



Home Loans Star Ratings

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Line of Credit Variable \$200,000

Company	Product	Rate (%) [*]	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Transactional Mortgage	Portable Mortgage	Interest Capitalisation Allowed	Mandatory Repayments	Max LVR (%)
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Aussie	Select LOC - Investment 100-499k		Nil	15.00/m	Both	✗	✓	✓	✗	95%
Aussie	Select LOC - Owner Occupied 100-499k		Nil	15.00/m	Both	✗	✓	✓	✗	95%
Commonwealth Bank	CALIA+		500	Nil	Both	✓	✓	✓	✗	80%
Heritage Bank	Home Advantage Living Equity 150-249k		600	8.00/m	Both	✓	✓	✗	✓	85%
Hume Bank	Property Package Line Of Credit 150-249k		Nil	375/a	Both	✓	✓	✓	✗	80%
Newcastle Permanent	Premium Plus Package Real Equity		Nil	375/a	Both	✓	✓	✓	✗	90%
Pacific Mortgage Group	Line Of Credit		Nil	Nil	IO	✓	✓	✓	✗	95%
Select Encompass Credit Union	Mortgage Line of Credit		Nil	Nil	Both	✓	✓	✓	✓	95%
State Custodians	Line of Credit - Investment 80%		286	299.00/a	IO	✓	✓	✓	✗	90%
State Custodians	Line of Credit 80%		286	299.00/a	IO	✓	✓	✓	✗	90%



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Yellow Brick Road	Empower Line of Credit Variable- OO 10-749k		363	Nil	IO	✓	✓	✓	✗	80%
★★★★										
Aussie	Optimizer Line of Credit - Inv 100-749k		Nil	198.00/a	Both	✓	✓	✗	✗	90%
Aussie	Optimizer Line of Credit - OO 100-499k		Nil	198.00/a	Both	✓	✓	✗	✗	95%
BankVic	Equity Loan Line of Credit 50-249k		Nil	375/a	IO	✓	✓	✗	✓	90%
bcu	All-In-One Discount Variable - Inv 150-249k		600	Nil	Both	✓	✓	✓	✗	90%
bcu	All-In-One Discount Variable 150-249k		600	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	Pinnacle +Plus Pkg All-In-One Variable 200-299k		Nil	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	Total Home Loan All-In-One Variable 50-299k		Nil	395/a	Both	✓	✓	✓	✗	90%
Gateway Credit Union	Equitismart Home Loan		750	Nil	IO	✓	✓	✓	✗	80%



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			Upfront	Ongoing						
★★★★										
Homeloans	Optima LOC - Investment IO 150-749k 80%	693	198.00/a	IO	✓	✓	✗	✗	90%	
Homeloans	Optima LOC - Owner Occupied IO 150-499k	693	198.00/a	IO	✓	✓	✗	✗	80%	
Hume Bank	Line Of Credit	750	Nil	Both	✓	✓	✓	✗	80%	
Hume Bank	Line Of Credit (Refinance)	150	Nil	Both	✓	✓	✓	✗	80%	
Newcastle Permanent	Real Equity	Nil	10.00/m	Both	✓	✓	✓	✗	90%	
People's Choice Credit Union	Home Loan Package Line of Credit 150-249k	Nil	395/a	IO	✓	✓	✓	✗	95%	
Qudos Bank	Home Access Loan	600	Nil	Both	✓	✗	✗	✗	95%	
Queenslanders CU	Home Action Account	595	8.00/m	Both	✓	✓	✓	✗	80%	
SERVICE ONE Alliance Bank	HomePlus Line of Credit	250	12.00/m	Both	✓	✓	✓	✗	80%	
Yellow Brick Road	Empower Line of Credit Variable-Inv 80%	363	Nil	IO	✓	✓	✓	✗	90%	



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			Upfront	Ongoing						
★★★										
AMO Group	Investment Line Of Credit		1130	150.00/a	Both	✓	✓	✗	✗	95%
AMO Group	Residential Line Of Credit		1130	150.00/a	Both	✓	✓	✗	✗	95%
AMP Bank	Affinity Package Classic LOC 100-249k		295	Nil	Both	✓	✓	✗	✓	90%
AMP Bank	Affinity Package Investment Classic LOC 100-249k		295	Nil	Both	✓	✓	✗	✓	90%
AMP Bank	Select Package Classic LOC 100-249k		295	Nil	Both	✓	✓	✗	✓	80%
AMP Bank	Select Package Investment Classic LOC 100-249k		295	Nil	Both	✓	✓	✗	✓	80%
ANZ	Breakfree Equity Manager 150-249k		Nil	395/a	Both	✓	✓	✓	✗	90%
ANZ	Equity Manager		Nil	Nil	Both	✓	✓	✓	✗	90%
Arab Bank Australia	Line of Credit		Nil	90.00/a	Both	✓	✓	✓	✗	90%
Bank of Melbourne	Advantage Package Portfolio Loan 150-249k		Nil	395/a	IO	✓	✓	✓	✓	90%



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			Upfront	Ongoing						
★★★										
Bank of Melbourne	Portfolio Loan		800	14.00/m	IO	✓	✓	✓	✓	90%
BankSA	Advantage Package Portfolio Loan 150-249k		Nil	395/a	IO	✓	✓	✓	✓	90%
BankVic	Inv Line of Credit		600	Nil	IO	✓	✓	✗	✓	90%
BankVic	Line of Credit		600	Nil	IO	✓	✓	✗	✓	90%
Bankwest	Complete Home Loan Equity Access 200-499k		150	395/a	IO	✓	✓	✗	✗	90%
bcu	All-In-One Standard Variable		600	Nil	Both	✓	✓	✓	✗	90%
bcu	All-In-One Standard Variable - Inv		600	Nil	Both	✓	✓	✓	✗	90%
Bendigo Bank	Home Equity Loan - Inv 50-249k		Nil	10.00/m	IO	✓	✓	✗	✗	90%
Bendigo Bank	Home Equity Loan - OO 50-249k		Nil	10.00/m	IO	✓	✓	✗	✗	95%
Beyond Bank	All-In-One Variable		595	Nil	Both	✓	✓	✓	✗	90%



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			Upfront	Ongoing						
★★★										
Beyond Bank	All-In-One Variable Invest		595	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	Pinnacle +Plus Pkg All-In-One Variable Invest 200-299k		595	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	Total Home Loan All-In-One Variable Invest 5-299k		595	395/a	Both	✓	✓	✓	✗	90%
BOQ	Clear Path Line of Credit OO		150	10.00/m	IO	✓	✓	✓	✗	90%
Citi	Mortgage Plus Mortgage Power LOC OO 80% 150-499k		Nil	350/a	Both	✓	✓	✗	✓	80%
Commonwealth Bank	Wealth Package Viridian Line Of Credit 150-349k		595	395/a	IO	✓	✓	✗	✓	90%
Delphi Bank	Home Equity		1020	8.00/m	Both	✓	✓	✗	✗	90%
Heritage Bank	Living Equity		700	8.00/m	Both	✓	✓	✗	✓	85%
HSBC	Home Equity - Investment		853	Nil	IO	✓	✓	✗	✓	80%
HSBC	Home Equity - Owner Occupied		853	Nil	IO	✓	✓	✗	✓	80%



