Online Investor Home Loan 80 150-499k	4.04	440	Nil	Both	✓	✓	No	80%	✓
Freedom Lend	Investment Freedom Variable PI 50-749k	3.69	395	Nil	P+I	✓	✓	Full	90%	✓
Homestar Finance	Inv Homestar Standard Variable 80 50-499k	3.83	825	Nil	P+I	✓	✓	Full	80%	✓
Horizon Credit Union	Inv Value Plus	4.19	960	8.00/m	P+I	✓	✓	Full	95%	✓
IMB	Inv Essentials (100% Offset)	4.23	Nil	Nil	Both	✓	✓	Full	90%	✓
iMortgage	Investment Fusion Variable PI 80 200-499k	3.79	363	120.00/a	P+I	✓	✓	No	80%	✓
loans.com.au	Offset Variable-Investor <80% LVR	4.17	520	Nil	Both	✓	✓	Full	80%	✓
Mortgage View	Inv Special Offset to 80%	3.80	150	Nil	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Wealth Builder	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
MyState	Special Residential Investment Loan 80%	4.16	650	Nil	Both	✓	✓	Full	95%	✓
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓



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## Investor Variable \$200,000 Principle & Interest

Company	Product	Rate (%) <sup>*</sup>	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.99	570	Nil	Both	✓	✓	Full	85%	✓
RESI Mortgage Corp	Inv Flexi Options 80	4.36	854	Nil	P+I	✓	✓	Full	80%	✓
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Home Loan	4.33	425	200.00/a	Both	✓	✓	Full	95%	✓
State Custodians	Breathe Easy Offset - Investment 80%	4.12	286	Nil	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Eco Home Loan	4.07	600	Nil	Both	✓	✓	No	95%	✓
UBank	Investor PI-Investor Extra PI Offer	3.79	Nil	Nil	P+I	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Variable 80%	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓
★★★★										
AMP Bank	Investment Basic Variable Loan	4.27	545	Nil	Both	✓	✓	Full	90%	✓



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## Investor Variable \$200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★										
Aussie	Inv Optimizer Plus Variable PI 100-499k	4.12	Nil	198.00/a	P+I	✓	✓	Full	95%	✓
Aussie	Inv Optimizer Variable PI 100-499k	4.12	Nil	Nil	P+I	✓	✓	No	95%	✓
Aussie	Inv Select Basic Variable 100-499k	4.20	100	Nil	Both	✓	✓	No	95%	✓
Aussie	Inv Select Standard Variable 100-499k	4.20	Nil	15.00/m	Both	✓	✓	No	95%	✓
Bankwest	Complete Home Loan Inv Mortgage Shredder 200-499k	4.29	150	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Investment Premium Select 20-499k 80%	4.29	150	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Click Loans	The Online Investor Offset 80 150-499k	4.37	363	198.00/a	Both	✓	✓	Full	80%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
ECU Australia	Premium Plus Investment Standard Variable 150.00001-k	4.52	Nil	30/m	Both	✓	✓	Full	95%	✓
Firstmac	Inv VIP Pack 80	4.37	520	Nil	Both	✓	✓	Full	80%	✓



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## Investor Variable \$200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Heritage Bank	Investment Discount Variable 150k+	4.09	100	Nil	Both	✓	✓	No	90%	✓
Homeloans	Inv Ultra Plus Variable PI 80 200-499k	3.94	663	120.00/a	P+I	✓	✓	No	80%	✓
Homeloans	Investment Monipower	4.14	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Investment PI 80 150-499k	4.11	330	198.00/a	P+I	✓	✓	Full	80%	✓
Horizon Credit Union	Inv Kickstart First Home Buyer Loan	4.44	945	8.00/m	P+I	✓	✓	Full	95%	✓
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
ING DIRECT	Inv Orange Advantage Variable 150-499k 80%	4.12	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Essentials Variable - Investor	4.09	520	Nil	Both	✓	✓	No	80%	✓
Macquarie Bank	Basic Variable Investment PI 80 150-749k	4.14	Nil	Nil	P+I	✓	✓	No	80%	✓
ME Bank	Inv Basic Home Loan Max 80 LVR	4.14	400	Nil	Both	✓	✓	No	80%	✓
ME Bank	Member Package Inv Flexible Home Loan Max 80 LVR 150-399k	4.14	400	395/a	Both	✓	✓	Full	80%	✓
Mortgage HOUSE	Inv Advantage Complete Variable	4.44	595	10.00/m	Both	✓	✓	Full	95%	✓



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## Investor Variable \$200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
NAB	Inv Base Variable Rate - P&I	4.25	600	Nil	P+I	✓	✓	No	90%	✓
Newcastle Permanent	Premium Plus Package Investment Premium Variable 150-499k	4.19	Nil	375/a	Both	✓	✓	Full	90%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Low Rate	4.55	870	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable - Investment 80%	3.99	286	299.00/a	Both	✓	✓	Full	95%	✓
Summerland CU	Inv Premium	4.07	380	380.00/a	Both	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 150-499k	4.37	Nil	375/a	Both	✓	✓	Full	80%	✓
The Mac	Inv Basic Variable 150-249k	4.24	1220	Nil	Both	✓	✓	No	95%	✓
UBank	Inv UHomeLoan Variable	4.36	Nil	Nil	Both	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Variable 80%	4.19	300	300/a	Both	✓	✓	Full	95%	✓
★★★										
Adelaide Bank	Investment Smartfit Variable 90%	4.44	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	Investment SmartSaver 90%	4.39	495	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
AMP Bank	Affinity Package Investment Classic Variable 100-249k	4.87	295	Nil	Both	✓	✓	Full	90%	✓
AMP Bank	Investment Essential Home Loan	4.37	295	Nil	P+I	✓	✓	No	90%	✓
AMP Bank	Select Package Investment Classic Variable 100-249k	4.87	295	Nil	Both	✓	✓	Full	90%	✓
ANZ	Breakfree Investment Variable 150-249k	5.02	160	395/a	Both	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Discount Variable PI 1 yr	4.32	Nil	Nil	P+I	✓	✓	No	90%	✓
Aussie	Inv Optimizer Discount Variable PI 2 yrs	4.47	Nil	Nil	P+I	✓	✓	No	90%	✓
B&E Personal Banking	Investment Topline Turbo 100-249k	4.52	650	Nil	P+I	✓	✓	Full	90%	✓
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.54	595	Nil	Both	✓	✓	No	80%	✓
Bank Australia	Inv Premium	4.84	595	Nil	P+I	✓	✓	Full	80%	✓
Bank Australia	Premium Package Inv Premium 100-399k	4.64	Nil	350/a	P+I	✓	✓	Full	80%	✓
Bank of Melbourne	Advantage Package Investment Variable P&I 150-249k	4.77	Nil	395/a	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Investment Basic Promo Variable P&I	4.19	600	Nil	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
BankSA	Advantage Package Investment Variable P&I 150-249k	4.84	Nil	395/a	P+I	✓	✓	Full	95%	✓
BankSA	Inv Basic Promo Variable P&I	4.19	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Diversified Investor Inv standard variable 50-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv Base Variable	4.49	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Investment offset	5.04	600	Nil	P+I	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 50-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Inv standard variable 50-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 50-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Connect Package Variable Investment	4.71	Nil	20/m	Both	✓	✓	Full	95%	✓





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## Investor Variable \$200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bendigo Bank	Residential Investment Variable 50-249k	5.06	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Basic Variable	4.69	595	11.00/m	P+I	✓	✓	No	95%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 200-299k	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Variable 50-299k	4.89	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Variable Invest Lite	5.35	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Citi	Investment Basic Variable P&I 50-499k 80%	4.62	649	Nil	P+I	✓	✓	No	90%	✓
Coastline Credit Union	Investment Options Home Loan	4.64	805	8.00/m	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.11	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv No Fee Variable Rate	4.79	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.11	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Wealth Package Inv Standard Variable 150-349k	4.99	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan Investment True Value Var HI 100-249k	4.52	660	395/a	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Investment Easystreet Basic Var	4.76	500	Nil	P+I	✓	✓	No	95%	✓
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.53	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Inv Low Rate Essentials	4.62	275	Nil	P+I	✓	✓	No	90%	✓



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## Investor Variable \$200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Gateway Credit Union	Premium Investment Variable 80% 150k+	3.99	750	299/a	P+I	✓	✓	Full	90%	✓
Heritage Bank	Home Advantage Investment Variable 150-249k	4.39	100	350/a	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Horizon Credit Union	Basic Investment Residential	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Basic Home Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Classic Home Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Package Variable 150k+	4.59	Nil	150/a	P+I	✓	✓	No	95%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Investment Variable 150-249k	4.65	Nil	375/a	Both	✓	✓	Full	97%	✓



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			Upfront	Ongoing						
★★★										
Hunter United	Inv Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	80%	✓
Hunter United	Investment Variable	4.85	350	8.00/m	P+I	✓	✓	Full	80%	✓
Hunter United	Package Home Loan Investment Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	80%	✓
Illawarra CU NSW	Variable Invest Lite	5.35	Nil	8.00/m	Both	✓	✓	Full	95%	✓
IMB	Platinum Package Investment Standard Variable 90 150k+	4.51	769	395/a	Both	✓	✓	Full	90%	✓
ING DIRECT	Inv Mortgage Simplifier 150-499k 80%	4.29	519	Nil	Both	✓	✓	No	90%	✓
Liberty Financial	Inv Liberty Free 70 - 80 LVR	4.64	Nil	Nil	P+I	✓	✓	Full	80%	✓
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR	4.39	995	Nil	Both	✓	✓	No	80%	✗
Liberty Financial	Inv Liberty Star 70 - 80 LVR	4.39	Nil	295.00/a	P+I	✓	✓	Full	80%	✓
Macquarie Bank	Offset Variable Investment PI 150-749k 80%	4.14	Nil	199.00/s	P+I	✓	✓	Full	90%	✓
Macquarie Credit Union	Inv Basic Home Loan	4.83	464	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Inv Introductory Rate Home Loan 1 yr	4.58	464	Nil	P+I	✗	✗	Full	95%	✗



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## Investor Variable \$200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Macquarie Credit Union	Inv Power 150.00001-k	4.58	Nil	400.00/a	Both	✓	✓	Full	95%	✓
Macquarie Credit Union	Inv Property Variable	5.08	464	Nil	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Inv Advantage Variable 100-749k	4.75	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Advantage Home Loan	4.74	610	Nil	P+I	✓	✓	Full	95%	✓
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Investment Tailored Variable - P&I 100-249k	4.80	600	395/a	P+I	✓	✓	Full	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Investment Variable PI 100-249k	4.62	850	10/m	P+I	✓	✓	Full	90%	✓
Newcastle Permanent	Investment Real Deal	4.55	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Investment Real Options	4.95	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Premium Plus Package Investment Real Deal 50k+	4.55	Nil	375/a	Both	✓	✓	Partial	80%	✓
Northern Inland CU	Basic Investor	4.73	830	10.00/m	P+I	✓	✓	No	95%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	650	Nil	Both	✓	✓	No	90%	✓



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## Investor Variable \$200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
People's Choice Credit Union	Investment Basic Variable 80%	4.74	950	Nil	Both	✓	✓	No	90%	✓
Pepper Money	Inv Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.54	900	Nil	Both	✓	✓	No	95%	✓
QBANK	Inv Standard Variable	5.04	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 150-249k	4.92	Nil	395/a	Both	✓	✓	Full	90%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 125-249k	4.92	Nil	25/m	Both	✓	✓	Full	90%	✓
Qudos Bank	Inv Standard Variable Rate	4.94	600	Nil	Both	✓	✓	Full	65%	✓
Regional Bank Australia	Inv Partnership Advantage Variable 150-249k	4.81	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Investment Basic 25 yrs	4.57	250	Nil	Both	✓	✓	No	95%	✗
RESI Mortgage Corp	Inv Smart Pro 80 200-499k	4.45	649	Nil	Both	✓	✓	No	80%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
RESI Mortgage Corp	Inv Smart Pro Plus 80 200-499k	4.35	649	120.00/a	Both	✓	✓	No	80%	✓
SCU	Inv ProPack 150-249k	4.65	673	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Investment Standard Variable 50-249k	4.75	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Variable P&I 150-249k	4.85	Nil	395/a	P+I	✓	✓	Full	95%	✓
St.George Bank	Investment Basic Promo Variable P&I	4.19	600	Nil	P+I	✓	✓	No	95%	✓
Teachers Mutual Bank	Inv Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	80%	✓
Teachers Mutual Bank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
The Capricornian	Inv Premium Choice Variable 50-249k	4.89	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan	4.94	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Investment Basic Variable	4.91	1010	Nil	P+I	✓	✓	Full	95%	✗



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
UniBank	Inv Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	80%	✓
UniBank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓
Westpac	Investment Flexi First Option	4.91	150	Nil	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Rocket Investment Loan 150-249k	4.86	Nil	395/a	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	-570	Nil	Both	✓	✓	Full	95%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	-570	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable PI 80% 100-749k	4.14	363	Nil	P+I	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable PI 100-749k 80%	4.14	363	Nil	P+I	✓	✓	No	90%	✓
★★										
Adelaide Bank	Investment Smartdoc Variable	5.40	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Professional Package Investment Classic Variable 100-249k	5.22	Nil	349/a	Both	✓	✓	Full	90%	✓
ANZ	Investment Variable	5.52	760	5.00/m	Both	✓	✓	Full	90%	✓





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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Arab Bank Australia	Inv HeadStart Intro Variable 1 yr	4.49	600	8.00/m	P+I	✓	✓	No	95%	✓
Arab Bank Australia	Inv The Basics	5.09	600	8.00/m	P+I	✓	✓	No	95%	✓
Australian Military Bank	Investment Home Loan	5.20	964	Nil	Both	✓	✓	No	90%	✓
Auswide Bank	Freedom Package Investment Standard Variable 150-249k	5.02	Nil	395/a	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Inv Topline 100-249k	4.94	650	Nil	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Investment Variable P&I	5.47	700	10.00/m	P+I	✓	✓	Full	95%	✓
BankSA	Investment Variable P&I	5.54	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Inv Regular Saver	5.27	445	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Inv Premium Choice 100-249k	5.10	250	399.00/a	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Inv Standard Choice	5.70	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓



