



Fixed Rate Home Loans Award

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Fixed Rate Home Loans

Company	100% Offset Account	Redraw Facility	Interest in Advanced Payments	Fixed Rate Set	Guaranateed Rate Fee	Additional Repayment	Maximum Lump Sum Repayments	Cost of Refix
Adelaide Bank								
Smartdoc Fixed	Full	✓	✗	Accept	Nil	✓	20,000	Nil
SmartFix	Full	✓	✗	Accept	Nil	✓	20,000	Nil
AMO Group								
Residential Fixed	No	✗	✗	Accept	395	✓	20,000	100
AMP Bank								
Affinity Package Residential Classic Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
Basic Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
Professional Package Residential Classic Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
Residential Classic Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
Select Package Residential Classic Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
ANZ								
Breakfree Residential Fixed	Full	✗	✗	Drawdown	750	✓	5,000	Nil
Residential Fixed	Full	✗	✗	Drawdown	750	✓	5,000	200
Arab Bank Australia								
Residential Fixed	No	✗	✗	Accept	Nil	✗	N/A	300
Aussie								
Optimizer Fixed IO	No	✗	✗	Accept	Nil	✓	5.00%	Nil
Optimizer Fixed PI	No	✗	✗	Drawdown	Nil	✓	5.00%	Nil
Optimizer Plus Fixed IO	No	✗	✗	Accept	Nil	✓	5.00%	Nil
Optimizer Plus Fixed PI	No	✗	✗	Accept	Nil	✓	5.00%	Nil



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Aussie								
Select Basic Fixed	No	✗	✗	Drawdown	750	✓	5.00%	Nil
Select Standard Fixed	No	✗	✗	Drawdown	750	✓	5.00%	Nil
Australian Military Bank								
Fixed Rate	No	✗	✗	Drawdown	Nil	✗	N/A	300
Auswide Bank								
Freedom Package Standard Fixed	Full	✓	✗	N/A	N/A	✓	No max	300
Standard Fixed	Full	✓	✗	N/A	N/A	✓	No max	300
B&E Personal Banking								
Fixed Residential FlexiChoice	Full	✓	✗	Accept	Nil	✓	No max	200
FlexiDiscount Fixed	No	✓	✗	N/A	N/A	✓	No max	200
Bank Australia								
Basic Fixed (LVR <80%)	No	✓	✗	N/A	N/A	✓	No max	Nil
Premium Fixed Package Residential Fixed	No	✓	✗	Drawdown	Nil	✓	No max	Nil
Residential Fixed	No	✓	✗	Drawdown	Nil	✓	No max	Nil
Bank of Melbourne								
Advantage Package Residential Fixed	Partial	✓	✗	Accept	500	✓	10,000	Nil
Residential Fixed	Partial	✓	✗	Accept	500	✓	10,000	500
Bank of Sydney								
Expect More Residential Fixed	No	✗	✓	Drawdown	0.20%	✓	10,000	Nil
Expect More Residential Fixed PAYG	No	✗	✓	Drawdown	0.20%	✓	10,000	Nil



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Bank of Sydney								
Residential Fixed	No	✗	✓	Drawdown	0.20%	✓	10,000	Nil
BankSA								
Advantage Package Residential Fixed	Partial	✓	✗	Accept	500	✓	10,000	Nil
Residential Fixed	Partial	✓	✗	Accept	500	✓	10,000	500
BankVic								
Fixed	No	✗	✗	Drawdown	Nil	✓	10,000	200
Premium Home Fixed	No	✗	✗	Drawdown	Nil	✓	10,000	Nil
Bankwest								
Complete Home Loan Package Fixed Owner Occu	Partial	✓	✓	Drawdown	0.15%	✓	10,000	Nil
Residential Fixed	Partial	✓	✗	Drawdown	0.15%	✓	10,000	95
bcu								
Fixed Rate Special Residential	No	✗	✗	Drawdown	Nil	✓	No max	250
Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	250
Bendigo Bank								
Basic Fixed Owner Occupied	No	✓	✗	Drawdown	0.15%	✓	No max	Nil
Connect Package Fixed Owner Occupied	Full	✓	✗	Drawdown	0.15%	✓	20.00%	150
Residential Fixed	Partial	✓	✗	Drawdown	0.15%	✓	20.00%	150
Beyond Bank								
Pinnacle +Plus Pkg Residential Fixed	Full	✓	✗	Drawdown	0.15%	✓	25,000	Nil
Residential Fixed	Full	✓	✗	Drawdown	0.15%	✓	25,000	300