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			Upfront	Ongoing						
★★★										
Hunter United	Home Equity		350	8.00/m	Both	✓	✗	✓	✗	95%
IMB	Equity Line Advantage		769	Nil	Both	✓	✓	✗	✓	90%
IMB	Platinum Package Equity Line Advantage 75k+		324	395/a	Both	✓	✓	✗	✓	90%
Mortgage HOUSE	Equity Gold 20-749k		595	180.00/a	Both	✓	✓	✓	✓	95%
MyState	Cash on Hand Line of Credit		950	150.00/a	Both	✓	✗	✓	✗	80%
NAB	Choice Package Flexi Plus 150k+		Nil	395/a	IO	✓	✓	✓	✗	90%
NAB	Flexi Plus		600	250.00/a	IO	✓	✓	✓	✗	90%
NAB	Private Tailored Pkg Flexi Plus 50k+		Nil	750/a	IO	✓	✓	✓	✗	90%
NAB (Exclusive to Brokers)	Homeplus Package Peak Performance Equity 150-249k		Nil	Nil	IO	✓	✓	✗	✗	90%
NAB (Exclusive to Brokers)	Peak Performance Equity		850	70.00/s	IO	✓	✓	✗	✗	90%



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			Upfront	Ongoing						
★★★										
P&N Bank	Equity Access Account		650	8.00/m	IO	✓	✓	✓	✗	90%
People's Choice Credit Union	Line of Credit		950	8.00/m	IO	✓	✓	✓	✗	95%
QT Mutual Bank	Choices Home Loan Overdraft 150-249k		Nil	395/a	IO	✓	✓	✗	✓	90%
QT Mutual Bank	Home Loan Overdraft		600	Nil	IO	✓	✓	✗	✓	90%
QT Mutual Bank	Teachers' Life Home Loan Overdraft 125-249k		Nil	25/m	IO	✓	✓	✗	✓	90%
RAMS	Line Of Credit		870	20.00/m	IO	✓	✓	✓	✗	90%
SCU	Home Equity Overdraft		473	100.00/a	P+I	✓	✓	✗	✗	95%
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit		250	12.00/m	IO	✓	✓	✓	✗	80%
St.George Bank	Advantage Package Portfolio Loan 150-249k		Nil	395/a	IO	✓	✓	✓	✓	90%
Summerland CU	Equity Extra Overdraft		800	10.00/m	IO	✓	✓	✗	✗	80%



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			Upfront	Ongoing						
★★★										
Summerland CU	Equity Extra Overdraft Standard		800	10.00/m	Both	✓	✓	✗	✗	95%
Suncorp Bank	Home Package Plus Access Equity 150-499k		Nil	375/a	IO	✓	✓	✓	✗	80%
The Mutual	Express Credit Facility		300	10.00/m	Both	✓	✓	✓	✗	90%
The Rock	Rockstar Package Rock Star Line of Credit 150k+		Nil	350/a	P+I	✗	✓	✓	✓	80%
Victoria Teachers Mutual Bank	Equity Line of Credit Inv		600	150.00/a	P+I	✓	✓	✓	✗	90%
Victoria Teachers Mutual Bank	Equity Line of Credit OO		600	150.00/a	P+I	✓	✓	✓	✗	90%
Westpac	Equity Access Loan		750	10.00/m	Both	✓	✓	✓	✗	92%
Westpac	Premier Advantage Equity Access Loan 150-249k		Nil	395/a	Both	✓	✓	✓	✗	92%
★★										
AMP Bank	Classic LOC		895	10.00/m	Both	✓	✓	✗	✓	90%



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			Upfront	Ongoing						
★★										
AMP Bank	Investment Classic LOC	895	10.00/m	Both	✓	✓	✗	✓	90%	
AMP Bank	Professional Package Classic LOC 100-249k	Nil	349/a	Both	✓	✓	✗	✓	90%	
AMP Bank	Professional Package Investment Classic LOC 100-249k	Nil	349/a	Both	✓	✓	✗	✓	90%	
Australian Military Bank	Home Equity Loan	964	5.00/m	P+I	✓	✓	✗	✓	80%	
Bank Australia	Home Equity	595	12.50/m	P+I	✓	✓	✗	✓	80%	
BankSA	Portfolio Loan	800	14.00/m	IO	✓	✓	✓	✓	90%	
Bankwest	Equity Access	150	325.00/a	IO	✓	✓	✗	✗	90%	
BOQ	Line of Credit	645	10.00/m	IO	✓	✓	✓	✗	90%	
Citi	Mortgage Power LOC Inv 50-499k 80%	649	12.00/m	Both	✓	✓	✗	✓	90%	
Citi	Mortgage Power LOC OO 50-499k 80%	649	12.00/m	Both	✓	✓	✗	✓	90%	



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			Upfront	Ongoing						
★★										
Coastline Credit Union	Home Equity Access 150k+		805	5.00/m	IO	✓	✓	✗	✗	90%
Commonwealth Bank	Viridian Line Of Credit		800	12.00/m	IO	✓	✓	✗	✓	90%
CUA	Equity Line of Credit - OO		795	Nil	IO	✓	✓	✗	✗	90%
Defence Bank	Essentials Smart Mover		Nil	300.00/a	P+I	✓	✓	✗	✓	80%
ECU Australia	Mortgage Eliminator		1020	Nil	IO	✓	✓	✓	✓	95%
Horizon Credit Union	HandyLoan		845	5.00/m	P+I	✓	✓	✗	✓	80%
Intech Credit Union	Mortgage Master		1025	Nil	IO	✓	✗	✗	✓	80%
My Credit Union	Equity Home Loan		610	Nil	P+I	✓	✗	✓	✓	80%
Police Bank	Equity Maximiser Variable		1045	7.00/m	IO	✓	✓	✗	✓	90%
St.George Bank	Portfolio Loan		800	14.00/m	IO	✓	✓	✓	✓	90%



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			Upfront	Ongoing						
★★										
Suncorp Bank	Access Equity		600	10.00/m	IO	✓	✓	✓	✗	90%
The Rock	Line of Credit Variable		950	12.00/m	IO	✓	✓	✗	✓	80%
Transport Mutual Credit Union	Home Equity		1010	Nil	P+I	✗	✓	✗	✗	80%
★										
Auswide Bank	Freedom Package Line of Credit 150-249k		Nil	395/a	Both	✓	✓	✗	✗	90%
Auswide Bank	Investment Line of Credit		750	15.00/m	Both	✓	✓	✗	✗	90%
Auswide Bank	Line of Credit		750	15.00/m	Both	✓	✓	✗	✗	90%
Bank of Sydney	Equity Maximiser		1140	10.00/m	IO	✓	✓	✗	✗	90%
Macquarie Credit Union	Home Equity Loan		200	Nil	P+I	✓	✓	✗	✗	80%
The Capricornian	Access Equity		400	10.00/m	P+I	✗	✓	✗	✗	80%



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Line of Credit Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Transactional Mortgage	Portable Mortgage	Interest Capitalisation Allowed	Mandatory Repayments	Max LVR (%)
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Aussie	Select LOC - Investment 100-499k		Nil	15.00/m	Both	✗	✓	✓	✗	95%
Aussie	Select LOC - Owner Occupied 100-499k		Nil	15.00/m	Both	✗	✓	✓	✗	95%
Beyond Bank	Total Home Loan All-In-One Variable 300-499k		Nil	395/a	Both	✓	✓	✓	✗	90%
Commonwealth Bank	CALIA+		500	Nil	Both	✓	✓	✓	✗	80%
Heritage Bank	Home Advantage Living Equity 250-699k		600	8.00/m	Both	✓	✓	✗	✓	85%
Hume Bank	Property Package Line Of Credit 250-499k		Nil	375/a	Both	✓	✓	✓	✗	80%
Newcastle Permanent	Premium Plus Package Real Equity		Nil	375/a	Both	✓	✓	✓	✗	90%
Pacific Mortgage Group	Line Of Credit		Nil	Nil	IO	✓	✓	✓	✗	95%
Select Encompass Credit Union	Mortgage Line of Credit		Nil	Nil	Both	✓	✓	✓	✓	95%
State Custodians	Line of Credit - Investment 80%		286	299.00/a	IO	✓	✓	✓	✗	90%