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			Upfront	Ongoing						
★★										
Coastline Credit Union	Investment Variable	4.94	805	8.00/m	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser	5.03	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver	5.03	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.49	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Investment Complete	5.55	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Investment Essential	5.55	1020	8.00/m	Both	✓	✓	No	90%	✓
Gateway Credit Union	Investment Variable 80%	5.26	750	Nil	P+I	✓	✓	Full	90%	✓
Heritage Bank	Investment Variable	5.29	100	5.00/m	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Investment Home Smart	5.50	853	Nil	P+I	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★										
HSBC	Investment Variable	5.50	853	Nil	Both	✓	✓	Full	90%	✓
IMB	Investment Standard Variable 90	5.31	769	Nil	Both	✓	✓	Full	90%	✓
ME Bank	Inv Flexible Home Loan Max 80 LVR	5.44	400	Nil	Both	✓	✓	Full	80%	✓
MyState	Inv Standard Variable	5.11	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Inv Base Variable Indicator Rate	5.19	600	Nil	Both	✓	✓	No	90%	✓
NAB	Investment Tailored Variable - P&I	5.40	600	8.00/m	P+I	✓	✓	Full	90%	✓
NAB	Private Tailored Pkg Investment Tailored Variable - P&I 100-249k	4.80	600	750/a	P+I	✓	✓	Full	90%	✓
NAB (Exclusive to Brokers)	Homeplus Investment Variable PI	5.43	850	10.00/m	P+I	✓	✓	Full	90%	✓
Newcastle Permanent	Investment Premium Variable	5.17	550	Nil	Both	✓	✓	Full	80%	✓
Newcastle Permanent	Premium Plus Package Investment Real Options	4.95	Nil	375/a	Both	✓	✓	Partial	80%	✓
People's Choice Credit Union	Investment Standard Variable	5.52	950	Nil	Both	✓	✓	Full	90%	✓
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
<b>RAMS</b>	Inv Full Feature	5.45	870	Nil	Both	✓	✓	Full	95%	✓
<b>Regional Bank Australia</b>	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
<b>Summerland CU</b>	Home Investment	5.07	800	Nil	Both	✓	✓	No	95%	✓
<b>Summerland CU</b>	Inv ECO Home Loan Standard	5.07	600	Nil	Both	✓	✓	No	95%	✓
<b>Suncorp Bank</b>	Investment Back To Basics	5.09	600	Nil	Both	✓	✓	No	90%	✓
<b>The Capricornian</b>	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
<b>The Rock</b>	Investment Variable	5.61	950	5.00/m	Both	✓	✓	Full	95%	✓
<b>Transport Mutual Credit Union</b>	Investment Variable	5.16	1010	Nil	P+I	✓	✓	Full	95%	✗
<b>Westpac</b>	Rocket Investment Loan	5.56	750	8.00/m	Both	✓	✓	Full	80%	✓
★										
<b>AMP Bank</b>	Investment Classic Variable	5.72	895	10.00/m	Both	✓	✓	Full	90%	✓
<b>AMP Bank</b>	Investment Intro 1yr Variable 1 yr	4.72	295	10.00/m	Both	✓	✓	Full	90%	✓
<b>Auswide Bank</b>	Investment Standard Variable	5.65	600	10.00/m	Both	✓	✓	Full	95%	✗



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
B&E Personal Banking	Investment FlexiLine	5.42	650	10.00/m	P+I	✓	✓	Full	80%	✗
Bankwest	Inv Mortgage Shredder	5.67	845	Nil	Both	✓	✓	Full	80%	✓
Citi	Investment Offset Variable P&I 50-499k 80%	5.83	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Investment Variable P&I 50-499k 80%	5.83	649	8.00/m	P+I	✓	✓	No	90%	✓
Northern Inland CU	Smart Variable Investment	5.53	930	Nil	P+I	✓	✓	No	95%	✓
St.George Bank	Investment Variable P&I	5.55	700	10.00/m	P+I	✓	✓	Full	95%	✓
Suncorp Bank	Investment Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✓
The Capricornian	Inv Introductory Rate 1 yr	3.99	785	Nil	Both	✓	✓	No	95%	✗



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## Investor Variable \$350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Investment Variable	3.79	1180	120.00/a	Both	✓	✓	No	90%	✓
Catalyst Money	Variable Invest	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Home Loan 80 150-499k	4.04	440	Nil	Both	✓	✓	No	80%	✓
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+	4.31	Nil	30/m	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Variable IO 50-749k	3.74	395	Nil	IO	✓	✓	Full	90%	✓
G&C Mutual Bank	Premium Package Inv Premium 300k+	4.34	Nil	375/a	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Variable Invest	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
IMB	Inv Essentials (100% Offset)	4.23	Nil	Nil	Both	✓	✓	Full	90%	✓
ME Bank	Member Package Inv Flexible Home Loan Max 80 LVR 150-399k	4.14	400	395/a	Both	✓	✓	Full	80%	✓
Mortgage View	Inv Special Offset to 80%	3.80	150	Nil	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Wealth Builder	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
MyState	Special Residential Investment Loan 80%	4.16	650	Nil	Both	✓	✓	Full	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Special Variable Rate P&I 250-499k	4.03	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.99	570	Nil	Both	✓	✓	Full	85%	✓
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Home Loan	4.33	425	200.00/a	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable - Investment 80%	3.99	286	299.00/a	Both	✓	✓	Full	95%	✓
Summerland CU	Inv Premium	4.07	380	380.00/a	Both	✓	✓	No	95%	✓
The Mac	Inv Basic Variable 250-499k	4.14	1220	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Variable 80%	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
★★★★										
Aussie	Inv Select Basic Variable 100-499k	4.20	100	Nil	Both	✓	✓	No	95%	✓
Bank of Melbourne	Investment Basic Promo Variable IO	4.23	600	Nil	IO	✓	✓	No	95%	✓



# Home Loans Star Ratings

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## Investor Variable \$350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
BankSA	Inv Basic Promo Variable IO	4.23	600	Nil	IO	✓	✓	No	95%	✓
Bankwest	Complete Home Loan Inv Mortgage Shredder 200-499k	4.29	150	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Investment Premium Select 20-499k 80%	4.29	150	Nil	Both	✓	✓	Full	90%	✓
Click Loans	The Online Investor Offset 80 150-499k	4.37	363	198.00/a	Both	✓	✓	Full	80%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
Firstmac	Inv VIP Pack 80	4.37	520	Nil	Both	✓	✓	Full	80%	✓
Heritage Bank	Home Advantage Investment Variable 250-699k	4.29	100	350/a	Both	✓	✓	Full	90%	✓
Homeloans	Investment Monipower	4.14	363	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Variable 250-499k	4.55	Nil	375/a	Both	✓	✓	Full	97%	✓
ING DIRECT	Inv Orange Advantage Variable 150-499k 80%	4.12	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Essentials Variable - Investor	4.09	520	Nil	Both	✓	✓	No	80%	✓
loans.com.au	Offset Variable-Investor <80% LVR	4.17	520	Nil	Both	✓	✓	Full	80%	✓





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			Upfront	Ongoing						
★★★★										
Macquarie Credit Union	Inv Power 250.00001-k	4.48	Nil	400.00/a	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Investment Premium Variable 150-499k	4.19	Nil	375/a	Both	✓	✓	Full	90%	✓
Northern Inland CU	Dream Value Investor IO 80	4.19	330	350.00/a	IO	✓	✓	Full	80%	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 250-499k	4.52	Nil	395/a	Both	✓	✓	Full	90%	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 250-499k	4.52	Nil	25/m	Both	✓	✓	Full	90%	✓
RAMS	Inv Low Rate	4.55	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Partnership Advantage Variable 250-399k	4.51	Nil	375.00/a	Both	✓	✓	Full	95%	✓
SCU	Inv ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Investment Basic Promo Variable IO	4.23	600	Nil	IO	✓	✓	No	95%	✓
State Custodians	Breathe Easy Offset - Investment 80%	4.12	286	Nil	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Eco Home Loan	4.07	600	Nil	Both	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 150-499k	4.37	Nil	375/a	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★★										
UBank	Investor IO-Investor Extra IO Offer	4.14	Nil	Nil	IO	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Variable 80%	4.19	300	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓
★★★										
Adelaide Bank	Investment Smartfit Variable 90%	4.44	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	Investment SmartSaver 90%	4.39	495	Nil	Both	✓	✓	No	95%	✓
AMP Bank	Affinity Package Investment Classic Variable 250-749k	4.12	295	Nil	Both	✓	✓	Full	90%	✓
AMP Bank	Investment Basic Variable Loan	4.27	545	Nil	Both	✓	✓	Full	90%	✓
AMP Bank	Professional Package Investment Classic Variable 250-749k	4.12	Nil	349/a	Both	✓	✓	Full	90%	✓
AMP Bank	Select Package Investment Classic Variable 250-749k	4.12	295	Nil	Both	✓	✓	Full	90%	✓
ANZ	Breakfree Investment Variable 250-499k	4.72	160	395/a	Both	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Plus Variable IO 100-749k	4.32	Nil	198.00/a	IO	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★★										
Aussie	Inv Optimizer Variable IO 100-749k	4.32	Nil	Nil	IO	✓	✓	No	90%	✓
Aussie	Inv Select Standard Variable 100-499k	4.20	Nil	15.00/m	Both	✓	✓	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Variable 250-499k	4.82	Nil	395/a	Both	✓	✓	Full	95%	✗
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.54	595	Nil	Both	✓	✓	No	80%	✓
Bank of Melbourne	Advantage Package Investment Variable IO 250-499k	4.66	700	395/a	IO	✓	✓	Full	95%	✓
BankSA	Advantage Package Investment Variable IO 250-499k	4.66	700	395/a	IO	✓	✓	Full	95%	✓
BankVic	Diversified Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
Bankwest	Inv Regular Saver	5.27	445	Nil	Both	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★★										
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Connect Package Variable Investment 250-499k	4.51	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Investment Variable 250-499k	4.86	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+	4.89	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Variable 300-499k	4.69	Nil	395/a	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Inv Premium Choice 250k+	4.89	250	399.00/a	Both	✓	✓	Full	95%	✓
Citi	Mortgage Plus Investment Offset Variable IO 80% 150-499k	4.72	Nil	350/a	IO	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★										
Citi	Mortgage Plus Investment Variable IO 80% 150-499k	4.72	Nil	350/a	IO	✓	✓	No	80%	✓
Commonwealth Bank	Inv No Fee Variable Rate	4.79	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Standard Variable 350-749k	4.89	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan Investment True Value Var HI 250k+	4.42	660	395/a	Both	✓	✓	Full	95%	✓
CUA	Rate Breaker Investment Rate Breaker 250k+	4.55	Nil	350/a	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.53	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Investment Discount Variable 150k+	4.09	100	Nil	Both	✓	✓	No	90%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
Homeloans	Inv Ultra Plus Variable IO 80 200-499k	4.14	663	120.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Variable - Investment IO 80 150-749k	4.31	330	198.00/a	IO	✓	✓	Full	80%	✓
Horizon Credit Union	Basic Investment Residential	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Basic Home Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Classic Home Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓
IMB	Platinum Package Investment Standard Variable 90 150k+	4.51	769	395/a	Both	✓	✓	Full	90%	✓
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Variable IO 80 200-499k	3.99	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Inv Mortgage Simplifier 150-499k 80%	4.29	519	Nil	Both	✓	✓	No	90%	✓
Intech Credit Union	Interest Only Mortgage	4.59	1025	Nil	IO	✓	✓	Full	95%	✓
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR	4.39	995	Nil	Both	✓	✓	No	80%	✗
Macquarie Credit Union	Inv Property Variable	5.08	464	Nil	Both	✓	✓	Full	95%	✓
ME Bank	Inv Basic Home Loan Max 80 LVR	4.14	400	Nil	Both	✓	✓	No	80%	✓
Mortgage HOUSE	Inv Advantage Complete Variable	4.44	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Inv Advantage Variable 100-749k	4.75	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
My Credit Union	Inv Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Investment Tailored Variable - IO 250-749k	4.65	600	395/a	IO	✓	✓	Full	90%	✓
NAB	Inv Base Variable Indicator Rate	5.19	600	Nil	Both	✓	✓	No	90%	✓
NAB	Inv Base Variable Rate - IO	4.78	600	Nil	IO	✓	✓	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Investment Variable IO 250-499k	4.54	850	Nil	IO	✓	✓	Full	95%	✓
Newcastle Permanent	Investment Premium Variable	5.17	550	Nil	Both	✓	✓	Full	80%	✓
Newcastle Permanent	Investment Real Deal	4.55	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Investment Real Options	4.95	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Premium Plus Package Investment Real Deal 50k+	4.55	Nil	375/a	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Premium Plus Package Investment Real Options	4.95	Nil	375/a	Both	✓	✓	Partial	80%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	650	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Investment Basic Variable 80%	4.74	950	Nil	Both	✓	✓	No	90%	✓





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			Upfront	Ongoing						
★★★										
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.54	900	Nil	Both	✓	✓	No	95%	✓
QBANK	Inv Standard Variable	5.04	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
Qudos Bank	Inv Standard Variable Rate	4.94	600	Nil	Both	✓	✓	Full	65%	✓
Queenslanders CU	Interest Only 250k+	4.61	595	Nil	IO	✓	✓	Full	95%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Full Feature	5.45	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Investment Basic 25 yrs	4.57	250	Nil	Both	✓	✓	No	95%	✗
RESI Mortgage Corp	Inv Smart Pro 80 200-499k	4.45	649	Nil	Both	✓	✓	No	80%	✓
RESI Mortgage Corp	Inv Smart Pro Plus 80 200-499k	4.35	649	120.00/a	Both	✓	✓	No	80%	✓



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			Upfront	Ongoing						
★★★										
SERVICE ONE Alliance Bank	Investment Standard Variable 250-499k	4.60	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Variable IO 250-499k	4.64	700	395/a	IO	✓	✓	Full	95%	✓
Teachers Mutual Bank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
Teachers Mutual Bank	Inv Solutions Plus Home Loan 250-499k	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
The Capricornian	Inv Premium Choice Variable 250-499k	4.79	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan 250k+	4.69	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
UniBank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
UniBank	Inv Solutions Plus Home Loan 250-499k	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓
Westpac	Investment Flexi First Option	4.91	150	Nil	Both	✓	✓	No	80%	✓



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			Upfront	Ongoing						
★★★										
Westpac	Premier Advantage Rocket Investment Loan 250-749k	4.66	Nil	395/a	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	-570	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable IO 80% 100-749k	4.34	363	Nil	IO	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable IO 80%	4.34	363	Nil	IO	✓	✓	No	90%	✓
★★										
Adelaide Bank	Investment Smartdoc Variable	5.40	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Variable	5.72	895	10.00/m	Both	✓	✓	Full	90%	✓
ANZ	Investment Variable	5.52	760	5.00/m	Both	✓	✓	Full	90%	✓
Australian Military Bank	Investment Home Loan	5.20	964	Nil	Both	✓	✓	No	90%	✓
Auswide Bank	Investment Standard Variable	5.65	600	10.00/m	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
Bank of Melbourne	Investment Variable IO	5.51	700	10.00/m	IO	✓	✓	Full	95%	✓
BankSA	Investment Variable IO	5.58	700	10.00/m	IO	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★										
Bankwest	Inv Mortgage Shredder	5.67	845	Nil	Both	✓	✓	Full	80%	✓
Big Sky Building Society	Inv Standard Choice	5.70	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
Citi	Investment Basic Variable IO 50-499k 80%	4.67	649	Nil	IO	✓	✓	No	90%	✓
Citi	Investment Offset Variable IO 50-499k 80%	5.88	649	8.00/m	IO	✓	✓	Full	90%	✓
Citi	Investment Variable IO 50-499k 80%	5.88	649	8.00/m	IO	✓	✓	No	90%	✓
Commonwealth Bank	Inv Economiser	5.03	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver	5.03	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.49	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Investment Complete	5.55	770	6.00/m	Both	✓	✓	No	90%	✓