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Beyond Bank								
Total Home Loan Residential Fixed	Full	✓	✗	Drawdown	0.15%	✓	25,000	Nil
BOQ								
Residential Fixed	Full	✗	✓	Drawdown	0.15%	✓	5,000	300
Catalyst Money								
Fixed	Full	✓	✗	Accept	125	✓	15.00%	Nil
Fixed Lite	Full	✓	✗	Accept	125	✓	15.00%	Nil
Citi								
Mortgage Plus Standard Fixed P&I	No	✗	✗	Accept	Nil	✓	1,000	Nil
Standard Fixed IO	No	✗	✗	Accept	Nil	✓	1,000	Nil
Standard Fixed P&I	No	✗	✗	Accept	Nil	✓	1,000	Nil
Click Loans								
The Online Home Loan Fixed	No	✓	✗	Accept	Nil	✓	5.00%	Nil
The Online Offset Home Loan Fixed	Full	✓	✗	Accept	Nil	✓	5.00%	Nil
Coastline Credit Union								
Residential Fixed	No	✓	✗	Accept	Nil	✓	25,000	150
Commonwealth Bank								
Guaranteed Intro Fixed	Full	✓	✗	Drawdown	750	✓	No max	Nil
Residential Fixed	Partial	✗	✗	Accept	750	✓	10,000	Nil
Wealth Package Guaranteed Intro Fixed	Full	✓	✗	Drawdown	750	✓	No max	Nil
Wealth Package Residential Fixed	Partial	✗	✗	Accept	750	✓	10,000	Nil



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Community First CU								
Accelerator Home Loan True Fixed	Full	✓	✗	Drawdown	500	✓	25,000	Nil
Honeymoon Fixed	Full	✓	✗	Drawdown	500	✓	25,000	500
True Fixed	Full	✓	✗	Drawdown	500	✓	25,000	500
CUA								
Fixed - Owner Occupier	No	✓	✗	Accept	Nil	✓	5,000	300
Premium Fixed - Owner Occupier	Full	✓	✗	Accept	Nil	✓	50,000	300
Defence Bank								
Essentials Fixed	No	✗	✗	Accept	Nil	✓	No max	300
Delphi Bank								
Standard Fixed	No	✗	✗	Drawdown	400	✗	N/A	300
Easy Street Fin Services								
Easy Street Fixed	Full	✓	✗	Drawdown	500	✓	25,000	500
Honeymoon Intro Fixed	Full	✓	✗	Drawdown	500	✓	25,000	500
ECU Australia								
Standard Fixed	No	✓	✗	Accept	Nil	✓	10,000	250
First Option Credit Union								
Packaged Home Loan Residential Fixed	Full	✓	✗	Drawdown	350	✓	No max	Nil
Residential Fixed	Full	✓	✗	Drawdown	350	✓	No max	Nil
Firstmac								
VIP Pack Fixed	No	✗	✗	Drawdown	350	✓	10,000	260