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
State Custodians	Line of Credit 80%		286	299.00/a	IO	✓	✓	✓	✗	90%
Yellow Brick Road	Empower Line of Credit Variable- OO 10-749k		363	Nil	IO	✓	✓	✓	✗	80%
★★★★										
ANZ	Breakfree Equity Manager 250-499k		Nil	395/a	Both	✓	✓	✓	✗	90%
Aussie	Optimizer Line of Credit - OO 100-499k		Nil	198.00/a	Both	✓	✓	✗	✗	95%
BankVic	Equity Loan Line of Credit 250-749k		Nil	375/a	IO	✓	✓	✗	✓	90%
bcu	All-In-One Discount Variable - Inv 250k+		600	Nil	Both	✓	✓	✓	✗	90%
bcu	All-In-One Discount Variable 250k+		600	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	Pinnacle +Plus Pkg All-In-One Variable 300k+		Nil	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	Total Home Loan All-In-One Variable Invest 300-499k		595	395/a	Both	✓	✓	✓	✗	90%



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			Upfront	Ongoing						
★★★★										
Gateway Credit Union	Equitismart Home Loan		750	Nil	IO	✓	✓	✓	✗	80%
Homeloans	Optima LOC - Owner Occupied IO 150-499k		693	198.00/a	IO	✓	✓	✗	✗	80%
NAB	Portfolio Facility 250-499k		Nil	550.00/a	IO	✓	✓	✓	✗	90%
NAB	Portfolio Package Portfolio Facility 250-499k		Nil	550/a	IO	✓	✓	✓	✗	90%
NAB	Private Portfolio Portfolio Facility 250-499k		Nil	750/a	IO	✓	✓	✓	✗	90%
People's Choice Credit Union	Home Loan Package Line of Credit 250k+		Nil	395/a	IO	✓	✓	✓	✗	95%
QT Mutual Bank	Choices Home Loan Overdraft 250-499k		Nil	395/a	IO	✓	✓	✗	✓	90%
QT Mutual Bank	Teachers' Life Home Loan Overdraft 250-499k		Nil	25/m	IO	✓	✓	✗	✓	90%
Qudos Bank	Home Access Loan		600	Nil	Both	✓	✗	✗	✗	95%
Queenslanders CU	Home Action Account		595	8.00/m	Both	✓	✓	✓	✗	80%



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Line of Credit Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Transactional Mortgage	Portable Mortgage	Interest Capitalisation Allowed	Mandatory Repayments	Max LVR (%)
			Upfront	Ongoing						
★★★★										
Westpac	Premier Advantage Equity Access Loan 250-749k		Nil	395/a	Both	✓	✓	✓	✗	92%
Yellow Brick Road	Empower Line of Credit Variable-Inv 80%		363	Nil	IO	✓	✓	✓	✗	90%
★★★										
AMO Group	Investment Line Of Credit		1130	150.00/a	Both	✓	✓	✗	✗	95%
AMO Group	Residential Line Of Credit		1130	150.00/a	Both	✓	✓	✗	✗	95%
AMP Bank	Affinity Package Classic LOC 250-499k		295	Nil	Both	✓	✓	✗	✓	90%
AMP Bank	Affinity Package Investment Classic LOC 250-749k		295	Nil	Both	✓	✓	✗	✓	90%
AMP Bank	Professional Package Classic LOC 250-499k		Nil	349/a	Both	✓	✓	✗	✓	90%
AMP Bank	Professional Package Investment Classic LOC 250-749k		Nil	349/a	Both	✓	✓	✗	✓	90%
AMP Bank	Select Package Classic LOC 250-499k		295	Nil	Both	✓	✓	✗	✓	80%



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			Upfront	Ongoing						
★★★										
AMP Bank	Select Package Investment Classic LOC 250-749k		295	Nil	Both	✓	✓	✗	✓	80%
ANZ	Equity Manager		Nil	Nil	Both	✓	✓	✓	✗	90%
Arab Bank Australia	Line of Credit		Nil	90.00/a	Both	✓	✓	✓	✗	90%
Aussie	Optimizer Line of Credit - Inv 100-749k		Nil	198.00/a	Both	✓	✓	✗	✗	90%
Bank of Melbourne	Advantage Package Portfolio Loan 250-499k		Nil	395/a	IO	✓	✓	✓	✓	90%
BankSA	Advantage Package Portfolio Loan 250-499k		Nil	395/a	IO	✓	✓	✓	✓	90%
BankVic	Inv Line of Credit		600	Nil	IO	✓	✓	✗	✓	90%
BankVic	Line of Credit		600	Nil	IO	✓	✓	✗	✓	90%
Bankwest	Complete Home Loan Equity Access 200-499k		150	395/a	IO	✓	✓	✗	✗	90%
bcu	All-In-One Standard Variable		600	Nil	Both	✓	✓	✓	✗	90%



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			Upfront	Ongoing						
★★★										
bcu	All-In-One Standard Variable - Inv		600	Nil	Both	✓	✓	✓	✗	90%
Bendigo Bank	Home Equity Loan - Inv 250-499k		Nil	10.00/m	IO	✓	✓	✗	✗	90%
Bendigo Bank	Home Equity Loan - OO 250-499k		Nil	10.00/m	IO	✓	✓	✗	✗	95%
Beyond Bank	All-In-One Variable		595	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	All-In-One Variable Invest		595	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	Pinnacle +Plus Pkg All-In-One Variable Invest 300k+		595	Nil	Both	✓	✓	✓	✗	90%
BOQ	Clear Path Line of Credit OO		150	10.00/m	IO	✓	✓	✓	✗	90%
Citi	Mortgage Plus Mortgage Power LOC OO 80% 150-499k		Nil	350/a	Both	✓	✓	✗	✓	80%
Commonwealth Bank	Wealth Package Viridian Line Of Credit 350-749k		595	395/a	IO	✓	✓	✗	✓	90%
Delphi Bank	Home Equity		1020	8.00/m	Both	✓	✓	✗	✗	90%



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			Upfront	Ongoing						
★★★										
Heritage Bank	Living Equity		700	8.00/m	Both	✓	✓	✗	✓	85%
Homeloans	Optima LOC - Investment IO 150-749k 80%		693	198.00/a	IO	✓	✓	✗	✗	90%
HSBC	Home Equity - Investment		853	Nil	IO	✓	✓	✗	✓	80%
HSBC	Home Equity - Owner Occupied		853	Nil	IO	✓	✓	✗	✓	80%
Hume Bank	Line Of Credit		750	Nil	Both	✓	✓	✓	✗	80%
Hume Bank	Line Of Credit (Refinance)		150	Nil	Both	✓	✓	✓	✗	80%
Hunter United	Home Equity		350	8.00/m	Both	✓	✗	✓	✗	95%
IMB	Equity Line Advantage		769	Nil	Both	✓	✓	✗	✓	90%
IMB	Platinum Package Equity Line Advantage 75k+		324	395/a	Both	✓	✓	✗	✓	90%
Mortgage HOUSE	Equity Gold 20-749k		595	180.00/a	Both	✓	✓	✓	✓	95%