# Home Loans Star Ratings

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## Investor Variable \$350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Delphi Bank	Investment Essential	5.55	1020	8.00/m	Both	✓	✓	No	90%	✓
Heritage Bank	Investment Variable	5.29	100	5.00/m	Both	✓	✓	Full	90%	✓
HSBC	Investment Variable	5.50	853	Nil	Both	✓	✓	Full	90%	✓
Hunter United	Inv Interest Only	4.90	350	Nil	IO	✓	✓	No	80%	✓
IMB	Investment Standard Variable 90	5.31	769	Nil	Both	✓	✓	Full	90%	✓
ME Bank	Inv Flexible Home Loan Max 80 LVR	5.44	400	Nil	Both	✓	✓	Full	80%	✓
MyState	Inv Standard Variable	5.11	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Investment Tailored Variable - IO	5.50	600	8.00/m	IO	✓	✓	Full	90%	✓
NAB (Exclusive to Brokers)	Homeplus Investment Variable IO	5.43	850	10.00/m	IO	✓	✓	Full	95%	✓
People's Choice Credit Union	Investment Standard Variable	5.52	950	Nil	Both	✓	✓	Full	90%	✓
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Investment Variable IO	5.59	700	10.00/m	IO	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★										
Summerland CU	Home Investment	5.07	800	Nil	Both	✓	✓	No	95%	✓
Summerland CU	Inv ECO Home Loan Standard	5.07	600	Nil	Both	✓	✓	No	95%	✓
Suncorp Bank	Investment Back To Basics	5.09	600	Nil	Both	✓	✓	No	90%	✓
Suncorp Bank	Investment Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✓
Teachers Mutual Bank	Inv Variable IO	5.11	750	Nil	IO	✓	✓	Full	80%	✓
The Capricornian	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
The Capricornian	Mortgage Plus	5.19	775	10.00/m	IO	✓	✗	No	95%	✗
The Rock	Investment Variable	5.61	950	5.00/m	Both	✓	✓	Full	95%	✓
UniBank	Inv Variable IO	5.11	750	Nil	IO	✓	✓	Full	80%	✓
Westpac	Rocket Investment Loan	5.56	750	8.00/m	Both	✓	✓	Full	80%	✓
★										
AMP Bank	Investment Intro 1yr Variable 1 yr	4.72	295	10.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Discount Variable IO 1 yr	4.47	Nil	Nil	IO	✓	✓	No	90%	✓



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			Upfront	Ongoing						
★										
Aussie	Inv Optimizer Discount Variable IO 2 yrs	4.62	Nil	Nil	IO	✓	✓	No	90%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.11	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.11	800	8.00/m	Both	✓	✓	No	95%	✗
My Credit Union	Inv Intro Variable 1 yr	3.60	610	Nil	Both	✓	✓	No	95%	✗
The Capricornian	Inv Introductory Rate 1 yr	3.99	785	Nil	Both	✓	✓	No	95%	✗
UBank	Inv UHomeLoan Variable	4.36	Nil	Nil	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	-570	Nil	Both	✓	✓	Full	95%	✓



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## Investor Variable \$350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Inv Basic Variable	3.79	1180	120.00/a	P+I	✓	✓	No	80%	✓
AMO Group	Investment Variable	3.79	1180	120.00/a	Both	✓	✓	No	90%	✓
Catalyst Money	Variable Invest	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Click Loans	The Inv Online Offset Home Loan 80%	4.04	440	Nil	P+I	✓	✓	Full	80%	✓
Click Loans	The Online Investor Home Loan 80 150-499k	4.04	440	Nil	Both	✓	✓	No	80%	✓
Freedom Lend	Investment Freedom Variable PI 50-749k	3.69	395	Nil	P+I	✓	✓	Full	90%	✓
G&C Mutual Bank	Premium Package Inv Premium 300k+	4.34	Nil	375/a	Both	✓	✓	Full	95%	✓
Homestar Finance	Inv Homestar Standard Variable 80 50-499k	3.83	825	Nil	P+I	✓	✓	Full	80%	✓
Horizon Credit Union	Inv Value Plus	4.19	960	8.00/m	P+I	✓	✓	Full	95%	✓
Hunter United	Inv Platinum	3.79	Nil	8.00/m	P+I	✓	✓	Full	80%	✓
Illawarra CU NSW	Variable Invest	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
IMB	Inv Essentials (100% Offset)	4.23	Nil	Nil	Both	✓	✓	Full	90%	✓





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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
iMortgage	Investment Fusion Variable PI 80 200-499k	3.79	363	120.00/a	P+I	✓	✓	No	80%	✓
Mortgage View	Inv Special Offset to 80%	3.80	150	Nil	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Wealth Builder	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
Northern Inland CU	Dream Value Investor PI 80	4.04	330	350.00/a	P+I	✓	✓	Full	80%	✓
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Special Variable Rate P&I 250-499k	4.03	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.99	570	Nil	Both	✓	✓	Full	85%	✓
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Home Loan	4.33	425	200.00/a	Both	✓	✓	Full	95%	✓
Summerland CU	Inv Premium PI 80	3.87	380	380.00/a	P+I	✓	✓	No	80%	✓
The Mac	Inv Basic Variable 250-499k	4.14	1220	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
UBank	Investor PI-Investor Extra PI Offer	3.79	Nil	Nil	P+I	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Variable 80%	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
★★★★										
AMP Bank	Affinity Package Investment Classic Variable 250-749k	4.12	295	Nil	Both	✓	✓	Full	90%	✓
AMP Bank	Investment Basic Variable Loan	4.27	545	Nil	Both	✓	✓	Full	90%	✓
AMP Bank	Select Package Investment Classic Variable 250-749k	4.12	295	Nil	Both	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Plus Variable PI 100-499k	4.12	Nil	198.00/a	P+I	✓	✓	Full	95%	✓
Aussie	Inv Select Basic Variable 100-499k	4.20	100	Nil	Both	✓	✓	No	95%	✓
Bankwest	Investment Premium Select 20-499k 80%	4.29	150	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Click Loans	The Online Investor Offset 80 150-499k	4.37	363	198.00/a	Both	✓	✓	Full	80%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+	4.31	Nil	30/m	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
Firstmac	Inv VIP Pack 80	4.37	520	Nil	Both	✓	✓	Full	80%	✓
Heritage Bank	Home Advantage Investment Variable 250-699k	4.29	100	350/a	Both	✓	✓	Full	90%	✓
Heritage Bank	Investment Discount Variable 150k+	4.09	100	Nil	Both	✓	✓	No	90%	✓
Homeloans	Inv Ultra Plus Variable PI 80 200-499k	3.94	663	120.00/a	P+I	✓	✓	No	80%	✓
Homeloans	Investment Monipower	4.14	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Investment PI 80 150-499k	4.11	330	198.00/a	P+I	✓	✓	Full	80%	✓
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
ING DIRECT	Inv Orange Advantage Variable 150-499k 80%	4.12	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Essentials Variable - Investor	4.09	520	Nil	Both	✓	✓	No	80%	✓
loans.com.au	Offset Variable-Investor <80% LVR	4.17	520	Nil	Both	✓	✓	Full	80%	✓
ME Bank	Member Package Inv Flexible Home Loan Max 80 LVR 150-399k	4.14	400	395/a	Both	✓	✓	Full	80%	✓
My Credit Union	Inv Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
<b>MyState</b>	Special Residential Investment Loan 80%	4.16	650	Nil	Both	✓	✓	Full	95%	✓
<b>NAB</b>	Inv Base Variable Rate - P&I	4.25	600	Nil	P+I	✓	✓	No	90%	✓
<b>Newcastle Permanent</b>	Premium Plus Package Investment Premium Variable 150-499k	4.19	Nil	375/a	Both	✓	✓	Full	90%	✓
<b>RAMS</b>	Inv Low Rate	4.55	870	Nil	Both	✓	✓	Full	95%	✓
<b>RESI Mortgage Corp</b>	Inv Flexi Options 80	4.36	854	Nil	P+I	✓	✓	Full	80%	✓
<b>SCU</b>	Inv ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓
<b>State Custodians</b>	Breathe Easy Offset - Investment 80%	4.12	286	Nil	Both	✓	✓	Full	95%	✓
<b>State Custodians</b>	Standard Variable - Investment 80%	3.99	286	299.00/a	Both	✓	✓	Full	95%	✓
<b>Summerland CU</b>	Inv Premium	4.07	380	380.00/a	Both	✓	✓	No	95%	✓
<b>Summerland CU</b>	Investment Eco Home Loan	4.07	600	Nil	Both	✓	✓	No	95%	✓
<b>Victoria Teachers Mutual Bank</b>	Education Package Home Loan Inv Standard Variable 80%	4.19	300	300/a	Both	✓	✓	Full	95%	✓
<b>Victoria Teachers Mutual Bank</b>	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓
★★★										
Adelaide Bank	Investment Smartfit Variable 90%	4.44	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	Investment SmartSaver 90%	4.39	495	Nil	Both	✓	✓	No	95%	✓
AMP Bank	Investment Essential Home Loan	4.37	295	Nil	P+I	✓	✓	No	90%	✓
AMP Bank	Professional Package Investment Classic Variable 250-749k	4.12	Nil	349/a	Both	✓	✓	Full	90%	✓
ANZ	Breakfree Investment Variable 250-499k	4.72	160	395/a	Both	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Discount Variable PI 1 yr	4.32	Nil	Nil	P+I	✓	✓	No	90%	✓
Aussie	Inv Optimizer Discount Variable PI 2 yrs	4.47	Nil	Nil	P+I	✓	✓	No	90%	✓
Aussie	Inv Optimizer Variable PI 100-499k	4.12	Nil	Nil	P+I	✓	✓	No	95%	✓
Aussie	Inv Select Standard Variable 100-499k	4.20	Nil	15.00/m	Both	✓	✓	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Variable 250-499k	4.82	Nil	395/a	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Inv Topline 250k+	4.84	650	Nil	P+I	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
B&E Personal Banking	Investment Topline Turbo 250k+	4.42	650	Nil	P+I	✓	✓	Full	90%	✓
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.54	595	Nil	Both	✓	✓	No	80%	✓
Bank Australia	Inv Premium	4.84	595	Nil	P+I	✓	✓	Full	80%	✓
Bank Australia	Premium Package Inv Premium 100-399k	4.64	Nil	350/a	P+I	✓	✓	Full	80%	✓
Bank of Melbourne	Advantage Package Investment Variable P&I 250-499k	4.62	Nil	395/a	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Investment Basic Promo Variable P&I	4.19	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Advantage Package Investment Variable P&I 250-499k	4.62	Nil	395/a	P+I	✓	✓	Full	95%	✓
BankVic	Diversified Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv Base Variable	4.49	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Investment offset	5.04	600	Nil	P+I	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
BankVic	Premium Home Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
Bankwest	Complete Home Loan Inv Mortgage Shredder 200-499k	4.29	150	395/a	Both	✓	✓	Full	80%	✓
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Connect Package Variable Investment 250-499k	4.51	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Investment Variable 250-499k	4.86	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Basic Variable	4.69	595	11.00/m	P+I	✓	✓	No	95%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+	4.89	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Variable 300-499k	4.69	Nil	395/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Big Sky Building Society	Inv Premium Choice 250k+	4.89	250	399.00/a	Both	✓	✓	Full	95%	✓
Citi	Investment Basic Variable P&I 50-499k 80%	4.62	649	Nil	P+I	✓	✓	No	90%	✓
Coastline Credit Union	Investment Options Home Loan	4.64	805	8.00/m	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.11	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv No Fee Variable Rate	4.79	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.11	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Standard Variable 350-749k	4.89	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan Investment True Value Var HI 250k+	4.42	660	395/a	Both	✓	✓	Full	95%	✓
CUA	Rate Breaker Investment Rate Breaker 250k+	4.55	Nil	350/a	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Investment Easystreet Basic Var	4.76	500	Nil	P+I	✓	✓	No	95%	✓





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			Upfront	Ongoing						
★★★										
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.53	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Inv Low Rate Essentials	4.62	275	Nil	P+I	✓	✓	No	90%	✓
Gateway Credit Union	Premium Investment Variable 80% 150k+	3.99	750	299/a	P+I	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Horizon Credit Union	Basic Investment Residential	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Inv Kickstart First Home Buyer Loan	4.44	945	8.00/m	P+I	✓	✓	Full	95%	✓



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## Investor Variable \$350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Horizon Credit Union	Investment Basic Home Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Classic Home Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Package Variable 150k+	4.59	Nil	150/a	P+I	✓	✓	No	95%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Property Package Investment Variable 250-499k	4.55	Nil	375/a	Both	✓	✓	Full	97%	✓
Hunter United	Inv Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	80%	✓
Hunter United	Investment Variable	4.85	350	8.00/m	P+I	✓	✓	Full	80%	✓
Hunter United	Package Home Loan Investment Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	80%	✓
IMB	Platinum Package Investment Standard Variable 90 150k+	4.51	769	395/a	Both	✓	✓	Full	90%	✓
ING DIRECT	Inv Mortgage Simplifier 150-499k 80%	4.29	519	Nil	Both	✓	✓	No	90%	✓
Liberty Financial	Inv Liberty Free 70 - 80 LVR	4.64	Nil	Nil	P+I	✓	✓	Full	80%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR	4.39	995	Nil	Both	✓	✓	No	80%	✗
Liberty Financial	Inv Liberty Star 70 - 80 LVR	4.39	Nil	295.00/a	P+I	✓	✓	Full	80%	✓
Macquarie Bank	Basic Variable Investment PI 80 150-749k	4.14	Nil	Nil	P+I	✓	✓	No	80%	✓
Macquarie Bank	Offset Variable Investment PI 150-749k 80%	4.14	Nil	199.00/s	P+I	✓	✓	Full	90%	✓
Macquarie Credit Union	Inv Basic Home Loan	4.83	464	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Inv Introductory Rate Home Loan 1 yr	4.58	464	Nil	P+I	✗	✗	Full	95%	✗
Macquarie Credit Union	Inv Power 250.00001-k	4.48	Nil	400.00/a	Both	✓	✓	Full	95%	✓
Macquarie Credit Union	Inv Property Variable	5.08	464	Nil	Both	✓	✓	Full	95%	✓
ME Bank	Inv Basic Home Loan Max 80 LVR	4.14	400	Nil	Both	✓	✓	No	80%	✓
Mortgage HOUSE	Inv Advantage Complete Variable	4.44	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Inv Advantage Variable 100-749k	4.75	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Advantage Home Loan	4.74	610	Nil	P+I	✓	✓	Full	95%	✓



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## Investor Variable \$350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Intro Variable 1 yr	3.60	610	Nil	Both	✓	✓	No	95%	✗
NAB	Choice Package Investment Tailored Variable - P&I 250-499k	4.55	600	395/a	P+I	✓	✓	Full	90%	✓
NAB	Private Tailored Pkg Investment Tailored Variable - P&I 250-499k	4.55	600	750/a	P+I	✓	✓	Full	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Investment Variable PI 250-499k	4.44	850	10/m	P+I	✓	✓	Full	90%	✓
Newcastle Permanent	Investment Real Deal	4.55	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Investment Real Options	4.95	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Premium Plus Package Investment Real Deal 50k+	4.55	Nil	375/a	Both	✓	✓	Partial	80%	✓
Northern Inland CU	Basic Investor	4.73	830	10.00/m	P+I	✓	✓	No	95%	✓
Northern Inland CU	Home Loan Value Investor 350-499k	4.88	330	350.00/a	P+I	✓	✓	Full	95%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	650	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Investment Basic Variable 80%	4.74	950	Nil	Both	✓	✓	No	90%	✓