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Freedom Lend								
Freedom Fixed IO	No	✓	✗	Drawdown	500	✓	6,000	Nil
Freedom Fixed PI	No	✓	✗	Drawdown	500	✓	20,000	Nil
G&C Mutual Bank								
Get Ahead Start Fixed	Full	✓	✗	Accept	0.15%	✓	No max	Nil
Residential Fixed	Full	✓	✗	Accept	0.15%	✓	5.00%	Nil
Gateway Credit Union								
Premium Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	Nil
Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	Nil
Heritage Bank								
Home Advantage Residential Fixed	Partial	✓	✗	Drawdown	0.12%	✓	No max	Nil
Residential Fixed	Partial	✓	✗	Drawdown	0.12%	✓	No max	Nil
Holiday Coast CU								
Fixed N Easy	No	✓	✗	Accept	0.15%	✓	10,000	Nil
Homeloans								
MoniPower Fixed	Full	✓	✗	Accept	Nil	✓	20,000	300
Optima Fixed - Owner Occupied IO	No	✓	✗	Accept	Nil	✓	No max	Nil
Optima Fixed - Owner Occupied PI	No	✗	✗	Accept	Nil	✓	No max	Nil
Ultra Plus Fixed IO	No	✗	✗	Drawdown	Nil	✗	N/A	395
Ultra Plus Fixed PI	No	✗	✗	Drawdown	N/A	✗	N/A	395
Homestar Finance								



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Homestar Finance								
Homestar Fixed	No	X	X	N/A	N/A	✓	10,000	150
Horizon Credit Union								
Platinum Loan Residential Fixed	Full	✓	X	Drawdown	200	✓	30,000	Nil
Residential Fixed	Full	✓	X	Drawdown	200	✓	30,000	Nil
HSBC								
Fixed	No	X	X	Drawdown	Nil	✓	10,000	Nil
Premier Fixed	No	X	X	Drawdown	Nil	✓	10,000	Nil
Premier Residential Fixed	No	X	X	Drawdown	N/A	✓	10,000	Nil
Residential Fixed	No	X	X	Drawdown	N/A	✓	10,000	Nil
Hume Bank								
Honeymoon Intro Fixed	Full	✓	X	Drawdown	0.15%	✓	25%	300
Honeymoon Intro Fixed (Refinance)	Full	✓	X	Drawdown	0.15%	✓	25%	300
Property Package Honeymoon Intro Fixed	Full	✓	X	Drawdown	0.15%	✓	25%	Nil
Property Package Honeymoon Intro Fixed (Refina	Full	✓	X	Drawdown	0.15%	✓	25%	Nil
Property Package Residential Fixed	No	✓	X	Drawdown	0.15%	✓	25.00%	Nil
Residential Fixed	No	✓	X	Drawdown	0.15%	✓	25.00%	300
Residential Fixed (Refinance)	No	✓	X	Drawdown	0.15%	✓	25.00%	300
Hunter United								
Fixed	No	X	X	Accept	Nil	✓	3.00%	300



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Hunter United								
Low 2 year Fixed Rate Home Loan	No	X	X	Accept	Nil	✓	3.00%	350
Illawarra CU NSW								
Fixed	Full	✓	X	Accept	125	✓	15.00%	Nil
Fixed Lite	Full	✓	X	Accept	125	✓	15.00%	Nil
IMB								
Platinum Package Residential Fixed	No	✓	X	Drawdown	Nil	✓	12	Nil
Residential Fixed	No	✓	X	Drawdown	Nil	✓	12	300
iMortgage								
Fusion Fixed IO	No	✓	X	N/A	N/A	✓	No max	100
Fusion Fixed PI	No	✓	X	N/A	N/A	✓	No max	100
ING DIRECT								
Orange Advantage Residential Fixed	No	X	X	Drawdown	749	✓	10,000	Nil
Residential Fixed	No	X	X	Drawdown	749	✓	10,000	Nil
Liberty Financial								
Liberty Fixed	Full	✓	X	Drawdown	Nil	✓	10,000	Nil
loans.com.au								
Fixed - Owner Occupier	No	X	X	Accept	350	✓	10,000	260
Macquarie Bank								
Basic Fixed Owner Occupied PI	No	X	X	Accept	Nil	✓	5%	Nil
Offset Fixed Owner Occupied PI	No	X	X	Accept	Nil	✓	5%	Nil