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			Upfront	Ongoing						
★★★										
MyState	Cash on Hand Line of Credit		950	150.00/a	Both	✓	✗	✓	✗	80%
NAB	Choice Package Flexi Plus 150k+		Nil	395/a	IO	✓	✓	✓	✗	90%
NAB	Flexi Plus		600	250.00/a	IO	✓	✓	✓	✗	90%
NAB	Private Tailored Pkg Flexi Plus 50k+		Nil	750/a	IO	✓	✓	✓	✗	90%
NAB (Exclusive to Brokers)	Homeplus Package Peak Performance Equity 250k+		Nil	Nil	IO	✓	✓	✗	✗	90%
NAB (Exclusive to Brokers)	Peak Performance Equity		850	70.00/s	IO	✓	✓	✗	✗	90%
Newcastle Permanent	Real Equity		Nil	10.00/m	Both	✓	✓	✓	✗	90%
P&N Bank	Equity Access Account		650	8.00/m	IO	✓	✓	✓	✗	90%
People's Choice Credit Union	Line of Credit		950	8.00/m	IO	✓	✓	✓	✗	95%
QT Mutual Bank	Home Loan Overdraft		600	Nil	IO	✓	✓	✗	✓	90%



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			Upfront	Ongoing						
★★★										
RAMS	Line Of Credit		870	20.00/m	IO	✓	✓	✓	✗	90%
SCU	Home Equity Overdraft		473	100.00/a	P+I	✓	✓	✗	✗	95%
SERVICE ONE Alliance Bank	HomePlus Line of Credit		250	12.00/m	Both	✓	✓	✓	✗	80%
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit		250	12.00/m	IO	✓	✓	✓	✗	80%
St.George Bank	Advantage Package Portfolio Loan 250-999k		Nil	395/a	IO	✓	✓	✓	✓	90%
Summerland CU	Equity Extra Overdraft		800	10.00/m	IO	✓	✓	✗	✗	80%
Summerland CU	Equity Extra Overdraft 80		800	10.00/m	IO	✓	✓	✗	✗	80%
Suncorp Bank	Home Package Plus Access Equity 150-499k		Nil	375/a	IO	✓	✓	✓	✗	80%
The Mutual	Express Credit Facility		300	10.00/m	Both	✓	✓	✓	✗	90%
The Rock	Rockstar Package Rock Star Line of Credit 150k+		Nil	350/a	P+I	✗	✓	✓	✓	80%



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			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Equity Line of Credit Inv		600	150.00/a	P+I	✓	✓	✓	✗	90%
Victoria Teachers Mutual Bank	Equity Line of Credit OO		600	150.00/a	P+I	✓	✓	✓	✗	90%
Westpac	Equity Access Loan		750	10.00/m	Both	✓	✓	✓	✗	92%
★★										
AMP Bank	Classic LOC		895	10.00/m	Both	✓	✓	✗	✓	90%
AMP Bank	Investment Classic LOC		895	10.00/m	Both	✓	✓	✗	✓	90%
Australian Military Bank	Home Equity Loan		964	5.00/m	P+I	✓	✓	✗	✓	80%
Auswide Bank	Freedom Package Line of Credit 250-499k		Nil	395/a	Both	✓	✓	✗	✗	90%
Bank Australia	Home Equity		595	12.50/m	P+I	✓	✓	✗	✓	80%
Bank of Melbourne	Portfolio Loan		800	14.00/m	IO	✓	✓	✓	✓	90%



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			Upfront	Ongoing						
★★										
BankSA	Portfolio Loan		800	14.00/m	IO	✓	✓	✓	✓	90%
Bankwest	Equity Access		150	325.00/a	IO	✓	✓	✗	✗	90%
BOQ	Line of Credit		645	10.00/m	IO	✓	✓	✓	✗	90%
Citi	Mortgage Power LOC Inv 50-499k 80%		649	12.00/m	Both	✓	✓	✗	✓	90%
Citi	Mortgage Power LOC OO 50-499k 80%		649	12.00/m	Both	✓	✓	✗	✓	90%
Coastline Credit Union	Home Equity Access 150k+		805	5.00/m	IO	✓	✓	✗	✗	90%
Commonwealth Bank	Portfolio Loan		100	600.00/a	IO	✓	✓	✗	✗	80%
Commonwealth Bank	Viridian Line Of Credit		800	12.00/m	IO	✓	✓	✗	✓	90%
CUA	Equity Line of Credit - OO		795	Nil	IO	✓	✓	✗	✗	90%
Defence Bank	Essentials Smart Mover		Nil	300.00/a	P+I	✓	✓	✗	✓	80%



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			Upfront	Ongoing						
★★										
ECU Australia	Mortgage Eliminator		1020	Nil	IO	✓	✓	✓	✓	95%
Intech Credit Union	Mortgage Master		1025	Nil	IO	✓	✗	✗	✓	80%
My Credit Union	Equity Home Loan		610	Nil	P+I	✓	✗	✓	✓	80%
Police Bank	Equity Maximiser Variable		1045	7.00/m	IO	✓	✓	✗	✓	90%
St.George Bank	Portfolio Loan		800	14.00/m	IO	✓	✓	✓	✓	90%
Summerland CU	Equity Extra Overdraft Standard		800	10.00/m	Both	✓	✓	✗	✗	95%
Suncorp Bank	Access Equity		600	10.00/m	IO	✓	✓	✓	✗	90%
The Rock	Line of Credit Variable		950	12.00/m	IO	✓	✓	✗	✓	80%
Transport Mutual Credit Union	Home Equity		1010	Nil	P+I	✗	✓	✗	✗	80%
★										



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			Upfront	Ongoing						
★										
Auswide Bank	Investment Line of Credit		750	15.00/m	Both	✓	✓	✗	✗	90%
Auswide Bank	Line of Credit		750	15.00/m	Both	✓	✓	✗	✗	90%
Bank of Sydney	Equity Maximiser		1140	10.00/m	IO	✓	✓	✗	✗	90%
Horizon Credit Union	HandyLoan		845	5.00/m	P+I	✓	✓	✗	✓	80%
Macquarie Credit Union	Home Equity Loan		200	Nil	P+I	✓	✓	✗	✗	80%
The Capricornian	Access Equity		400	10.00/m	P+I	✗	✓	✗	✗	80%



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Line of Credit Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Transactional Mortgage	Portable Mortgage	Interest Capitalisation Allowed	Mandatory Repayments	Max LVR (%)
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Aussie	Select LOC - Investment 500-999k		Nil	15.00/m	Both	✗	✓	✓	✗	95%
Aussie	Select LOC - Owner Occupied 500-999k		Nil	15.00/m	Both	✗	✓	✓	✗	95%
Beyond Bank	Total Home Loan All-In-One Variable 500k+		Nil	395/a	Both	✓	✓	✓	✗	90%
Commonwealth Bank	CALIA+		500	Nil	Both	✓	✓	✓	✗	80%
Heritage Bank	Home Advantage Living Equity 250-699k		600	8.00/m	Both	✓	✓	✗	✓	85%
HSBC	Premier Home Equity - Owner Occupied 500-749k		553	35/m	IO	✓	✓	✗	✓	80%
Hume Bank	Property Package Line Of Credit 500k+		Nil	375/a	Both	✓	✓	✓	✗	80%
Newcastle Permanent	Premium Plus Package Real Equity 500-749k		Nil	375/a	Both	✓	✓	✓	✗	90%
Pacific Mortgage Group	Line Of Credit		Nil	Nil	IO	✓	✓	✓	✗	95%
Select Encompass Credit Union	Mortgage Line of Credit		Nil	Nil	Both	✓	✓	✓	✓	95%