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## Investor Variable \$350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Pepper Money	Inv Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.54	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 250-499k	4.52	Nil	395/a	Both	✓	✓	Full	90%	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 250-499k	4.52	Nil	25/m	Both	✓	✓	Full	90%	✓
Qudos Bank	Inv Standard Variable Rate	4.94	600	Nil	Both	✓	✓	Full	65%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Partnership Advantage Variable 250-399k	4.51	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Investment Basic 25 yrs	4.57	250	Nil	Both	✓	✓	No	95%	✗
RESI Mortgage Corp	Inv Smart Pro 80 200-499k	4.45	649	Nil	Both	✓	✓	No	80%	✓
RESI Mortgage Corp	Inv Smart Pro Plus 80 200-499k	4.35	649	120.00/a	Both	✓	✓	No	80%	✓
SERVICE ONE Alliance Bank	Investment Standard Variable 250-499k	4.60	250	8.00/m	Both	✓	✓	Full	95%	✓



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## Investor Variable \$350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
St.George Bank	Advantage Package Investment Variable P&I 250-499k	4.60	Nil	395/a	P+I	✓	✓	Full	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 150-499k	4.37	Nil	375/a	Both	✓	✓	Full	80%	✓
Teachers Mutual Bank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
Teachers Mutual Bank	Inv Solutions Plus Home Loan 250-499k	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
The Capricornian	Inv Premium Choice Variable 250-499k	4.79	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan 250k+	4.69	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
UBank	Inv UHomeLoan Variable	4.36	Nil	Nil	Both	✓	✓	No	80%	✓
UniBank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
UniBank	Inv Solutions Plus Home Loan 250-499k	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓



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## Investor Variable \$350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Westpac	Investment Flexi First Option	4.91	150	Nil	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Rocket Investment Loan 250-749k	4.66	Nil	395/a	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	-570	Nil	Both	✓	✓	Full	95%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	-570	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable PI 80% 100-749k	4.14	363	Nil	P+I	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable PI 100-749k 80%	4.14	363	Nil	P+I	✓	✓	No	90%	✓
★★										
Adelaide Bank	Investment Smartdoc Variable	5.40	495	15.00/m	Both	✓	✓	Full	80%	✓
ANZ	Investment Variable	5.52	760	5.00/m	Both	✓	✓	Full	90%	✓
Arab Bank Australia	Inv HeadStart Intro Variable 1 yr	4.49	600	8.00/m	P+I	✓	✓	No	95%	✓
Arab Bank Australia	Inv The Basics	5.09	600	8.00/m	P+I	✓	✓	No	95%	✓
Australian Military Bank	Investment Home Loan	5.20	964	Nil	Both	✓	✓	No	90%	✓
Bank of Melbourne	Investment Variable P&I	5.47	700	10.00/m	P+I	✓	✓	Full	95%	✓



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## Investor Variable \$350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
BankSA	Inv Basic Promo Variable P&I	4.19	600	Nil	P+I	✓	✓	No	95%	✓
Bankwest	Inv Regular Saver	5.27	445	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Inv Standard Choice	5.70	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
Coastline Credit Union	Investment Variable	4.94	805	8.00/m	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser	5.03	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver	5.03	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.49	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Investment Complete	5.55	770	6.00/m	Both	✓	✓	No	90%	✓





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## Investor Variable \$350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Delphi Bank	Investment Essential	5.55	1020	8.00/m	Both	✓	✓	No	90%	✓
Gateway Credit Union	Investment Variable 80%	5.26	750	Nil	P+I	✓	✓	Full	90%	✓
Heritage Bank	Investment Variable	5.29	100	5.00/m	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Investment Home Smart	5.50	853	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Investment Variable	5.50	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓
IMB	Investment Standard Variable 90	5.31	769	Nil	Both	✓	✓	Full	90%	✓
ME Bank	Inv Flexible Home Loan Max 80 LVR	5.44	400	Nil	Both	✓	✓	Full	80%	✓
MyState	Inv Standard Variable	5.11	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Inv Base Variable Indicator Rate	5.19	600	Nil	Both	✓	✓	No	90%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
NAB	Investment Tailored Variable - P&I	5.40	600	8.00/m	P+I	✓	✓	Full	90%	✓
NAB (Exclusive to Brokers)	Homeplus Investment Variable PI	5.43	850	10.00/m	P+I	✓	✓	Full	90%	✓
Newcastle Permanent	Investment Premium Variable	5.17	550	Nil	Both	✓	✓	Full	80%	✓
Newcastle Permanent	Premium Plus Package Investment Real Options	4.95	Nil	375/a	Both	✓	✓	Partial	80%	✓
People's Choice Credit Union	Investment Standard Variable	5.52	950	Nil	Both	✓	✓	Full	90%	✓
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Inv Standard Variable	5.04	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
RAMS	Inv Full Feature	5.45	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Investment Basic Promo Variable P&I	4.19	600	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Home Investment	5.07	800	Nil	Both	✓	✓	No	95%	✓



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## Investor Variable \$350,000 Principle & Interest

Company	Product	Rate (%) <sup>*</sup>	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Summerland CU	Inv ECO Home Loan Standard	5.07	600	Nil	Both	✓	✓	No	95%	✓
Suncorp Bank	Investment Back To Basics	5.09	600	Nil	Both	✓	✓	No	90%	✓
Teachers Mutual Bank	Inv Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	80%	✓
The Capricornian	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
The Rock	Investment Variable	5.61	950	5.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Investment Basic Variable	4.91	1010	Nil	P+I	✓	✓	Full	95%	✗
Transport Mutual Credit Union	Investment Variable	5.16	1010	Nil	P+I	✓	✓	Full	95%	✗
UniBank	Inv Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	80%	✓
Westpac	Rocket Investment Loan	5.56	750	8.00/m	Both	✓	✓	Full	80%	✓
★										
AMP Bank	Investment Classic Variable	5.72	895	10.00/m	Both	✓	✓	Full	90%	✓
AMP Bank	Investment Intro 1yr Variable 1 yr	4.72	295	10.00/m	Both	✓	✓	Full	90%	✓
Auswide Bank	Investment Standard Variable	5.65	600	10.00/m	Both	✓	✓	Full	95%	✗



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## Investor Variable \$350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
B&E Personal Banking	Investment FlexiLine	5.42	650	10.00/m	P+I	✓	✓	Full	80%	✗
BankSA	Investment Variable P&I	5.54	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Inv Mortgage Shredder	5.67	845	Nil	Both	✓	✓	Full	80%	✓
Citi	Investment Offset Variable P&I 50-499k 80%	5.83	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Investment Variable P&I 50-499k 80%	5.83	649	8.00/m	P+I	✓	✓	No	90%	✓
Northern Inland CU	Smart Variable Investment	5.53	930	Nil	P+I	✓	✓	No	95%	✓
St.George Bank	Investment Variable P&I	5.55	700	10.00/m	P+I	✓	✓	Full	95%	✓
Suncorp Bank	Investment Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✓
The Capricornian	Inv Introductory Rate 1 yr	3.99	785	Nil	Both	✓	✓	No	95%	✗



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## Investor Variable \$500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Investment Variable	3.79	1180	120.00/a	Both	✓	✓	No	90%	✓
Catalyst Money	Variable Invest	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+	4.31	Nil	30/m	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Variable IO 50-749k	3.74	395	Nil	IO	✓	✓	Full	90%	✓
G&C Mutual Bank	Premium Package Inv Premium 300k+	4.34	Nil	375/a	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Variable Invest	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
IMB	Inv Essentials (100% Offset)	4.23	Nil	Nil	Both	✓	✓	Full	90%	✓
Macquarie Credit Union	Inv Power 400.00001k+	4.18	Nil	400.00/a	Both	✓	✓	Full	95%	✓
ME Bank	Member Package Inv Flexible Home Loan Max 80 LVR 400-699k	4.09	400	395/a	Both	✓	✓	Full	80%	✓
Mortgage View	Inv Special Offset to 80%	3.80	150	Nil	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Wealth Builder	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
My Credit Union	Inv Platinum	3.89	610	375.00/a	Both	✓	✓	Full	95%	✗



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## Investor Variable \$500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.99	570	Nil	Both	✓	✓	Full	85%	✓
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Home Loan	4.33	425	200.00/a	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Professional Home Loan	4.13	425	200.00/a	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable - Investment 80%	3.99	286	299.00/a	Both	✓	✓	Full	95%	✓
Summerland CU	Inv Premium	4.07	380	380.00/a	Both	✓	✓	No	95%	✓
The Mac	Inv Basic Variable 500k+	4.04	1220	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Variable 80%	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
★★★★										
Aussie	Inv Select Basic Variable 500-999k	4.20	100	Nil	Both	✓	✓	No	95%	✓



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## Investor Variable \$500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Bank of Melbourne	Investment Basic Promo Variable IO	4.23	600	Nil	IO	✓	✓	No	95%	✓
BankSA	Inv Basic Promo Variable IO	4.23	600	Nil	IO	✓	✓	No	95%	✓
Bankwest	Complete Home Loan Inv Mortgage Shredder 500-749k	4.19	150	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Investment Premium Select 500-749k 80%	4.29	150	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Bendigo Bank	Connect Package Variable Investment 500k+	4.41	Nil	20/m	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Variable 500k+	4.59	Nil	395/a	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Home Loan 80 500-749k	4.04	440	Nil	Both	✓	✓	No	80%	✓
Click Loans	The Online Investor Offset 80 500-749k	4.37	363	198.00/a	Both	✓	✓	Full	80%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
Heritage Bank	Home Advantage Investment Variable 250-699k	4.29	100	350/a	Both	✓	✓	Full	90%	✓
Homeloans	Investment Monipower	4.14	363	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
Hume Bank	Property Package Investment Variable 500k+	4.45	Nil	375/a	Both	✓	✓	Full	97%	✓
ING DIRECT	Inv Orange Advantage Variable 500-749k 80%	4.12	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Essentials Variable - Investor	4.09	520	Nil	Both	✓	✓	No	80%	✓
loans.com.au	Offset Variable-Investor <80% LVR	4.17	520	Nil	Both	✓	✓	Full	80%	✓
MyState	Special Residential Investment Loan 80%	4.16	650	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Investment Premium Variable 500-749k	4.19	Nil	375/a	Both	✓	✓	Full	90%	✓
Northern Inland CU	Dream Value Investor IO 80	4.19	330	350.00/a	IO	✓	✓	Full	80%	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 500k+	4.42	Nil	395/a	Both	✓	✓	Full	90%	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 500k+	4.42	Nil	25/m	Both	✓	✓	Full	90%	✓
Regional Bank Australia	Inv Partnership Advantage Variable 400k+	4.41	Nil	375.00/a	Both	✓	✓	Full	95%	✓
SCU	Inv ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Investment Basic Promo Variable IO	4.23	600	Nil	IO	✓	✓	No	95%	✓





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## Investor Variable \$500,000 Interest Only

Company	Product	Rate (%) <sup>*</sup>	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
State Custodians	Breathe Easy Offset - Investment 80%	4.12	286	Nil	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Eco Home Loan	4.07	600	Nil	Both	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 500-749k	4.37	Nil	375/a	Both	✓	✓	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Variable 80%	4.19	300	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓
★★★										
Adelaide Bank	Investment Smartfit Variable 90%	4.44	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	Investment SmartSaver 90%	4.39	495	Nil	Both	✓	✓	No	95%	✓
AMP Bank	Affinity Package Investment Classic Variable 250-749k	4.12	295	Nil	Both	✓	✓	Full	90%	✓
AMP Bank	Investment Basic Variable Loan	4.27	545	Nil	Both	✓	✓	Full	90%	✓
AMP Bank	Professional Package Investment Classic Variable 250-749k	4.12	Nil	349/a	Both	✓	✓	Full	90%	✓
AMP Bank	Select Package Investment Classic Variable 250-749k	4.12	295	Nil	Both	✓	✓	Full	90%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ANZ	Breakfree Investment Variable 500k+	4.62	160	395/a	Both	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Plus Variable IO 100-749k	4.32	Nil	198.00/a	IO	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Variable IO 100-749k	4.32	Nil	Nil	IO	✓	✓	No	90%	✓
Aussie	Inv Select Standard Variable 500-999k	4.20	Nil	15.00/m	Both	✓	✓	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Variable 500k+	4.77	Nil	395/a	Both	✓	✓	Full	95%	✗
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.54	595	Nil	Both	✓	✓	No	80%	✓
Bank of Melbourne	Advantage Package Investment Variable IO 500-999k	4.61	700	395/a	IO	✓	✓	Full	95%	✓
BankSA	Advantage Package Investment Variable IO 500k+	4.61	700	395/a	IO	✓	✓	Full	95%	✓
BankVic	Diversified Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	Property Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
Bankwest	Inv Regular Saver	5.27	445	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Residential Investment Variable 500k+	4.76	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+	4.89	Nil	Nil	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Inv Premium Choice 250k+	4.89	250	399.00/a	Both	✓	✓	Full	95%	✓
Citi	Mortgage Plus Investment Offset Variable IO 80% 500k+	4.67	Nil	350/a	IO	✓	✓	Full	80%	✓
Citi	Mortgage Plus Investment Variable IO 80% 500k+	4.67	Nil	350/a	IO	✓	✓	No	80%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Inv No Fee Variable Rate	4.79	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Standard Variable 350-749k	4.89	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan Investment True Value Var HI 250k+	4.42	660	395/a	Both	✓	✓	Full	95%	✓
CUA	Rate Breaker Investment Rate Breaker 250k+	4.55	Nil	350/a	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.53	520	Nil	Both	✓	✓	Full	80%	✓
Firstmac	Inv VIP Pack 80	4.37	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Investment Discount Variable 150k+	4.09	100	Nil	Both	✓	✓	No	90%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
Homeloans	Inv Ultra Plus Variable IO 80 500k+	4.09	663	120.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Variable - Investment IO 80 150-749k	4.31	330	198.00/a	IO	✓	✓	Full	80%	✓
Horizon Credit Union	Basic Investment Residential	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Basic Home Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Classic Home Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
HSBC	Premier Investment Variable 500-749k	4.75	553	35/m	Both	✓	✓	Full	90%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓
IMB	Platinum Package Investment Standard Variable 90 150k+	4.51	769	395/a	Both	✓	✓	Full	90%	✓
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Variable IO 80 500k+	3.94	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Inv Mortgage Simplifier 500k+ 80%	4.29	519	Nil	Both	✓	✓	No	90%	✓
Intech Credit Union	Interest Only Mortgage	4.59	1025	Nil	IO	✓	✓	Full	95%	✓
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR	4.39	995	Nil	Both	✓	✓	No	80%	✗
Macquarie Credit Union	Inv Property Variable	5.08	464	Nil	Both	✓	✓	Full	95%	✓
ME Bank	Inv Basic Home Loan Max 80 LVR	4.14	400	Nil	Both	✓	✓	No	80%	✓
Mortgage HOUSE	Inv Advantage Complete Variable	4.44	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Inv Advantage Variable 100-749k	4.75	895	10.00/m	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Investment Tailored Variable - IO 250-749k	4.65	600	395/a	IO	✓	✓	Full	90%	✓
NAB	Inv Base Variable Indicator Rate	5.19	600	Nil	Both	✓	✓	No	90%	✓
NAB	Inv Base Variable Rate - IO	4.78	600	Nil	IO	✓	✓	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Investment Variable IO 500-749k	4.54	850	Nil	IO	✓	✓	Full	95%	✓
Newcastle Permanent	Investment Premium Variable	5.17	550	Nil	Both	✓	✓	Full	80%	✓
Newcastle Permanent	Investment Real Deal	4.55	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Investment Real Options	4.95	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Premium Plus Package Investment Real Deal 50k+	4.55	Nil	375/a	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Premium Plus Package Investment Real Options	4.95	Nil	375/a	Both	✓	✓	Partial	80%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	650	Nil	Both	✓	✓	No	90%	✓