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ME Bank								
Flexible Fixed OO Max	Full	✗	✗	Drawdown	500	✓	30,000	Nil
Member Package Flexible Fixed OO Max	Full	✗	✗	Drawdown	500	✓	30,000	Nil
Mortgage HOUSE								
Advantage Fixed	Full	✓	✗	Accept	Nil	✓	20,000	Nil
MOVE - People Driven Banking								
Lockit	Full	✗	✗	Accept	375	✓	10,000	Nil
My Credit Union								
Fixed Rate	No	✓	✗	Accept	Nil	✓	No max	150
Special Offer Fixed Rate	No	✓	✗	Accept	Nil	✓	No max	150
MyState								
Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	10,000	150
NAB								
Choice Package Standard Fixed	No	✗	✗	Drawdown	0.15%	✓	20,000	Nil
Choice Package Tailored Fixed	No	✗	✗	Drawdown	0.15%	✓	20,000	Nil
Private Tailored Pkg Standard Fixed	No	✗	✗	Drawdown	0.15%	✓	20,000	Nil
Private Tailored Pkg Tailored Fixed	No	✗	✗	Drawdown	0.15%	✓	20,000	Nil
Standard Fixed	No	✗	✗	Drawdown	0.15%	✓	20,000	Nil
Tailored Fixed	No	✗	✗	Drawdown	0.15%	✓	20,000	Nil
NAB (Exclusive to Brokers)								
Homeplus Fixed Rate IO	No	✗	✗	Drawdown	0.15%	✓	20,000	Nil



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NAB (Exclusive to Brokers)								
Homeplus Fixed Rate PI	No	X	X	Drawdown	0.15%	✓	20,000	Nil
Homeplus Package Homeplus Fixed Rate IO	No	X	X	Drawdown	0.15%	✓	20,000	Nil
Homeplus Package Homeplus Fixed Rate PI	No	X	X	Drawdown	0.15%	✓	20,000	Nil
Newcastle Permanent								
Premium Plus Package Residential Fixed	No	X	X	Accept	Nil	✓	25,000	Nil
Residential Fixed	No	X	X	Accept	Nil	✓	25,000	Nil
Northern Inland CU								
Fixed Honeymoon Owner Occupied	No	✓	X	Accept	350	X	10,000	Nil
Fixed Rate Owner Occupied	No	✓	X	Accept	350	X	10,000	Nil
P&N Bank								
Residential Fixed IO	No	X	X	Drawdown	650	X	N/A	300
Residential Fixed PI	No	X	X	Drawdown	650	X	N/A	300
Pacific Mortgage Group								
Residential Fixed	No	X	X	Drawdown	Nil	X	N/A	Nil
People's Choice Credit Union								
Home Loan Package Fixed	No	X	X	Accept	0.15%	✓	10,000	Nil
Home Loan Package Residential Fixed	No	X	X	Accept	0.15%	✓	10,000	Nil
Residential Fixed	No	X	X	Accept	0.15%	✓	10,000	Nil
Police Bank								
Premium Fixed	No	✓	X	Accept	Nil	✓	5,000	300



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QBANK								
Residential Fixed	No	✓	✗	Drawdown	0.15%	✓	10,000	Nil
QT Mutual Bank								
Choices Residential Fixed	No	✗	✗	Accept	500	✓	10,000	Nil
Residential Fixed	No	✗	✗	Accept	500	✓	10,000	300
Teachers' Life Residential Fixed	No	✗	✗	Accept	500	✓	10,000	Nil
Qudos Bank								
Fixed Rate	No	✗	✗	Drawdown	Nil	✓	10,000	Nil
Queenslanders CU								
Fixed Rate	Full	✓	✗	Accept	Nil	✓	No max	300
Special Fixed Rate	Full	✓	✗	Accept	Nil	✓	No max	300
RAMS								
Fixed Rate	No	✓	✗	Accept	0.15%	✓	300,000	295
Reduce Home Loans								
Home Owners Dream Fixed	Full	✓	✗	Accept	200	✓	20,000	Nil
Home Owners Dream Fixed 80	Full	✓	✗	Accept	200	✓	20,000	250
Home Owners High Lend	No	✗	✗	Accept	395	✓	20,000	Nil
Regional Bank Australia								
Partnership Advantage Fixed	Full	✓	✗	Accept	Nil	✓	No max	Nil
Steady Rate	No	✗	✗	Accept	Nil	✗	N/A	Nil
RESI Mortgage Corp								