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
State Custodians	Line of Credit - Investment 80%		286	299.00/a	IO	✓	✓	✓	✗	90%
State Custodians	Line of Credit 80%		286	299.00/a	IO	✓	✓	✓	✗	90%
★★★★										
ANZ	Breakfree Equity Manager 500k+		Nil	395/a	Both	✓	✓	✓	✗	90%
Aussie	Optimizer Line of Credit - OO 500-749k		Nil	198.00/a	Both	✓	✓	✗	✗	95%
BankVic	Equity Loan Line of Credit 250-749k		Nil	375/a	IO	✓	✓	✗	✓	90%
bcu	All-In-One Discount Variable - Inv 250k+		600	Nil	Both	✓	✓	✓	✗	90%
bcu	All-In-One Discount Variable 250k+		600	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	Pinnacle +Plus Pkg All-In-One Variable 300k+		Nil	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	Total Home Loan All-In-One Variable Invest 500k+		595	395/a	Both	✓	✓	✓	✗	90%



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			Upfront	Ongoing						
★★★★										
Homeloans	Optima LOC - Owner Occupied IO 500-749k	693	198.00/a	IO	✓	✓	✗	✗	80%	
NAB	Portfolio Facility 500-999k	Nil	550.00/a	IO	✓	✓	✓	✗	90%	
NAB	Portfolio Package Portfolio Facility 500-999k	Nil	550/a	IO	✓	✓	✓	✗	90%	
NAB	Private Portfolio Portfolio Facility 500-999k	Nil	750/a	IO	✓	✓	✓	✗	90%	
People's Choice Credit Union	Home Loan Package Line of Credit 250k+	Nil	395/a	IO	✓	✓	✓	✗	95%	
QT Mutual Bank	Choices Home Loan Overdraft 500k+	Nil	395/a	IO	✓	✓	✗	✓	90%	
QT Mutual Bank	Teachers' Life Home Loan Overdraft 500k+	Nil	25/m	IO	✓	✓	✗	✓	90%	
Qudos Bank	Home Access Loan	600	Nil	Both	✓	✗	✗	✗	95%	
Queenslanders CU	Home Action Account	595	8.00/m	Both	✓	✓	✓	✗	80%	
Westpac	Premier Advantage Equity Access Loan 250-749k	Nil	395/a	Both	✓	✓	✓	✗	92%	



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			Upfront	Ongoing						
★★★★										
Yellow Brick Road	Empower Line of Credit Variable- OO 10-749k		363	Nil	IO	✓	✓	✓	✗	80%
Yellow Brick Road	Empower Line of Credit Variable-Inv 80%		363	Nil	IO	✓	✓	✓	✗	90%
★★★										
AMO Group	Investment Line Of Credit		1130	150.00/a	Both	✓	✓	✗	✗	95%
AMO Group	Residential Line Of Credit		1130	150.00/a	Both	✓	✓	✗	✗	95%
AMP Bank	Affinity Package Classic LOC 500-749k		295	Nil	Both	✓	✓	✗	✓	90%
AMP Bank	Affinity Package Investment Classic LOC 250-749k		295	Nil	Both	✓	✓	✗	✓	90%
AMP Bank	Professional Package Classic LOC 500-749k		Nil	349/a	Both	✓	✓	✗	✓	90%
AMP Bank	Professional Package Investment Classic LOC 250-749k		Nil	349/a	Both	✓	✓	✗	✓	90%
AMP Bank	Select Package Classic LOC 500-749k		295	Nil	Both	✓	✓	✗	✓	80%



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			Upfront	Ongoing						
★★★										
AMP Bank	Select Package Investment Classic LOC 250-749k		295	Nil	Both	✓	✓	✗	✓	80%
ANZ	Equity Manager		Nil	Nil	Both	✓	✓	✓	✗	90%
Arab Bank Australia	Line of Credit		Nil	90.00/a	Both	✓	✓	✓	✗	90%
Aussie	Optimizer Line of Credit - Inv 100-749k		Nil	198.00/a	Both	✓	✓	✗	✗	90%
Bank of Melbourne	Advantage Package Portfolio Loan 500-999k		Nil	395/a	IO	✓	✓	✓	✓	90%
BankSA	Advantage Package Portfolio Loan 500k+		Nil	395/a	IO	✓	✓	✓	✓	90%
BankVic	Inv Line of Credit		600	Nil	IO	✓	✓	✗	✓	90%
BankVic	Line of Credit		600	Nil	IO	✓	✓	✗	✓	90%
Bankwest	Complete Home Loan Equity Access 500-749k		150	395/a	IO	✓	✓	✗	✗	90%
bcu	All-In-One Standard Variable		600	Nil	Both	✓	✓	✓	✗	90%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Transactional Mortgage	Portable Mortgage	Interest Capitalisation Allowed	Mandatory Repayments	Max LVR (%)
			Upfront	Ongoing						
★★★										
bcu	All-In-One Standard Variable - Inv		600	Nil	Both	✓	✓	✓	✗	90%
Bendigo Bank	Home Equity Loan - Inv 500k+		Nil	10.00/m	IO	✓	✓	✗	✗	90%
Bendigo Bank	Home Equity Loan - OO 500k+		Nil	10.00/m	IO	✓	✓	✗	✗	95%
Beyond Bank	All-In-One Variable		595	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	All-In-One Variable Invest		595	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	Pinnacle +Plus Pkg All-In-One Variable Invest 300k+		595	Nil	Both	✓	✓	✓	✗	90%
BOQ	Clear Path Line of Credit OO		150	10.00/m	IO	✓	✓	✓	✗	90%
Citi	Mortgage Plus Mortgage Power LOC OO 80% 500k+		Nil	350/a	Both	✓	✓	✗	✓	80%
Commonwealth Bank	Wealth Package Viridian Line Of Credit 350-749k		595	395/a	IO	✓	✓	✗	✓	90%
Delphi Bank	Home Equity		1020	8.00/m	Both	✓	✓	✗	✗	90%



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Line of Credit Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Transactional Mortgage	Portable Mortgage	Interest Capitalisation Allowed	Mandatory Repayments	Max LVR (%)
			Upfront	Ongoing						
★★★										
Gateway Credit Union	Equitismart Home Loan		750	Nil	IO	✓	✓	✓	✗	80%
Heritage Bank	Living Equity		700	8.00/m	Both	✓	✓	✗	✓	85%
Homeloans	Optima LOC - Investment IO 150-749k 80%		693	198.00/a	IO	✓	✓	✗	✗	90%
HSBC	Home Equity - Investment		853	Nil	IO	✓	✓	✗	✓	80%
HSBC	Home Equity - Owner Occupied		853	Nil	IO	✓	✓	✗	✓	80%
HSBC	Premier Home Equity - Investment 500-749k		553	35/m	IO	✓	✓	✗	✓	80%
Hume Bank	Line Of Credit		750	Nil	Both	✓	✓	✓	✗	80%
Hume Bank	Line Of Credit (Refinance)		150	Nil	Both	✓	✓	✓	✗	80%
Hunter United	Home Equity		350	8.00/m	Both	✓	✗	✓	✗	95%
IMB	Equity Line Advantage		769	Nil	Both	✓	✓	✗	✓	90%