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			Upfront	Ongoing						
★★★										
People's Choice Credit Union	Investment Basic Variable 80%	4.74	950	Nil	Both	✓	✓	No	90%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.54	900	Nil	Both	✓	✓	No	95%	✓
QBANK	Inv Standard Variable	5.04	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
Qudos Bank	Inv Standard Variable Rate	4.94	600	Nil	Both	✓	✓	Full	65%	✓
Queenslanders CU	Interest Only 250k+	4.61	595	Nil	IO	✓	✓	Full	95%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Low Rate	4.55	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Investment Basic 25 yrs	4.57	250	Nil	Both	✓	✓	No	95%	✗
RESI Mortgage Corp	Inv Smart Pro 80 500k+	4.40	649	Nil	Both	✓	✓	No	80%	✓





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			Upfront	Ongoing						
★★★										
RESI Mortgage Corp	Inv Smart Pro Plus 80 500k+	4.30	649	120.00/a	Both	✓	✓	No	80%	✓
SERVICE ONE Alliance Bank	Investment Standard Variable 500k+	4.50	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Variable IO 500k+	4.59	700	395/a	IO	✓	✓	Full	95%	✓
Teachers Mutual Bank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
Teachers Mutual Bank	Inv Solutions Plus Home Loan 500-749k	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
The Capricornian	Inv Premium Choice Variable 500k+	4.69	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan 250k+	4.69	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
UBank	Investor IO-Investor Extra IO Offer	4.14	Nil	Nil	IO	✓	✓	No	80%	✓
UniBank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
UniBank	Inv Solutions Plus Home Loan 500-749k	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓
Westpac	Investment Flexi First Option	4.91	150	Nil	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Rocket Investment Loan 250-749k	4.66	Nil	395/a	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	-570	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable IO 80% 100-749k	4.34	363	Nil	IO	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable IO 80%	4.34	363	Nil	IO	✓	✓	No	90%	✓
★★										
Adelaide Bank	Investment Smartdoc Variable	5.40	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Variable	5.72	895	10.00/m	Both	✓	✓	Full	90%	✓
ANZ	Investment Variable	5.52	760	5.00/m	Both	✓	✓	Full	90%	✓
Australian Military Bank	Investment Home Loan	5.20	964	Nil	Both	✓	✓	No	90%	✓
Auswide Bank	Investment Standard Variable	5.65	600	10.00/m	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Bank of Melbourne	Investment Variable IO	5.51	700	10.00/m	IO	✓	✓	Full	95%	✓
BankSA	Investment Variable IO	5.58	700	10.00/m	IO	✓	✓	Full	95%	✓
Bankwest	Inv Mortgage Shredder	5.67	845	Nil	Both	✓	✓	Full	80%	✓
Big Sky Building Society	Inv Standard Choice	5.70	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
Citi	Investment Basic Variable IO 500k+ 80%	4.62	649	Nil	IO	✓	✓	No	90%	✓
Citi	Investment Offset Variable IO 500k+ 80%	5.83	649	8.00/m	IO	✓	✓	Full	90%	✓
Citi	Investment Variable IO 500k+ 80%	5.83	649	8.00/m	IO	✓	✓	No	90%	✓
Commonwealth Bank	Inv Economiser	5.03	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver	5.03	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.49	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓



# Home Loans Star Ratings

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## Investor Variable \$500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Investment Complete	5.55	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Investment Essential	5.55	1020	8.00/m	Both	✓	✓	No	90%	✓
Heritage Bank	Investment Variable	5.29	100	5.00/m	Both	✓	✓	Full	90%	✓
HSBC	Investment Variable	5.50	853	Nil	Both	✓	✓	Full	90%	✓
Hunter United	Inv Interest Only	4.90	350	Nil	IO	✓	✓	No	80%	✓
IMB	Investment Standard Variable 90	5.31	769	Nil	Both	✓	✓	Full	90%	✓
ME Bank	Inv Flexible Home Loan Max 80 LVR	5.44	400	Nil	Both	✓	✓	Full	80%	✓
MyState	Inv Standard Variable	5.11	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Investment Tailored Variable - IO	5.50	600	8.00/m	IO	✓	✓	Full	90%	✓
NAB (Exclusive to Brokers)	Homeplus Investment Variable IO	5.43	850	10.00/m	IO	✓	✓	Full	95%	✓
People's Choice Credit Union	Investment Standard Variable	5.52	950	Nil	Both	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★										
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Full Feature	5.45	870	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Investment Variable IO	5.59	700	10.00/m	IO	✓	✓	Full	95%	✓
Summerland CU	Home Investment	5.07	800	Nil	Both	✓	✓	No	95%	✓
Summerland CU	Inv ECO Home Loan Standard	5.07	600	Nil	Both	✓	✓	No	95%	✓
Suncorp Bank	Investment Back To Basics	5.09	600	Nil	Both	✓	✓	No	90%	✓
Suncorp Bank	Investment Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✓
Teachers Mutual Bank	Inv Variable IO	5.11	750	Nil	IO	✓	✓	Full	80%	✓
The Capricornian	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
The Capricornian	Mortgage Plus	5.19	775	10.00/m	IO	✓	✗	No	95%	✗
The Rock	Investment Variable	5.61	950	5.00/m	Both	✓	✓	Full	95%	✓
UniBank	Inv Variable IO	5.11	750	Nil	IO	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★										
Westpac	Rocket Investment Loan	5.56	750	8.00/m	Both	✓	✓	Full	80%	✓
★										
AMP Bank	Investment Intro 1yr Variable 1 yr	4.72	295	10.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Discount Variable IO 1 yr	4.47	Nil	Nil	IO	✓	✓	No	90%	✓
Aussie	Inv Optimizer Discount Variable IO 2 yrs	4.62	Nil	Nil	IO	✓	✓	No	90%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.11	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.11	800	8.00/m	Both	✓	✓	No	95%	✗
My Credit Union	Inv Intro Variable 1 yr	3.60	610	Nil	Both	✓	✓	No	95%	✗
The Capricornian	Inv Introductory Rate 1 yr	3.99	785	Nil	Both	✓	✓	No	95%	✗
UBank	Inv UHomeLoan Variable	4.36	Nil	Nil	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	-570	Nil	Both	✓	✓	Full	95%	✓



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## Investor Variable \$500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Investment Variable	3.79	1180	120.00/a	Both	✓	✓	No	90%	✓
Catalyst Money	Variable Invest	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Click Loans	The Inv Online Offset Home Loan 80%	4.04	440	Nil	P+I	✓	✓	Full	80%	✓
Freedom Lend	Investment Freedom Variable PI 50-749k	3.69	395	Nil	P+I	✓	✓	Full	90%	✓
G&C Mutual Bank	Premium Package Inv Premium 300k+	4.34	Nil	375/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Inv Value Plus	4.19	960	8.00/m	P+I	✓	✓	Full	95%	✓
Hunter United	Inv Platinum	3.79	Nil	8.00/m	P+I	✓	✓	Full	80%	✓
IMB	Inv Essentials (100% Offset)	4.23	Nil	Nil	Both	✓	✓	Full	90%	✓
iMortgage	Investment Fusion Variable PI 80 500k+	3.74	363	120.00/a	P+I	✓	✓	No	80%	✓
Macquarie Credit Union	Inv Power 400.00001k+	4.18	Nil	400.00/a	Both	✓	✓	Full	95%	✓
ME Bank	Member Package Inv Flexible Home Loan Max 80 LVR 400-699k	4.09	400	395/a	Both	✓	✓	Full	80%	✓
Mortgage View	Inv Special Offset to 80%	3.80	150	Nil	Both	✓	✓	Full	80%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
MOVE - People Driven Banking	Wealth Builder	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
My Credit Union	Inv Platinum	3.89	610	375.00/a	Both	✓	✓	Full	95%	✗
Northern Inland CU	Dream Value Investor PI 80	4.04	330	350.00/a	P+I	✓	✓	Full	80%	✓
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.99	570	Nil	Both	✓	✓	Full	85%	✓
Southern Cross Credit Union	Inv Platinum Home Loan	4.33	425	200.00/a	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Professional Home Loan	4.13	425	200.00/a	Both	✓	✓	Full	95%	✓
Summerland CU	Inv Premium PI 80	3.87	380	380.00/a	P+I	✓	✓	No	80%	✓
The Mac	Inv Basic Variable 500k+	4.04	1220	Nil	Both	✓	✓	No	95%	✓
UBank	Investor PI-Investor Extra PI Offer	3.79	Nil	Nil	P+I	✓	✓	No	80%	✓





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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Variable 80%	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
★★★★										
AMO Group	Inv Basic Variable	3.79	1180	120.00/a	P+I	✓	✓	No	80%	✓
Aussie	Inv Select Basic Variable 500-999k	4.20	100	Nil	Both	✓	✓	No	95%	✓
Bankwest	Complete Home Loan Inv Mortgage Shredder 500-749k	4.19	150	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Investment Premium Select 500-749k 80%	4.29	150	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Bendigo Bank	Connect Package Variable Investment 500k+	4.41	Nil	20/m	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Variable 500k+	4.59	Nil	395/a	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Home Loan 80 500-749k	4.04	440	Nil	Both	✓	✓	No	80%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+	4.31	Nil	30/m	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Variable 250-699k	4.29	100	350/a	Both	✓	✓	Full	90%	✓



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## Investor Variable \$500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Homeloans	Inv Ultra Plus Variable PI 80 500k+	3.89	663	120.00/a	P+I	✓	✓	No	80%	✓
Homeloans	Investment Monipower	4.14	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Investment PI 80 500-749k	4.11	330	198.00/a	P+I	✓	✓	Full	80%	✓
Homestar Finance	Inv Homestar Standard Variable 80 500k+	3.98	825	Nil	P+I	✓	✓	Full	80%	✓
Hume Bank	Property Package Investment Variable 500k+	4.45	Nil	375/a	Both	✓	✓	Full	97%	✓
Illawarra CU NSW	Variable Invest	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ING DIRECT	Inv Orange Advantage Variable 500-749k 80%	4.12	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Essentials Variable - Investor	4.09	520	Nil	Both	✓	✓	No	80%	✓
loans.com.au	Offset Variable-Investor <80% LVR	4.17	520	Nil	Both	✓	✓	Full	80%	✓
MyState	Special Residential Investment Loan 80%	4.16	650	Nil	Both	✓	✓	Full	95%	✓
NAB	Inv Base Variable Rate - P&I	4.25	600	Nil	P+I	✓	✓	No	90%	✓
Newcastle Permanent	Premium Plus Package Investment Premium Variable 500-749k	4.19	Nil	375/a	Both	✓	✓	Full	90%	✓



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## Investor Variable \$500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
QT Mutual Bank	Choices Investment Mortgage Breaker 500k+	4.42	Nil	395/a	Both	✓	✓	Full	90%	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 500k+	4.42	Nil	25/m	Both	✓	✓	Full	90%	✓
Regional Bank Australia	Inv Partnership Advantage Variable 400k+	4.41	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv Flexi Options 80	4.36	854	Nil	P+I	✓	✓	Full	80%	✓
SCU	Inv ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Breathe Easy Offset - Investment 80%	4.12	286	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable - Investment 80%	3.99	286	299.00/a	Both	✓	✓	Full	95%	✓
Summerland CU	Inv Premium	4.07	380	380.00/a	Both	✓	✓	No	95%	✓
Summerland CU	Investment Eco Home Loan	4.07	600	Nil	Both	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 500-749k	4.37	Nil	375/a	Both	✓	✓	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Variable 80%	4.19	300	300/a	Both	✓	✓	Full	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility	
			Upfront	Ongoing							
★★★★											
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓	
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓	
★★★											
Adelaide Bank	Investment Smartfit Variable 90%	4.44	495	15.00/m	Both	✓	✓	Full	95%	✓	
Adelaide Bank	Investment SmartSaver 90%	4.39	495	Nil	Both	✓	✓	No	95%	✓	
AMP Bank	Affinity Package Investment Classic Variable 250-749k	4.12	295	Nil	Both	✓	✓	Full	90%	✓	
AMP Bank	Investment Basic Variable Loan	4.27	545	Nil	Both	✓	✓	Full	90%	✓	
AMP Bank	Investment Essential Home Loan	4.37	295	Nil	P+I	✓	✓	No	90%	✓	
AMP Bank	Professional Package Investment Classic Variable 250-749k	4.12	Nil	349/a	Both	✓	✓	Full	90%	✓	
AMP Bank	Select Package Investment Classic Variable 250-749k	4.12	295	Nil	Both	✓	✓	Full	90%	✓	
ANZ	Breakfree Investment Variable 500k+	4.62	160	395/a	Both	✓	✓	Full	90%	✓	
Aussie	Inv Optimizer Discount Variable PI 1 yr	4.32	Nil	Nil	P+I	✓	✓	No	90%	✓	
Aussie	Inv Optimizer Discount Variable PI 2 yrs	4.47	Nil	Nil	P+I	✓	✓	No	90%	✓	



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			Upfront	Ongoing						
★★★										
Aussie	Inv Optimizer Plus Variable PI 500-749k	4.12	Nil	198.00/a	P+I	✓	✓	Full	95%	✓
Aussie	Inv Optimizer Variable PI 500-749k	4.12	Nil	Nil	P+I	✓	✓	No	95%	✓
Aussie	Inv Select Standard Variable 500-999k	4.20	Nil	15.00/m	Both	✓	✓	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Variable 500k+	4.77	Nil	395/a	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Inv Topline 250k+	4.84	650	Nil	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	Investment Topline Turbo 250k+	4.42	650	Nil	P+I	✓	✓	Full	90%	✓
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.54	595	Nil	Both	✓	✓	No	80%	✓
Bank Australia	Inv Premium	4.84	595	Nil	P+I	✓	✓	Full	80%	✓
Bank Australia	Premium Package Inv Premium 400-699k	4.54	Nil	350/a	P+I	✓	✓	Full	80%	✓
Bank of Melbourne	Advantage Package Investment Variable P&I 500-999k	4.57	Nil	395/a	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Investment Basic Promo Variable P&I	4.19	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Advantage Package Investment Variable P&I 500k+	4.57	Nil	395/a	P+I	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
BankVic	Diversified Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv Base Variable	4.49	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Investment offset	5.04	600	Nil	P+I	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Residential Investment Variable 500k+	4.76	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Basic Variable	4.69	595	11.00/m	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+	4.89	Nil	Nil	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Inv Premium Choice 250k+	4.89	250	399.00/a	Both	✓	✓	Full	95%	✓
Citi	Investment Basic Variable P&I 500k+ 80%	4.57	649	Nil	P+I	✓	✓	No	90%	✓
Click Loans	The Online Investor Offset 80 500-749k	4.37	363	198.00/a	Both	✓	✓	Full	80%	✓
Coastline Credit Union	Investment Options Home Loan	4.64	805	8.00/m	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.11	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv No Fee Variable Rate	4.79	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Standard Variable 350-749k	4.89	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan Investment True Value Var HI 250k+	4.42	660	395/a	Both	✓	✓	Full	95%	✓
CUA	Rate Breaker Investment Rate Breaker 250k+	4.55	Nil	350/a	Both	✓	✓	Full	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Investment Easystreet Basic Var	4.76	500	Nil	P+I	✓	✓	No	95%	✓
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.53	520	Nil	Both	✓	✓	Full	80%	✓
Firstmac	Inv VIP Pack 80	4.37	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Inv Low Rate Essentials	4.62	275	Nil	P+I	✓	✓	No	90%	✓
Gateway Credit Union	Premium Investment Variable 80% 150k+	3.99	750	299/a	P+I	✓	✓	Full	90%	✓