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RESI Mortgage Corp								
Flexi Options Fixed	Full	✓	✗	Accept	Nil	✓	No max	Nil
FlexiFix	No	✗	✗	Drawdown	Nil	✓	N/A	100
SCU								
My Life Residential Fixed	No	✓	✗	Accept	Nil	✓	No max	300
Residential Fixed	No	✓	✗	Accept	Nil	✓	No max	300
Select Encompass Credit Union								
Fixed	No	✓	✗	Drawdown	Nil	✓	10,000	Nil
SERVICE ONE Alliance Bank								
Residential Fixed	Full	✓	✗	Accept	600	✓	No max	Nil
Southern Cross Credit Union								
Fixed Platinum Home Loan	No	✓	✗	Accept	Nil	✓	No max	300
Fixed Platinum Professional Loan	No	✓	✗	Accept	Nil	✓	No max	300
St.George Bank								
Advantage Package Residential Fixed	Partial	✓	✗	Accept	500	✓	10,000	Nil
Residential Fixed	Partial	✓	✗	Accept	500	✓	10,000	500
Summerland CU								
Standard Fixed	No	✗	✗	Drawdown	Nil	✓	10,000	300
Suncorp Bank								
Home Package Plus Owner Occupied Fixed	No	✗	✗	Drawdown	0.15%	✓	500	Nil
Owner Occupied Fixed	No	✗	✗	Drawdown	0.15%	✓	500	Nil



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Teachers Mutual Bank								
Fixed Rate	Full	X	X	Accept	0.15%	X	N/A	Nil
Standard Fixed IO	Full	X	X	Accept	0.15%	X	N/A	Nil
The Capricornian								
Lifestyle Fixed	Full	X	X	Accept	Nil	X	N/A	300
Premium Choice Fixed	Full	X	X	Accept	Nil	X	N/A	300
Special Fixed	Full	X	X	Accept	Nil	X	N/A	300
The Mac								
Standard Fixed	No	✓	X	Accept	Nil	✓	No max	Nil
Standard Fixed Special	No	✓	X	Accept	Nil	✓	No max	Nil
The Mutual								
Premium Fixed	No	X	X	Drawdown	N/A	✓	20,000	200
The Rock								
Residential Fixed	No	✓	X	Drawdown	395	✓	10,000	Nil
Rockstar Package Residential Fixed	No	✓	X	Drawdown	395	✓	10,000	Nil
Transport Mutual Credit Union								
Residential Fixed	No	✓	X	Accept	Nil	✓	No max	Nil
UBank								
UHomeLoan Fixed IO	No	X	X	Accept	395	✓	20,000	Nil
UHomeLoan Fixed PI	No	X	X	Accept	395	✓	20,000	Nil
UniBank								



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UniBank								
Fixed Rate	Full	✗	✗	Accept	0.15%	✗	N/A	Nil
Standard Fixed IO	Full	✗	✗	Accept	0.15%	✗	N/A	Nil
Victoria Teachers Mutual Bank								
Complete Fixed - Owner Occupied	No	✓	✗	Drawdown	0.15%	✓	30,000	Nil
Education Package Home Loan Standard Fixed - O	No	✓	✗	Drawdown	0.15%	✓	30,000	300
Standard Fixed - Owner Occupied	No	✓	✗	Drawdown	0.15%	✓	30,000	300
Westpac								
Fixed Options	No	✓	✗	Drawdown	0.10%	✓	30,000	150
Premier Advantage Fixed Options	No	✓	✗	Drawdown	0.10%	✓	30,000	Nil
Woolworths Employees CU								
Owner Occupied Fixed	No	✓	✗	Drawdown	Nil	✓	10,000	Nil
Yellow Brick Road								
Empower Fixed IO	No	✗	✗	Accept	Nil	✓	5.00%	Nil
Empower Fixed PI	No	✗	✗	Accept	Nil	✓	5.00%	Nil
Empower Package Empower Fixed IO	No	✗	✗	Accept	Nil	✓	5.00%	Nil
Empower Package Empower Fixed PI	No	✗	✗	Accept	Nil	✓	5.00%	Nil