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Company	Product	Rate (%) [*]	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Transactional Mortgage	Portable Mortgage	Interest Capitalisation Allowed	Mandatory Repayments	Max LVR (%)
			Upfront	Ongoing						
★★★										
IMB	Platinum Package Equity Line Advantage 75k+		324	395/a	Both	✓	✓	✗	✓	90%
Mortgage HOUSE	Equity Gold 20-749k		595	180.00/a	Both	✓	✓	✓	✓	95%
MyState	Cash on Hand Line of Credit		950	150.00/a	Both	✓	✗	✓	✗	80%
NAB	Choice Package Flexi Plus 150k+		Nil	395/a	IO	✓	✓	✓	✗	90%
NAB	Flexi Plus		600	250.00/a	IO	✓	✓	✓	✗	90%
NAB	Private Tailored Pkg Flexi Plus 50k+		Nil	750/a	IO	✓	✓	✓	✗	90%
NAB (Exclusive to Brokers)	Homeplus Package Peak Performance Equity 250k+		Nil	Nil	IO	✓	✓	✗	✗	90%
NAB (Exclusive to Brokers)	Peak Performance Equity		850	70.00/s	IO	✓	✓	✗	✗	90%
Newcastle Permanent	Real Equity		Nil	10.00/m	Both	✓	✓	✓	✗	90%
P&N Bank	Equity Access Account		650	8.00/m	IO	✓	✓	✓	✗	90%



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			Upfront	Ongoing						
★★★										
People's Choice Credit Union	Line of Credit		950	8.00/m	IO	✓	✓	✓	✗	95%
QT Mutual Bank	Home Loan Overdraft		600	Nil	IO	✓	✓	✗	✓	90%
RAMS	Line Of Credit		870	20.00/m	IO	✓	✓	✓	✗	90%
SCU	Home Equity Overdraft		473	100.00/a	P+I	✓	✓	✗	✗	95%
SERVICE ONE Alliance Bank	HomePlus Line of Credit		250	12.00/m	Both	✓	✓	✓	✗	80%
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit		250	12.00/m	IO	✓	✓	✓	✗	80%
St.George Bank	Advantage Package Portfolio Loan 250-999k		Nil	395/a	IO	✓	✓	✓	✓	90%
Summerland CU	Equity Extra Overdraft		800	10.00/m	IO	✓	✓	✗	✗	80%
Summerland CU	Equity Extra Overdraft 80		800	10.00/m	IO	✓	✓	✗	✗	80%
Suncorp Bank	Home Package Plus Access Equity 500-749k		Nil	375/a	IO	✓	✓	✓	✗	80%



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			Upfront	Ongoing						
★★★										
The Mutual	Express Credit Facility		300	10.00/m	Both	✓	✓	✓	✗	90%
The Rock	Rockstar Package Rock Star Line of Credit 150k+		Nil	350/a	P+I	✗	✓	✓	✓	80%
Victoria Teachers Mutual Bank	Equity Line of Credit Inv		600	150.00/a	P+I	✓	✓	✓	✗	90%
Victoria Teachers Mutual Bank	Equity Line of Credit OO		600	150.00/a	P+I	✓	✓	✓	✗	90%
Westpac	Equity Access Loan		750	10.00/m	Both	✓	✓	✓	✗	92%
★★										
AMP Bank	Classic LOC		895	10.00/m	Both	✓	✓	✗	✓	90%
AMP Bank	Investment Classic LOC		895	10.00/m	Both	✓	✓	✗	✓	90%
Australian Military Bank	Home Equity Loan		964	5.00/m	P+I	✓	✓	✗	✓	80%
Auswide Bank	Freedom Package Line of Credit 500k+		Nil	395/a	Both	✓	✓	✗	✗	90%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Transactional Mortgage	Portable Mortgage	Interest Capitalisation Allowed	Mandatory Repayments	Max LVR (%)
			Upfront	Ongoing						
★★										
Bank Australia	Home Equity		595	12.50/m	P+I	✓	✓	✗	✓	80%
Bank of Melbourne	Portfolio Loan		800	14.00/m	IO	✓	✓	✓	✓	90%
BankSA	Portfolio Loan		800	14.00/m	IO	✓	✓	✓	✓	90%
Bankwest	Equity Access		150	325.00/a	IO	✓	✓	✗	✗	90%
BOQ	Line of Credit		645	10.00/m	IO	✓	✓	✓	✗	90%
Citi	Mortgage Power LOC Inv 500k+ 80%		649	12.00/m	Both	✓	✓	✗	✓	90%
Citi	Mortgage Power LOC OO 500k+ 80%		649	12.00/m	Both	✓	✓	✗	✓	90%
Coastline Credit Union	Home Equity Access 150k+		805	5.00/m	IO	✓	✓	✗	✗	90%
Commonwealth Bank	Portfolio Loan		100	600.00/a	IO	✓	✓	✗	✗	80%
Commonwealth Bank	Viridian Line Of Credit		800	12.00/m	IO	✓	✓	✗	✓	90%



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			Upfront	Ongoing						
★★										
CUA	Equity Line of Credit - OO		795	Nil	IO	✓	✓	✗	✗	90%
Defence Bank	Essentials Smart Mover		Nil	300.00/a	P+I	✓	✓	✗	✓	80%
ECU Australia	Mortgage Eliminator		1020	Nil	IO	✓	✓	✓	✓	95%
Intech Credit Union	Mortgage Master		1025	Nil	IO	✓	✗	✗	✓	80%
My Credit Union	Equity Home Loan		610	Nil	P+I	✓	✗	✓	✓	80%
Police Bank	Equity Maximiser Variable		1045	7.00/m	IO	✓	✓	✗	✓	90%
St.George Bank	Portfolio Loan		800	14.00/m	IO	✓	✓	✓	✓	90%
Summerland CU	Equity Extra Overdraft Standard		800	10.00/m	Both	✓	✓	✗	✗	95%
Suncorp Bank	Access Equity		600	10.00/m	IO	✓	✓	✓	✗	90%
Transport Mutual Credit Union	Home Equity		1010	Nil	P+I	✗	✓	✗	✗	80%



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Line of Credit Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Transactional Mortgage	Portable Mortgage	Interest Capitalisation Allowed	Mandatory Repayments	Max LVR (%)
			Upfront	Ongoing						
★										
Auswide Bank	Investment Line of Credit		750	15.00/m	Both	✓	✓	✗	✗	90%
Auswide Bank	Line of Credit		750	15.00/m	Both	✓	✓	✗	✗	90%
Bank of Sydney	Equity Maximiser		1140	10.00/m	IO	✓	✓	✗	✗	90%
Horizon Credit Union	HandyLoan		845	5.00/m	P+I	✓	✓	✗	✓	80%
Macquarie Credit Union	Home Equity Loan		200	Nil	P+I	✓	✓	✗	✗	80%
The Capricornian	Access Equity		400	10.00/m	P+I	✗	✓	✗	✗	80%
The Rock	Line of Credit Variable		950	12.00/m	IO	✓	✓	✗	✓	80%