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## Investor Variable \$500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Heritage Bank	Investment Discount Variable 150k+	4.09	100	Nil	Both	✓	✓	No	90%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Horizon Credit Union	Basic Investment Residential	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Inv Kickstart First Home Buyer Loan	4.44	945	8.00/m	P+I	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Basic Home Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Classic Home Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Package Variable 150k+	4.59	Nil	150/a	P+I	✓	✓	No	95%	✓
HSBC	Premier Investment Home Smart 500-749k	4.75	553	35/m	P+I	✓	✓	Full	90%	✓
HSBC	Premier Investment Variable 500-749k	4.75	553	35/m	Both	✓	✓	Full	90%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓
Hunter United	Inv Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	80%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Hunter United	Investment Variable	4.85	350	8.00/m	P+I	✓	✓	Full	80%	✓
Hunter United	Package Home Loan Investment Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	80%	✓
IMB	Platinum Package Investment Standard Variable 90 150k+	4.51	769	395/a	Both	✓	✓	Full	90%	✓
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
ING DIRECT	Inv Mortgage Simplifier 500k+ 80%	4.29	519	Nil	Both	✓	✓	No	90%	✓
Liberty Financial	Inv Liberty Free 70 - 80 LVR	4.64	Nil	Nil	P+I	✓	✓	Full	80%	✓
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR	4.39	995	Nil	Both	✓	✓	No	80%	✗
Liberty Financial	Inv Liberty Star 70 - 80 LVR	4.39	Nil	295.00/a	P+I	✓	✓	Full	80%	✓
Macquarie Bank	Basic Variable Investment PI 80 150-749k	4.14	Nil	Nil	P+I	✓	✓	No	80%	✓
Macquarie Bank	Offset Variable Investment PI 150-749k 80%	4.14	Nil	199.00/s	P+I	✓	✓	Full	90%	✓
Macquarie Credit Union	Inv Basic Home Loan	4.83	464	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Inv Property Variable	5.08	464	Nil	Both	✓	✓	Full	95%	✓



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## Investor Variable \$500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ME Bank	Inv Basic Home Loan Max 80 LVR	4.14	400	Nil	Both	✓	✓	No	80%	✓
Mortgage HOUSE	Inv Advantage Complete Variable	4.44	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Inv Advantage Variable 100-749k	4.75	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Advantage Home Loan	4.74	610	Nil	P+I	✓	✓	Full	95%	✓
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Intro Variable 1 yr	3.60	610	Nil	Both	✓	✓	No	95%	✗
NAB	Choice Package Investment Tailored Variable - P&I 500-749k	4.55	600	395/a	P+I	✓	✓	Full	90%	✓
NAB	Private Tailored Pkg Investment Tailored Variable - P&I 500-749k	4.55	600	750/a	P+I	✓	✓	Full	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Investment Variable PI 500-749k	4.44	850	10/m	P+I	✓	✓	Full	90%	✓
Newcastle Permanent	Investment Real Deal	4.55	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Investment Real Options	4.95	550	Nil	Both	✓	✓	Partial	80%	✓



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## Investor Variable \$500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Newcastle Permanent	Premium Plus Package Investment Real Deal 50k+	4.55	Nil	375/a	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Premium Plus Package Investment Real Options	4.95	Nil	375/a	Both	✓	✓	Partial	80%	✓
Northern Inland CU	Basic Investor	4.73	830	10.00/m	P+I	✓	✓	No	95%	✓
Northern Inland CU	Home Loan Value Investor 500-749k	4.73	330	350.00/a	P+I	✓	✓	Full	95%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	650	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Investment Basic Variable 80%	4.74	950	Nil	Both	✓	✓	No	90%	✓
Pepper Money	Inv Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.54	900	Nil	Both	✓	✓	No	95%	✓
Qudos Bank	Inv Standard Variable Rate	4.94	600	Nil	Both	✓	✓	Full	65%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Low Rate	4.55	870	Nil	Both	✓	✓	Full	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Regional Bank Australia	Investment Basic 25 yrs	4.57	250	Nil	Both	✓	✓	No	95%	✗
RESI Mortgage Corp	Inv Smart Pro 80 500k+	4.40	649	Nil	Both	✓	✓	No	80%	✓
RESI Mortgage Corp	Inv Smart Pro Plus 80 500k+	4.30	649	120.00/a	Both	✓	✓	No	80%	✓
SERVICE ONE Alliance Bank	Investment Standard Variable 500k+	4.50	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Variable P&I 500k+	4.55	Nil	395/a	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
Teachers Mutual Bank	Inv Solutions Plus Home Loan 500-749k	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
The Capricornian	Inv Premium Choice Variable 500k+	4.69	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan 250k+	4.69	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
UBank	Inv UHomeLoan Variable	4.36	Nil	Nil	Both	✓	✓	No	80%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
UniBank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
UniBank	Inv Solutions Plus Home Loan 500-749k	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓
Westpac	Investment Flexi First Option	4.91	150	Nil	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Rocket Investment Loan 250-749k	4.66	Nil	395/a	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	-570	Nil	Both	✓	✓	Full	95%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	-570	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable PI 80% 100-749k	4.14	363	Nil	P+I	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable PI 100-749k 80%	4.14	363	Nil	P+I	✓	✓	No	90%	✓
★★										
Adelaide Bank	Investment Smartdoc Variable	5.40	495	15.00/m	Both	✓	✓	Full	80%	✓
ANZ	Investment Variable	5.52	760	5.00/m	Both	✓	✓	Full	90%	✓
Arab Bank Australia	Inv HeadStart Intro Variable 1 yr	4.49	600	8.00/m	P+I	✓	✓	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Arab Bank Australia	Inv The Basics	5.09	600	8.00/m	P+I	✓	✓	No	95%	✓
Australian Military Bank	Investment Home Loan	5.20	964	Nil	Both	✓	✓	No	90%	✓
Bank of Melbourne	Investment Variable P&I	5.47	700	10.00/m	P+I	✓	✓	Full	95%	✓
BankSA	Inv Basic Promo Variable P&I	4.19	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Investment Variable P&I	5.54	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Inv Regular Saver	5.27	445	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Inv Standard Choice	5.70	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
Coastline Credit Union	Investment Variable	4.94	805	8.00/m	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser	5.03	800	8.00/m	Both	✓	✓	No	95%	✗



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## Investor Variable \$500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Commonwealth Bank	Inv Rate Saver	5.03	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.11	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.49	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Investment Complete	5.55	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Investment Essential	5.55	1020	8.00/m	Both	✓	✓	No	90%	✓
Gateway Credit Union	Investment Variable 80%	5.26	750	Nil	P+I	✓	✓	Full	90%	✓
Heritage Bank	Investment Variable	5.29	100	5.00/m	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Investment Home Smart	5.50	853	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Investment Variable	5.50	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓





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			Upfront	Ongoing						
★★										
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓
IMB	Investment Standard Variable 90	5.31	769	Nil	Both	✓	✓	Full	90%	✓
Macquarie Credit Union	Inv Introductory Rate Home Loan 1 yr	4.58	464	Nil	P+I	✗	✗	Full	95%	✗
ME Bank	Inv Flexible Home Loan Max 80 LVR	5.44	400	Nil	Both	✓	✓	Full	80%	✓
MyState	Inv Standard Variable	5.11	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Inv Base Variable Indicator Rate	5.19	600	Nil	Both	✓	✓	No	90%	✓
NAB	Investment Tailored Variable - P&I	5.40	600	8.00/m	P+I	✓	✓	Full	90%	✓
NAB (Exclusive to Brokers)	Homeplus Investment Variable PI	5.43	850	10.00/m	P+I	✓	✓	Full	90%	✓
Newcastle Permanent	Investment Premium Variable	5.17	550	Nil	Both	✓	✓	Full	80%	✓
People's Choice Credit Union	Investment Standard Variable	5.52	950	Nil	Both	✓	✓	Full	90%	✓
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Inv Standard Variable	5.04	900	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★										
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
RAMS	Inv Full Feature	5.45	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Investment Basic Promo Variable P&I	4.19	600	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Home Investment	5.07	800	Nil	Both	✓	✓	No	95%	✓
Summerland CU	Inv ECO Home Loan Standard	5.07	600	Nil	Both	✓	✓	No	95%	✓
Suncorp Bank	Investment Back To Basics	5.09	600	Nil	Both	✓	✓	No	90%	✓
Teachers Mutual Bank	Inv Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	80%	✓
The Capricornian	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
The Rock	Investment Variable	5.61	950	5.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Investment Basic Variable	4.91	1010	Nil	P+I	✓	✓	Full	95%	✗
Transport Mutual Credit Union	Investment Variable	5.16	1010	Nil	P+I	✓	✓	Full	95%	✗



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## Investor Variable \$500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
UniBank	Inv Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	80%	✓
Westpac	Rocket Investment Loan	5.56	750	8.00/m	Both	✓	✓	Full	80%	✓
★										
AMP Bank	Investment Classic Variable	5.72	895	10.00/m	Both	✓	✓	Full	90%	✓
AMP Bank	Investment Intro 1yr Variable 1 yr	4.72	295	10.00/m	Both	✓	✓	Full	90%	✓
Auswide Bank	Investment Standard Variable	5.65	600	10.00/m	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
B&E Personal Banking	Investment FlexiLine	5.42	650	10.00/m	P+I	✓	✓	Full	80%	✗
Bankwest	Inv Mortgage Shredder	5.67	845	Nil	Both	✓	✓	Full	80%	✓
Citi	Investment Offset Variable P&I 500k+ 80%	5.78	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Investment Variable P&I 500k+ 80%	5.78	649	8.00/m	P+I	✓	✓	No	90%	✓
Northern Inland CU	Smart Variable Investment	5.53	930	Nil	P+I	✓	✓	No	95%	✓
St.George Bank	Investment Variable P&I	5.55	700	10.00/m	P+I	✓	✓	Full	95%	✓



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## Investor Variable \$500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Suncorp Bank	Investment Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✓
The Capricornian	Inv Introductory Rate 1 yr	3.99	785	Nil	Both	✓	✓	No	95%	✗



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## Investor Variable \$750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Investment Variable	3.79	1180	120.00/a	Both	✓	✓	No	90%	✓
Catalyst Money	Variable Invest	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+	4.31	Nil	30/m	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Variable IO 750k+	4.14	395	Nil	IO	✓	✓	Full	90%	✓
G&C Mutual Bank	Premium Package Inv Premium 300k+	4.34	Nil	375/a	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Variable Invest	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
IMB	Inv Essentials (100% Offset)	4.23	Nil	Nil	Both	✓	✓	Full	90%	✓
Macquarie Credit Union	Inv Power 400.00001k+	4.18	Nil	400.00/a	Both	✓	✓	Full	95%	✓
ME Bank	Member Package Inv Flexible Home Loan Max 80 LVR 700k+	4.04	400	395/a	Both	✓	✓	Full	80%	✓
Mortgage View	Inv Special Offset to 80%	3.80	150	Nil	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Wealth Builder	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
My Credit Union	Inv Platinum	3.89	610	375.00/a	Both	✓	✓	Full	95%	✗



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## Investor Variable \$750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Investment Premium Variable 750-899k	4.19	Nil	375/a	Both	✓	✓	Full	90%	✓
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.99	570	Nil	Both	✓	✓	Full	85%	✓
Southern Cross Credit Union	Inv Platinum Home Loan	4.33	425	200.00/a	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Professional Home Loan	4.13	425	200.00/a	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable - Investment 80%	3.99	286	299.00/a	Both	✓	✓	Full	95%	✓
Summerland CU	Inv Premium	4.07	380	380.00/a	Both	✓	✓	No	95%	✓
The Mac	Inv Basic Variable 500k+	4.04	1220	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Variable 80%	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
★★★★										
AMP Bank	Affinity Package Investment Classic Variable 750k+	4.05	295	Nil	Both	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★★★										
AMP Bank	Professional Package Investment Classic Variable 750k+	4.05	Nil	349/a	Both	✓	✓	Full	90%	✓
AMP Bank	Select Package Investment Classic Variable 750k+	4.05	295	Nil	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Basic Variable 500-999k	4.20	100	Nil	Both	✓	✓	No	95%	✓
BankVic	Premium Home Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
Bankwest	Complete Home Loan Inv Mortgage Shredder 750-999k	4.19	150	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Investment Premium Select 750-999k 80%	4.29	150	Nil	Both	✓	✓	Full	90%	✓
Bendigo Bank	Connect Package Variable Investment 500k+	4.41	Nil	20/m	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Variable 500k+	4.59	Nil	395/a	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Home Loan 80 750-1m	4.04	440	Nil	Both	✓	✓	No	80%	✓
Click Loans	The Online Investor Offset 80 750-1m	4.32	363	198.00/a	Both	✓	✓	Full	80%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
First Option Credit Union	Packaged Home Loan Investment Standard Variable 600k+	4.15	657	375/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Variable 700k+	4.24	100	350/a	Both	✓	✓	Full	90%	✓
Homeloans	Investment Monipower	4.14	363	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Variable 500k+	4.45	Nil	375/a	Both	✓	✓	Full	97%	✓
ING DIRECT	Inv Orange Advantage Variable 750k+ 80%	4.12	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Offset Variable-Investor <80% LVR	4.17	520	Nil	Both	✓	✓	Full	80%	✓
MyState	Special Residential Investment Loan 80%	4.16	650	Nil	Both	✓	✓	Full	95%	✓
Northern Inland CU	Dream Value Investor IO 80	4.19	330	350.00/a	IO	✓	✓	Full	80%	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 500k+	4.42	Nil	395/a	Both	✓	✓	Full	90%	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 500k+	4.42	Nil	25/m	Both	✓	✓	Full	90%	✓
Regional Bank Australia	Inv Partnership Advantage Variable 400k+	4.41	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓





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			Upfront	Ongoing						
★★★★										
State Custodians	Breathe Easy Offset - Investment 80%	4.12	286	Nil	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Eco Home Loan	4.07	600	Nil	Both	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 750k+	4.37	Nil	375/a	Both	✓	✓	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Variable 80%	4.19	300	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓
★★★										
Adelaide Bank	Investment Smartfit Variable 90%	4.44	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	Investment SmartSaver 90%	4.39	495	Nil	Both	✓	✓	No	95%	✓
AMP Bank	Investment Basic Variable Loan	4.27	545	Nil	Both	✓	✓	Full	90%	✓
ANZ	Breakfree Investment Variable 500k+	4.62	160	395/a	Both	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Plus Variable IO 750k+	4.27	Nil	198.00/a	IO	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Variable IO 750k+	4.27	Nil	Nil	IO	✓	✓	No	90%	✓



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			Upfront	Ongoing						
★★★										
Aussie	Inv Select Standard Variable 500-999k	4.20	Nil	15.00/m	Both	✓	✓	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Variable 500k+	4.77	Nil	395/a	Both	✓	✓	Full	95%	✗
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.54	595	Nil	Both	✓	✓	No	80%	✓
Bank of Melbourne	Advantage Package Investment Variable IO 500-999k	4.61	700	395/a	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Investment Basic Promo Variable IO	4.23	600	Nil	IO	✓	✓	No	95%	✓
BankSA	Advantage Package Investment Variable IO 500k+	4.61	700	395/a	IO	✓	✓	Full	95%	✓
BankSA	Inv Basic Promo Variable IO	4.23	600	Nil	IO	✓	✓	No	95%	✓
BankVic	Diversified Investor Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
Bankwest	Inv Regular Saver	5.27	445	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Residential Investment Variable 500k+	4.76	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+	4.89	Nil	Nil	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Inv Premium Choice 250k+	4.89	250	399.00/a	Both	✓	✓	Full	95%	✓
Citi	Mortgage Plus Investment Offset Variable IO 80% 500k+	4.67	Nil	350/a	IO	✓	✓	Full	80%	✓
Citi	Mortgage Plus Investment Variable IO 80% 500k+	4.67	Nil	350/a	IO	✓	✓	No	80%	✓
Commonwealth Bank	Inv No Fee Variable Rate	4.79	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Standard Variable 750k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Community First CU	Accelerator Home Loan Investment True Value Var HI 250k+	4.42	660	395/a	Both	✓	✓	Full	95%	✓
CUA	Rate Breaker Investment Rate Breaker 250k+	4.55	Nil	350/a	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.53	520	Nil	Both	✓	✓	Full	80%	✓
Firstmac	Inv VIP Pack 80	4.37	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Investment Discount Variable 150k+	4.09	100	Nil	Both	✓	✓	No	90%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
Homeloans	Inv Ultra Plus Variable IO 80 500k+	4.09	663	120.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Variable - Investment IO 80 750k+	4.26	330	198.00/a	IO	✓	✓	Full	80%	✓
Horizon Credit Union	Basic Investment Residential	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Basic Home Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Classic Home Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
HSBC	Premier Investment Variable 750-1m	4.70	553	35/m	Both	✓	✓	Full	90%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓
IMB	Platinum Package Investment Standard Variable 90 150k+	4.51	769	395/a	Both	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★★										
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Variable IO 80 500k+	3.94	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Inv Mortgage Simplifier 500k+ 80%	4.29	519	Nil	Both	✓	✓	No	90%	✓
Intech Credit Union	Interest Only Mortgage	4.59	1025	Nil	IO	✓	✓	Full	95%	✓
loans.com.au	Essentials Variable - Investor	4.09	520	Nil	Both	✓	✓	No	80%	✓
Macquarie Credit Union	Inv Property Variable	5.08	464	Nil	Both	✓	✓	Full	95%	✓
ME Bank	Inv Basic Home Loan Max 80 LVR	4.14	400	Nil	Both	✓	✓	No	80%	✓
Mortgage HOUSE	Inv Advantage Complete Variable	4.44	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Inv Advantage Variable 750k+	4.65	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Investment Tailored Variable - IO 750k+	4.60	600	395/a	IO	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★★										
NAB	Inv Base Variable Indicator Rate	5.19	600	Nil	Both	✓	✓	No	90%	✓
NAB	Inv Base Variable Rate - IO	4.78	600	Nil	IO	✓	✓	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Investment Variable IO 750k+	4.51	850	Nil	IO	✓	✓	Full	95%	✓
Newcastle Permanent	Investment Premium Variable	5.17	550	Nil	Both	✓	✓	Full	80%	✓
Newcastle Permanent	Investment Real Deal	4.55	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Investment Real Options	4.95	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Premium Plus Package Investment Real Deal 50k+	4.55	Nil	375/a	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Premium Plus Package Investment Real Options	4.95	Nil	375/a	Both	✓	✓	Partial	80%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	650	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Investment Basic Variable 80%	4.74	950	Nil	Both	✓	✓	No	90%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.54	900	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
QBANK	Inv Standard Variable	5.04	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
Qudos Bank	Inv Standard Variable Rate	4.94	600	Nil	Both	✓	✓	Full	65%	✓
Queenslanders CU	Interest Only 250k+	4.61	595	Nil	IO	✓	✓	Full	95%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Low Rate	4.55	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Investment Basic 25 yrs	4.57	250	Nil	Both	✓	✓	No	95%	✗
RESI Mortgage Corp	Inv Smart Pro 80 500k+	4.40	649	Nil	Both	✓	✓	No	80%	✓
RESI Mortgage Corp	Inv Smart Pro Plus 80 500k+	4.30	649	120.00/a	Both	✓	✓	No	80%	✓
SCU	Inv ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Investment Standard Variable 500k+	4.50	250	8.00/m	Both	✓	✓	Full	95%	✓





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			Upfront	Ongoing						
★★★										
St.George Bank	Advantage Package Investment Variable IO 500k+	4.59	700	395/a	IO	✓	✓	Full	95%	✓
St.George Bank	Investment Basic Promo Variable IO	4.23	600	Nil	IO	✓	✓	No	95%	✓
Teachers Mutual Bank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
Teachers Mutual Bank	Inv Solutions Plus Home Loan 750k+	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
The Capricornian	Inv Premium Choice Variable 500k+	4.69	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan 250k+	4.69	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
UBank	Investor IO-Investor Extra IO Offer	4.14	Nil	Nil	IO	✓	✓	No	80%	✓
UniBank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
UniBank	Inv Solutions Plus Home Loan 750k+	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Westpac	Investment Flexi First Option	4.91	150	Nil	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Rocket Investment Loan 750k+	4.56	Nil	395/a	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	-570	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable IO 80% 750k+	4.29	363	Nil	IO	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable IO 750k+ 80%	4.29	363	Nil	IO	✓	✓	No	90%	✓
★★										
Adelaide Bank	Investment Smartdoc Variable	5.40	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Variable	5.72	895	10.00/m	Both	✓	✓	Full	90%	✓
ANZ	Investment Variable	5.52	760	5.00/m	Both	✓	✓	Full	90%	✓
Australian Military Bank	Investment Home Loan	5.20	964	Nil	Both	✓	✓	No	90%	✓
Auswide Bank	Investment Standard Variable	5.65	600	10.00/m	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
Bank of Melbourne	Investment Variable IO	5.51	700	10.00/m	IO	✓	✓	Full	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
BankSA	Investment Variable IO	5.58	700	10.00/m	IO	✓	✓	Full	95%	✓
Bankwest	Inv Mortgage Shredder	5.67	845	Nil	Both	✓	✓	Full	80%	✓
Big Sky Building Society	Inv Standard Choice	5.70	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
Citi	Investment Basic Variable IO 500k+ 80%	4.62	649	Nil	IO	✓	✓	No	90%	✓
Citi	Investment Offset Variable IO 500k+ 80%	5.83	649	8.00/m	IO	✓	✓	Full	90%	✓
Citi	Investment Variable IO 500k+ 80%	5.83	649	8.00/m	IO	✓	✓	No	90%	✓
Commonwealth Bank	Inv Economiser	5.03	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver	5.03	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.49	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★										
Delphi Bank	Investment Complete	5.55	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Investment Essential	5.55	1020	8.00/m	Both	✓	✓	No	90%	✓
Heritage Bank	Investment Variable	5.29	100	5.00/m	Both	✓	✓	Full	90%	✓
HSBC	Investment Variable	5.50	853	Nil	Both	✓	✓	Full	90%	✓
Hunter United	Inv Interest Only	4.90	350	Nil	IO	✓	✓	No	80%	✓
IMB	Investment Standard Variable 90	5.31	769	Nil	Both	✓	✓	Full	90%	✓
ME Bank	Inv Flexible Home Loan Max 80 LVR	5.44	400	Nil	Both	✓	✓	Full	80%	✓
MyState	Inv Standard Variable	5.11	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Investment Tailored Variable - IO	5.50	600	8.00/m	IO	✓	✓	Full	90%	✓
NAB (Exclusive to Brokers)	Homeplus Investment Variable IO	5.43	850	10.00/m	IO	✓	✓	Full	95%	✓
People's Choice Credit Union	Investment Standard Variable	5.52	950	Nil	Both	✓	✓	Full	90%	✓
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★										
<b>RAMS</b>	Inv Full Feature	5.45	870	Nil	Both	✓	✓	Full	95%	✓
<b>St.George Bank</b>	Investment Variable IO	5.59	700	10.00/m	IO	✓	✓	Full	95%	✓
<b>Summerland CU</b>	Home Investment	5.07	800	Nil	Both	✓	✓	No	95%	✓
<b>Summerland CU</b>	Inv ECO Home Loan Standard	5.07	600	Nil	Both	✓	✓	No	95%	✓
<b>Suncorp Bank</b>	Investment Back To Basics	5.09	600	Nil	Both	✓	✓	No	90%	✓
<b>Suncorp Bank</b>	Investment Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✓
<b>Teachers Mutual Bank</b>	Inv Variable IO	5.11	750	Nil	IO	✓	✓	Full	80%	✓
<b>The Capricornian</b>	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
<b>The Capricornian</b>	Mortgage Plus	5.19	775	10.00/m	IO	✓	✗	No	95%	✗
<b>The Rock</b>	Investment Variable	5.61	950	5.00/m	Both	✓	✓	Full	95%	✓
<b>UniBank</b>	Inv Variable IO	5.11	750	Nil	IO	✓	✓	Full	80%	✓
<b>Westpac</b>	Rocket Investment Loan	5.56	750	8.00/m	Both	✓	✓	Full	80%	✓

★



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			Upfront	Ongoing						
★										
AMP Bank	Investment Intro 1yr Variable 1 yr	4.72	295	10.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Discount Variable IO 1 yr	4.47	Nil	Nil	IO	✓	✓	No	90%	✓
Aussie	Inv Optimizer Discount Variable IO 2 yrs	4.62	Nil	Nil	IO	✓	✓	No	90%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.11	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.11	800	8.00/m	Both	✓	✓	No	95%	✗
My Credit Union	Inv Intro Variable 1 yr	3.60	610	Nil	Both	✓	✓	No	95%	✗
The Capricornian	Inv Introductory Rate 1 yr	3.99	785	Nil	Both	✓	✓	No	95%	✗
UBank	Inv UHomeLoan Variable	4.36	Nil	Nil	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	-570	Nil	Both	✓	✓	Full	95%	✓



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## Investor Variable \$750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Inv Basic Variable	3.79	1180	120.00/a	P+I	✓	✓	No	80%	✓
AMO Group	Investment Variable	3.79	1180	120.00/a	Both	✓	✓	No	90%	✓
Catalyst Money	Variable Invest	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Click Loans	The Inv Online Offset Home Loan 80%	4.04	440	Nil	P+I	✓	✓	Full	80%	✓
Freedom Lend	Investment Freedom Variable PI 750k+	3.98	395	Nil	P+I	✓	✓	Full	90%	✓
G&C Mutual Bank	Premium Package Inv Premium 300k+	4.34	Nil	375/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Inv Value Plus	4.19	960	8.00/m	P+I	✓	✓	Full	95%	✓
Hunter United	Inv Platinum	3.79	Nil	8.00/m	P+I	✓	✓	Full	80%	✓
IMB	Inv Essentials (100% Offset)	4.23	Nil	Nil	Both	✓	✓	Full	90%	✓
iMortgage	Investment Fusion Variable PI 80 500k+	3.74	363	120.00/a	P+I	✓	✓	No	80%	✓
Macquarie Credit Union	Inv Power 400.00001k+	4.18	Nil	400.00/a	Both	✓	✓	Full	95%	✓
ME Bank	Member Package Inv Flexible Home Loan Max 80 LVR 700k+	4.04	400	395/a	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Mortgage View	Inv Special Offset to 80%	3.80	150	Nil	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Wealth Builder	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
My Credit Union	Inv Platinum	3.89	610	375.00/a	Both	✓	✓	Full	95%	✗
Northern Inland CU	Dream Value Investor PI 80	4.04	330	350.00/a	P+I	✓	✓	Full	80%	✓
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.99	570	Nil	Both	✓	✓	Full	85%	✓
Southern Cross Credit Union	Inv Platinum Home Loan	4.33	425	200.00/a	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Professional Home Loan	4.13	425	200.00/a	Both	✓	✓	Full	95%	✓
Summerland CU	Inv Premium	4.07	380	380.00/a	Both	✓	✓	No	95%	✓
Summerland CU	Inv Premium PI 80	3.87	380	380.00/a	P+I	✓	✓	No	80%	✓





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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
The Mac	Inv Basic Variable 500k+	4.04	1220	Nil	Both	✓	✓	No	95%	✓
UBank	Investor PI-Investor Extra PI Offer	3.79	Nil	Nil	P+I	✓	✓	No	80%	✓
★★★★										
AMP Bank	Affinity Package Investment Classic Variable 750k+	4.05	295	Nil	Both	✓	✓	Full	90%	✓
AMP Bank	Professional Package Investment Classic Variable 750k+	4.05	Nil	349/a	Both	✓	✓	Full	90%	✓
AMP Bank	Select Package Investment Classic Variable 750k+	4.05	295	Nil	Both	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Plus Variable PI 750k+	4.07	Nil	198.00/a	P+I	✓	✓	Full	95%	✓
Aussie	Inv Select Basic Variable 500-999k	4.20	100	Nil	Both	✓	✓	No	95%	✓
Bankwest	Complete Home Loan Inv Mortgage Shredder 750-999k	4.19	150	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Investment Premium Select 750-999k 80%	4.29	150	Nil	Both	✓	✓	Full	90%	✓
Beyond Bank	Total Home Loan Investment Variable 500k+	4.59	Nil	395/a	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Home Loan 80 750-1m	4.04	440	Nil	Both	✓	✓	No	80%	✓
Click Loans	The Online Investor Offset 80 750-1m	4.32	363	198.00/a	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★★										
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+	4.31	Nil	30/m	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Variable 700k+	4.24	100	350/a	Both	✓	✓	Full	90%	✓
Homeloans	Inv Ultra Plus Variable PI 80 500k+	3.89	663	120.00/a	P+I	✓	✓	No	80%	✓
Homeloans	Investment Monipower	4.14	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Investment PI 80 750-1m	4.06	330	198.00/a	P+I	✓	✓	Full	80%	✓
Homestar Finance	Inv Homestar Standard Variable 80 500k+	3.98	825	Nil	P+I	✓	✓	Full	80%	✓
Hume Bank	Property Package Investment Variable 500k+	4.45	Nil	375/a	Both	✓	✓	Full	97%	✓
Illawarra CU NSW	Variable Invest	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ING DIRECT	Inv Orange Advantage Variable 750k+ 80%	4.12	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Essentials Variable - Investor	4.09	520	Nil	Both	✓	✓	No	80%	✓
loans.com.au	Offset Variable-Investor <80% LVR	4.17	520	Nil	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★★										
<b>MyState</b>	Special Residential Investment Loan 80%	4.16	650	Nil	Both	✓	✓	Full	95%	✓
<b>NAB</b>	Inv Base Variable Rate - P&I	4.25	600	Nil	P+I	✓	✓	No	90%	✓
<b>Newcastle Permanent</b>	Premium Plus Package Investment Premium Variable 750-899k	4.19	Nil	375/a	Both	✓	✓	Full	90%	✓
<b>QT Mutual Bank</b>	Choices Investment Mortgage Breaker 500k+	4.42	Nil	395/a	Both	✓	✓	Full	90%	✓
<b>QT Mutual Bank</b>	Teachers' Life Investment Mortgage Breaker 500k+	4.42	Nil	25/m	Both	✓	✓	Full	90%	✓
<b>Regional Bank Australia</b>	Inv Partnership Advantage Variable 400k+	4.41	Nil	375.00/a	Both	✓	✓	Full	95%	✓
<b>RESI Mortgage Corp</b>	Inv Flexi Options 80	4.36	854	Nil	P+I	✓	✓	Full	80%	✓
<b>Select Encompass Credit Union</b>	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
<b>State Custodians</b>	Breathe Easy Offset - Investment 80%	4.12	286	Nil	Both	✓	✓	Full	95%	✓
<b>State Custodians</b>	Standard Variable - Investment 80%	3.99	286	299.00/a	Both	✓	✓	Full	95%	✓
<b>Summerland CU</b>	Investment Eco Home Loan	4.07	600	Nil	Both	✓	✓	No	95%	✓
<b>Victoria Teachers Mutual Bank</b>	Education Package Home Loan Inv Standard Variable 80%	4.19	300	300/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing							
★★★★											
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓	
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Variable 80%	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓	
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓	
★★★											
Adelaide Bank	Investment Smartfit Variable 90%	4.44	495	15.00/m	Both	✓	✓	Full	95%	✓	
Adelaide Bank	Investment SmartSaver 90%	4.39	495	Nil	Both	✓	✓	No	95%	✓	
AMP Bank	Investment Basic Variable Loan	4.27	545	Nil	Both	✓	✓	Full	90%	✓	
AMP Bank	Investment Essential Home Loan	4.37	295	Nil	P+I	✓	✓	No	90%	✓	
ANZ	Breakfree Investment Variable 500k+	4.62	160	395/a	Both	✓	✓	Full	90%	✓	
Aussie	Inv Optimizer Discount Variable PI 1 yr	4.32	Nil	Nil	P+I	✓	✓	No	90%	✓	
Aussie	Inv Optimizer Discount Variable PI 2 yrs	4.47	Nil	Nil	P+I	✓	✓	No	90%	✓	
Aussie	Inv Optimizer Variable PI 750k+	4.07	Nil	Nil	P+I	✓	✓	No	95%	✓	
Aussie	Inv Select Standard Variable 500-999k	4.20	Nil	15.00/m	Both	✓	✓	No	95%	✓	