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Line of Credit Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Transactional Mortgage	Portable Mortgage	Interest Capitalisation Allowed	Mandatory Repayments	Max LVR (%)
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Aussie	Optimizer Line of Credit - OO 750k+		Nil	198.00/a	Both	✓	✓	✗	✗	95%
Aussie	Select LOC - Investment 500-999k		Nil	15.00/m	Both	✗	✓	✓	✗	95%
Aussie	Select LOC - Owner Occupied 500-999k		Nil	15.00/m	Both	✗	✓	✓	✗	95%
Beyond Bank	Total Home Loan All-In-One Variable 500k+		Nil	395/a	Both	✓	✓	✓	✗	90%
Commonwealth Bank	CALIA+		500	Nil	Both	✓	✓	✓	✗	80%
Heritage Bank	Home Advantage Living Equity 700k+		600	8.00/m	Both	✓	✓	✗	✓	85%
HSBC	Premier Home Equity - Owner Occupied 750-1m		553	35/m	IO	✓	✓	✗	✓	80%
Hume Bank	Property Package Line Of Credit 500k+		Nil	375/a	Both	✓	✓	✓	✗	80%
Newcastle Permanent	Premium Plus Package Real Equity 750-899k		Nil	375/a	Both	✓	✓	✓	✗	90%
Pacific Mortgage Group	Line Of Credit		Nil	Nil	IO	✓	✓	✓	✗	95%



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Line of Credit Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Transactional Mortgage	Portable Mortgage	Interest Capitalisation Allowed	Mandatory Repayments	Max LVR (%)
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Select Encompass Credit Union	Mortgage Line of Credit		Nil	Nil	Both	✓	✓	✓	✓	95%
State Custodians	Line of Credit - Investment 80%		286	299.00/a	IO	✓	✓	✓	✗	90%
State Custodians	Line of Credit 80%		286	299.00/a	IO	✓	✓	✓	✗	90%
★★★★										
AMP Bank	Affinity Package Classic LOC 750k+		295	Nil	Both	✓	✓	✗	✓	90%
AMP Bank	Select Package Classic LOC 750k+		295	Nil	Both	✓	✓	✗	✓	80%
ANZ	Breakfree Equity Manager 500k+		Nil	395/a	Both	✓	✓	✓	✗	90%
BankVic	Equity Loan Line of Credit 750k+		Nil	375/a	IO	✓	✓	✗	✓	90%
bcu	All-In-One Discount Variable - Inv 250k+		600	Nil	Both	✓	✓	✓	✗	90%
bcu	All-In-One Discount Variable 250k+		600	Nil	Both	✓	✓	✓	✗	90%



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			Upfront	Ongoing						
★★★★										
Beyond Bank	Pinnacle +Plus Pkg All-In-One Variable 300k+		Nil	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	Total Home Loan All-In-One Variable Invest 500k+		595	395/a	Both	✓	✓	✓	✗	90%
Homeloans	Optima LOC - Owner Occupied IO 750-1m		693	198.00/a	IO	✓	✓	✗	✗	80%
NAB	Portfolio Facility 500-999k		Nil	550.00/a	IO	✓	✓	✓	✗	90%
NAB	Portfolio Package Portfolio Facility 500-999k		Nil	550/a	IO	✓	✓	✓	✗	90%
NAB	Private Portfolio Portfolio Facility 500-999k		Nil	750/a	IO	✓	✓	✓	✗	90%
People's Choice Credit Union	Home Loan Package Line of Credit 250k+		Nil	395/a	IO	✓	✓	✓	✗	95%
QT Mutual Bank	Choices Home Loan Overdraft 500k+		Nil	395/a	IO	✓	✓	✗	✓	90%
QT Mutual Bank	Teachers' Life Home Loan Overdraft 500k+		Nil	25/m	IO	✓	✓	✗	✓	90%
Qudos Bank	Home Access Loan		600	Nil	Both	✓	✗	✗	✗	95%



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			Upfront	Ongoing						
★★★★										
Westpac	Premier Advantage Equity Access Loan 750k+		Nil	395/a	Both	✓	✓	✓	✗	92%
Yellow Brick Road	Empower Line of Credit Variable- OO 750k+		363	Nil	IO	✓	✓	✓	✗	80%
★★★										
AMO Group	Investment Line Of Credit		1130	150.00/a	Both	✓	✓	✗	✗	95%
AMO Group	Residential Line Of Credit		1130	150.00/a	Both	✓	✓	✗	✗	95%
AMP Bank	Affinity Package Investment Classic LOC 750k+		295	Nil	Both	✓	✓	✗	✓	90%
AMP Bank	Professional Package Classic LOC 750k+		Nil	349/a	Both	✓	✓	✗	✓	90%
AMP Bank	Professional Package Investment Classic LOC 750k+		Nil	349/a	Both	✓	✓	✗	✓	90%
AMP Bank	Select Package Investment Classic LOC 750k+		295	Nil	Both	✓	✓	✗	✓	80%
ANZ	Equity Manager		Nil	Nil	Both	✓	✓	✓	✗	90%



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			Upfront	Ongoing						
★★★										
Aussie	Optimizer Line of Credit - Inv 750k+		Nil	198.00/a	Both	✓	✓	✗	✗	90%
Bank of Melbourne	Advantage Package Portfolio Loan 500-999k		Nil	395/a	IO	✓	✓	✓	✓	90%
BankSA	Advantage Package Portfolio Loan 500k+		Nil	395/a	IO	✓	✓	✓	✓	90%
BankVic	Inv Line of Credit		600	Nil	IO	✓	✓	✗	✓	90%
BankVic	Line of Credit		600	Nil	IO	✓	✓	✗	✓	90%
Bankwest	Complete Home Loan Equity Access 750k+		150	395/a	IO	✓	✓	✗	✗	90%
bcu	All-In-One Standard Variable		600	Nil	Both	✓	✓	✓	✗	90%
bcu	All-In-One Standard Variable - Inv		600	Nil	Both	✓	✓	✓	✗	90%
Bendigo Bank	Home Equity Loan - Inv 500k+		Nil	10.00/m	IO	✓	✓	✗	✗	90%
Bendigo Bank	Home Equity Loan - OO 500k+		Nil	10.00/m	IO	✓	✓	✗	✗	95%



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			Upfront	Ongoing						
★★★										
Beyond Bank	All-In-One Variable		595	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	All-In-One Variable Invest		595	Nil	Both	✓	✓	✓	✗	90%
Beyond Bank	Pinnacle +Plus Pkg All-In-One Variable Invest 300k+		595	Nil	Both	✓	✓	✓	✗	90%
BOQ	Clear Path Line of Credit OO		150	10.00/m	IO	✓	✓	✓	✗	90%
Citi	Mortgage Plus Mortgage Power LOC OO 80% 500k+		Nil	350/a	Both	✓	✓	✗	✓	80%
Commonwealth Bank	Portfolio Loan		100	600.00/a	IO	✓	✓	✗	✗	80%
Commonwealth Bank	Wealth Package Viridian Line Of Credit 750k+		595	395/a	IO	✓	✓	✗	✓	90%
Delphi Bank	Home Equity		1020	8.00/m	Both	✓	✓	✗	✗	90%
Gateway Credit Union	Equitismart Home Loan		750	Nil	IO	✓	✓	✓	✗	80%
Homeloans	Optima LOC - Investment IO 750k+ 80%		693	198.00/a	IO	✓	✓	✗	✗	90%