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			Upfront	Ongoing						
★★★										
Auswide Bank	Freedom Package Investment Standard Variable 500k+	4.77	Nil	395/a	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Inv Topline 250k+	4.84	650	Nil	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	Investment Topline Turbo 250k+	4.42	650	Nil	P+I	✓	✓	Full	90%	✓
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.54	595	Nil	Both	✓	✓	No	80%	✓
Bank Australia	Inv Premium	4.84	595	Nil	P+I	✓	✓	Full	80%	✓
Bank Australia	Premium Package Inv Premium 700k+	4.44	Nil	350/a	P+I	✓	✓	Full	80%	✓
Bank of Melbourne	Advantage Package Investment Variable P&I 500-999k	4.57	Nil	395/a	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Investment Basic Promo Variable P&I	4.19	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Advantage Package Investment Variable P&I 500k+	4.57	Nil	395/a	P+I	✓	✓	Full	95%	✓
BankVic	Diversified Investor Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv Base Variable	4.49	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
BankVic	Investment offset	5.04	600	Nil	P+I	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Connect Package Variable Investment 500k+	4.41	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Investment Variable 500k+	4.76	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Basic Variable	4.69	595	11.00/m	P+I	✓	✓	No	95%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+	4.89	Nil	Nil	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Inv Premium Choice 250k+	4.89	250	399.00/a	Both	✓	✓	Full	95%	✓
Citi	Investment Basic Variable P&I 500k+ 80%	4.57	649	Nil	P+I	✓	✓	No	90%	✓
Coastline Credit Union	Investment Intro Rate Option 6 mths	3.14	805	8.00/m	P+I	✓	✓	No	90%	✓
Coastline Credit Union	Investment Options Home Loan	4.64	805	8.00/m	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.11	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv No Fee Variable Rate	4.79	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.11	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Standard Variable 750k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan Investment True Value Var HI 250k+	4.42	660	395/a	Both	✓	✓	Full	95%	✓
CUA	Rate Breaker Investment Rate Breaker 250k+	4.55	Nil	350/a	Both	✓	✓	Full	95%	✓



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## Investor Variable \$750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Investment Easystreet Basic Var	4.76	500	Nil	P+I	✓	✓	No	95%	✓
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 600k+	4.15	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.53	520	Nil	Both	✓	✓	Full	80%	✓
Firstmac	Inv VIP Pack 80	4.37	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Inv Low Rate Essentials	4.62	275	Nil	P+I	✓	✓	No	90%	✓
Gateway Credit Union	Premium Investment Variable 80% 150k+	3.99	750	299/a	P+I	✓	✓	Full	90%	✓





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			Upfront	Ongoing						
★★★										
Heritage Bank	Investment Discount Variable 150k+	4.09	100	Nil	Both	✓	✓	No	90%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Horizon Credit Union	Basic Investment Residential	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Inv Kickstart First Home Buyer Loan	4.44	945	8.00/m	P+I	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Basic Home Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Classic Home Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Package Variable 150k+	4.59	Nil	150/a	P+I	✓	✓	No	95%	✓
HSBC	Premier Investment Home Smart 750-1m	4.70	553	35/m	P+I	✓	✓	Full	90%	✓
HSBC	Premier Investment Variable 750-1m	4.70	553	35/m	Both	✓	✓	Full	90%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓
Hunter United	Inv Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	80%	✓



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			Upfront	Ongoing						
★★★										
Hunter United	Investment Variable	4.85	350	8.00/m	P+I	✓	✓	Full	80%	✓
Hunter United	Package Home Loan Investment Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	80%	✓
IMB	Platinum Package Investment Standard Variable 90 150k+	4.51	769	395/a	Both	✓	✓	Full	90%	✓
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
ING DIRECT	Inv Mortgage Simplifier 500k+ 80%	4.29	519	Nil	Both	✓	✓	No	90%	✓
Liberty Financial	Inv Liberty Free 70 - 80 LVR	4.64	Nil	Nil	P+I	✓	✓	Full	80%	✓
Liberty Financial	Inv Liberty Star 70 - 80 LVR	4.39	Nil	295.00/a	P+I	✓	✓	Full	80%	✓
Macquarie Bank	Basic Variable Investment PI 80 750k+	4.09	Nil	Nil	P+I	✓	✓	No	80%	✓
Macquarie Bank	Offset Variable Investment PI 750k+ 80%	4.09	Nil	199.00/s	P+I	✓	✓	Full	90%	✓
Macquarie Credit Union	Inv Basic Home Loan	4.83	464	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Inv Property Variable	5.08	464	Nil	Both	✓	✓	Full	95%	✓
ME Bank	Inv Basic Home Loan Max 80 LVR	4.14	400	Nil	Both	✓	✓	No	80%	✓



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			Upfront	Ongoing						
★★★										
Mortgage HOUSE	Inv Advantage Complete Variable	4.44	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Inv Advantage Variable 750k+	4.65	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Advantage Home Loan	4.74	610	Nil	P+I	✓	✓	Full	95%	✓
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Intro Variable 1 yr	3.60	610	Nil	Both	✓	✓	No	95%	✗
NAB	Choice Package Investment Tailored Variable - P&I 750k+	4.50	600	395/a	P+I	✓	✓	Full	90%	✓
NAB	Private Tailored Pkg Investment Tailored Variable - P&I 750k+	4.50	600	750/a	P+I	✓	✓	Full	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Investment Variable PI 750k+	4.41	850	10/m	P+I	✓	✓	Full	90%	✓
Newcastle Permanent	Investment Real Deal	4.55	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Investment Real Options	4.95	550	Nil	Both	✓	✓	Partial	80%	✓
Newcastle Permanent	Premium Plus Package Investment Real Deal 50k+	4.55	Nil	375/a	Both	✓	✓	Partial	80%	✓



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			Upfront	Ongoing						
★★★										
Newcastle Permanent	Premium Plus Package Investment Real Options	4.95	Nil	375/a	Both	✓	✓	Partial	80%	✓
Northern Inland CU	Basic Investor	4.73	830	10.00/m	P+I	✓	✓	No	95%	✓
Northern Inland CU	Home Loan Value Investor 750k+	4.58	330	350.00/a	P+I	✓	✓	Full	95%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	650	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Investment Basic Variable 80%	4.74	950	Nil	Both	✓	✓	No	90%	✓
Pepper Money	Inv Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.54	900	Nil	Both	✓	✓	No	95%	✓
Qudos Bank	Inv Standard Variable Rate	4.94	600	Nil	Both	✓	✓	Full	65%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Low Rate	4.55	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Investment Basic 25 yrs	4.57	250	Nil	Both	✓	✓	No	95%	✗



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			Upfront	Ongoing						
★★★										
RESI Mortgage Corp	Inv Smart Pro 80 500k+	4.40	649	Nil	Both	✓	✓	No	80%	✓
RESI Mortgage Corp	Inv Smart Pro Plus 80 500k+	4.30	649	120.00/a	Both	✓	✓	No	80%	✓
SCU	Inv ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Investment Standard Variable 500k+	4.50	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Variable P&I 500k+	4.55	Nil	395/a	P+I	✓	✓	Full	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 750k+	4.37	Nil	375/a	Both	✓	✓	Full	80%	✓
Teachers Mutual Bank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
Teachers Mutual Bank	Inv Solutions Plus Home Loan 750k+	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
The Capricornian	Inv Premium Choice Variable 500k+	4.69	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan 250k+	4.69	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
UBank	Inv UHomeLoan Variable	4.36	Nil	Nil	Both	✓	✓	No	80%	✓
UniBank	Inv Solutions Plus	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
UniBank	Inv Solutions Plus Home Loan 750k+	4.75	750	200.00/a	Both	✓	✓	Full	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓
Westpac	Investment Flexi First Option	4.91	150	Nil	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Rocket Investment Loan 750k+	4.56	Nil	395/a	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	-570	Nil	Both	✓	✓	Full	95%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	-570	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable PI 80% 750k+	4.09	363	Nil	P+I	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable PI 750k+ 80%	4.09	363	Nil	P+I	✓	✓	No	90%	✓
★★										
Adelaide Bank	Investment Smartdoc Variable	5.40	495	15.00/m	Both	✓	✓	Full	80%	✓
ANZ	Investment Variable	5.52	760	5.00/m	Both	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★										
Arab Bank Australia	Inv HeadStart Intro Variable 1 yr	4.49	600	8.00/m	P+I	✓	✓	No	95%	✓
Arab Bank Australia	Inv The Basics	5.09	600	8.00/m	P+I	✓	✓	No	95%	✓
Australian Military Bank	Investment Home Loan	5.20	964	Nil	Both	✓	✓	No	90%	✓
Bank of Melbourne	Investment Variable P&I	5.47	700	10.00/m	P+I	✓	✓	Full	95%	✓
BankSA	Inv Basic Promo Variable P&I	4.19	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Investment Variable P&I	5.54	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Inv Regular Saver	5.27	445	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
Coastline Credit Union	Investment Variable	4.94	805	8.00/m	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser	5.03	800	8.00/m	Both	✓	✓	No	95%	✗



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			Upfront	Ongoing						
★★										
Commonwealth Bank	Inv Rate Saver	5.03	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.49	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Investment Complete	5.55	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Investment Essential	5.55	1020	8.00/m	Both	✓	✓	No	90%	✓
Gateway Credit Union	Investment Variable 80%	5.26	750	Nil	P+I	✓	✓	Full	90%	✓
Heritage Bank	Investment Variable	5.29	100	5.00/m	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Investment Home Smart	5.50	853	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Investment Variable	5.50	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓





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			Upfront	Ongoing						
★★										
IMB	Investment Standard Variable 90	5.31	769	Nil	Both	✓	✓	Full	90%	✓
Macquarie Credit Union	Inv Introductory Rate Home Loan 1 yr	4.58	464	Nil	P+I	✗	✗	Full	95%	✗
ME Bank	Inv Flexible Home Loan Max 80 LVR	5.44	400	Nil	Both	✓	✓	Full	80%	✓
MyState	Inv Standard Variable	5.11	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Inv Base Variable Indicator Rate	5.19	600	Nil	Both	✓	✓	No	90%	✓
NAB	Investment Tailored Variable - P&I	5.40	600	8.00/m	P+I	✓	✓	Full	90%	✓
NAB (Exclusive to Brokers)	Homeplus Investment Variable PI	5.43	850	10.00/m	P+I	✓	✓	Full	90%	✓
Newcastle Permanent	Investment Premium Variable	5.17	550	Nil	Both	✓	✓	Full	80%	✓
People's Choice Credit Union	Investment Standard Variable	5.52	950	Nil	Both	✓	✓	Full	90%	✓
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Inv Standard Variable	5.04	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★										
<b>RAMS</b>	Inv Full Feature	5.45	870	Nil	Both	✓	✓	Full	95%	✓
<b>Regional Bank Australia</b>	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
<b>St.George Bank</b>	Investment Basic Promo Variable P&I	4.19	600	Nil	P+I	✓	✓	No	95%	✓
<b>Summerland CU</b>	Home Investment	5.07	800	Nil	Both	✓	✓	No	95%	✓
<b>Summerland CU</b>	Inv ECO Home Loan Standard	5.07	600	Nil	Both	✓	✓	No	95%	✓
<b>Suncorp Bank</b>	Investment Back To Basics	5.09	600	Nil	Both	✓	✓	No	90%	✓
<b>Teachers Mutual Bank</b>	Inv Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	80%	✓
<b>The Capricornian</b>	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
<b>The Rock</b>	Investment Variable	5.61	950	5.00/m	Both	✓	✓	Full	95%	✓
<b>Transport Mutual Credit Union</b>	Investment Basic Variable	4.91	1010	Nil	P+I	✓	✓	Full	95%	✗
<b>Transport Mutual Credit Union</b>	Investment Variable	5.16	1010	Nil	P+I	✓	✓	Full	95%	✗
<b>UniBank</b>	Inv Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★										
Westpac	Rocket Investment Loan	5.56	750	8.00/m	Both	✓	✓	Full	80%	✓
★										
AMP Bank	Investment Classic Variable	5.72	895	10.00/m	Both	✓	✓	Full	90%	✓
AMP Bank	Investment Intro 1yr Variable 1 yr	4.72	295	10.00/m	Both	✓	✓	Full	90%	✓
Auswide Bank	Investment Standard Variable	5.65	600	10.00/m	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
B&E Personal Banking	Investment FlexiLine	5.42	650	10.00/m	P+I	✓	✓	Full	80%	✗
Bankwest	Inv Mortgage Shredder	5.67	845	Nil	Both	✓	✓	Full	80%	✓
Big Sky Building Society	Inv Standard Choice	5.70	600	Nil	Both	✓	✓	Full	95%	✓
Citi	Investment Offset Variable P&I 500k+ 80%	5.78	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Investment Variable P&I 500k+ 80%	5.78	649	8.00/m	P+I	✓	✓	No	90%	✓
Northern Inland CU	Smart Variable Investment	5.53	930	Nil	P+I	✓	✓	No	95%	✓
St.George Bank	Investment Variable P&I	5.55	700	10.00/m	P+I	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★										
Suncorp Bank	Investment Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✓
The Capricornian	Inv Introductory Rate 1 yr	3.99	785	Nil	Both	✓	✓	No	95%	✗