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			Upfront	Ongoing						
★★★										
HSBC	Home Equity - Investment	853	Nil	IO	✓	✓	✗	✓	80%	
HSBC	Home Equity - Owner Occupied	853	Nil	IO	✓	✓	✗	✓	80%	
HSBC	Premier Home Equity - Investment 750-1m	553	35/m	IO	✓	✓	✗	✓	80%	
Hume Bank	Line Of Credit	750	Nil	Both	✓	✓	✓	✗	80%	
Hume Bank	Line Of Credit (Refinance)	150	Nil	Both	✓	✓	✓	✗	80%	
Hunter United	Home Equity	350	8.00/m	Both	✓	✗	✓	✗	95%	
IMB	Equity Line Advantage	769	Nil	Both	✓	✓	✗	✓	90%	
IMB	Platinum Package Equity Line Advantage 75k+	324	395/a	Both	✓	✓	✗	✓	90%	
Mortgage HOUSE	Equity Gold 750k+	595	180.00/a	Both	✓	✓	✓	✓	95%	
MyState	Cash on Hand Line of Credit	950	150.00/a	Both	✓	✗	✓	✗	80%	



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			Upfront	Ongoing						
★★★										
NAB	Choice Package Flexi Plus 150k+		Nil	395/a	IO	✓	✓	✓	✗	90%
NAB	Flexi Plus		600	250.00/a	IO	✓	✓	✓	✗	90%
NAB	Private Tailored Pkg Flexi Plus 50k+		Nil	750/a	IO	✓	✓	✓	✗	90%
NAB (Exclusive to Brokers)	Homeplus Package Peak Performance Equity 250k+		Nil	Nil	IO	✓	✓	✗	✗	90%
NAB (Exclusive to Brokers)	Peak Performance Equity		850	70.00/s	IO	✓	✓	✗	✗	90%
Newcastle Permanent	Real Equity		Nil	10.00/m	Both	✓	✓	✓	✗	90%
P&N Bank	Equity Access Account		650	8.00/m	IO	✓	✓	✓	✗	90%
People's Choice Credit Union	Line of Credit		950	8.00/m	IO	✓	✓	✓	✗	95%
QT Mutual Bank	Home Loan Overdraft		600	Nil	IO	✓	✓	✗	✓	90%
Queenslanders CU	Home Action Account		595	8.00/m	Both	✓	✓	✓	✗	80%



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Line of Credit Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Transactional Mortgage	Portable Mortgage	Interest Capitalisation Allowed	Mandatory Repayments	Max LVR (%)
			Upfront	Ongoing						
★★★										
RAMS	Line Of Credit		870	20.00/m	IO	✓	✓	✓	✗	90%
SCU	Home Equity Overdraft		473	100.00/a	P+I	✓	✓	✗	✗	95%
SERVICE ONE Alliance Bank	HomePlus Line of Credit		250	12.00/m	Both	✓	✓	✓	✗	80%
SERVICE ONE Alliance Bank	Inv HomePlus Line of Credit		250	12.00/m	IO	✓	✓	✓	✗	80%
St.George Bank	Advantage Package Portfolio Loan 250-999k		Nil	395/a	IO	✓	✓	✓	✓	90%
Summerland CU	Equity Extra Overdraft		800	10.00/m	IO	✓	✓	✗	✗	80%
Summerland CU	Equity Extra Overdraft 80		800	10.00/m	IO	✓	✓	✗	✗	80%
Suncorp Bank	Home Package Plus Access Equity 750k+		Nil	375/a	IO	✓	✓	✓	✗	80%
The Mutual	Express Credit Facility		300	10.00/m	Both	✓	✓	✓	✗	90%
The Rock	Rockstar Package Rock Star Line of Credit 150k+		Nil	350/a	P+I	✗	✓	✓	✓	80%



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			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Equity Line of Credit Inv		600	150.00/a	P+I	✓	✓	✓	✗	90%
Victoria Teachers Mutual Bank	Equity Line of Credit OO		600	150.00/a	P+I	✓	✓	✓	✗	90%
Westpac	Equity Access Loan		750	10.00/m	Both	✓	✓	✓	✗	92%
Yellow Brick Road	Empower Line of Credit Variable-Inv 750k+ 80%		363	Nil	IO	✓	✓	✓	✗	90%
★★										
AMP Bank	Classic LOC		895	10.00/m	Both	✓	✓	✗	✓	90%
AMP Bank	Investment Classic LOC		895	10.00/m	Both	✓	✓	✗	✓	90%
Australian Military Bank	Home Equity Loan		964	5.00/m	P+I	✓	✓	✗	✓	80%
Auswide Bank	Freedom Package Line of Credit 500k+		Nil	395/a	Both	✓	✓	✗	✗	90%
Bank Australia	Home Equity		595	12.50/m	P+I	✓	✓	✗	✓	80%



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			Upfront	Ongoing						
★★										
Bank of Melbourne	Portfolio Loan		800	14.00/m	IO	✓	✓	✓	✓	90%
BankSA	Portfolio Loan		800	14.00/m	IO	✓	✓	✓	✓	90%
Bankwest	Equity Access		150	325.00/a	IO	✓	✓	✗	✗	90%
BOQ	Line of Credit		645	10.00/m	IO	✓	✓	✓	✗	90%
Citi	Mortgage Power LOC Inv 500k+ 80%		649	12.00/m	Both	✓	✓	✗	✓	90%
Citi	Mortgage Power LOC OO 500k+ 80%		649	12.00/m	Both	✓	✓	✗	✓	90%
Coastline Credit Union	Home Equity Access 150k+		805	5.00/m	IO	✓	✓	✗	✗	90%
Commonwealth Bank	Viridian Line Of Credit		800	12.00/m	IO	✓	✓	✗	✓	90%
CUA	Equity Line of Credit - OO		795	Nil	IO	✓	✓	✗	✗	90%
Defence Bank	Essentials Smart Mover		Nil	300.00/a	P+I	✓	✓	✗	✓	80%



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			Upfront	Ongoing						
★★										
ECU Australia	Mortgage Eliminator		1020	Nil	IO	✓	✓	✓	✓	95%
Intech Credit Union	Mortgage Master		1025	Nil	IO	✓	✗	✗	✓	80%
My Credit Union	Equity Home Loan		610	Nil	P+I	✓	✗	✓	✓	80%
Police Bank	Equity Maximiser Variable		1045	7.00/m	IO	✓	✓	✗	✓	90%
St.George Bank	Portfolio Loan		800	14.00/m	IO	✓	✓	✓	✓	90%
Summerland CU	Equity Extra Overdraft Standard		800	10.00/m	Both	✓	✓	✗	✗	95%
Suncorp Bank	Access Equity		600	10.00/m	IO	✓	✓	✓	✗	90%
Transport Mutual Credit Union	Home Equity		1010	Nil	P+I	✗	✓	✗	✗	80%
★										
Auswide Bank	Investment Line of Credit		750	15.00/m	Both	✓	✓	✗	✗	90%



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			Upfront	Ongoing						
★										
Auswide Bank	Line of Credit		750	15.00/m	Both	✓	✓	✗	✗	90%
Bank of Sydney	Equity Maximiser		1140	10.00/m	IO	✓	✓	✗	✗	90%
Horizon Credit Union	HandyLoan		845	5.00/m	P+I	✓	✓	✗	✓	80%
Macquarie Credit Union	Home Equity Loan		200	Nil	P+I	✓	✓	✗	✗	80%
The Capricornian	Access Equity		400	10.00/m	P+I	✗	✓	✗	✗	80%
The Rock	Line of Credit Variable		950	12.00/m	IO	✓	✓	✗	✓	80%