

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**** Outstanding Value	ue"									
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Lite 1 yr	3.65	Nil	Nil	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Residential Fixed 1 yr 150k+	3.99	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	600	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	✓	✓	Full	97%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established	1 Year	Fixed S	200,000)					
Company	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100% Offset	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Available	(%)	Facility
***** "Outstanding Val	lue"									
Illawarra CU NSW	Fixed Lite 1 yr	3.65	Nil	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	✓	X	No	95%	✓
Newcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	✓	X	No	95%	✓
Regional Bank Australia	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	Ю	✓	X	No	80%	✓
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	X	No	80%	✓

Adelaide Bank	SmartFix 1 yr	3.99	495	15.00/m	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	X	No	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	✓	Full	95%	✓
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	Nil	299/a	P+I	✓	X	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	✓	✓	Partial	95%	✓
Horizon Credit Union	Residential Fixed 1 yr	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✓	X	No	90%	✓
ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	✓	X	Full	80%	✓
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	✓	X	Full	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Mortgage HOUSE	Advantage Fixed 1 yr 100-749k	3.99	895	10.00/m	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	Lockit 1 yr	3.95	450	Nil	Both	✓	X	Full	95%	✓
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr	3.69	600	Nil	P+I	X	✓	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.95	Nil	25/m	Both	✓	X	No	95%	✓
Qudos Bank	Fixed Rate 1 yr	4.24	Nil	Nil	Both	✓	X	No	95%	✓
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	✓	Full	80%	✓
Summerland CU	Standard Fixed 1 yr	3.79	800	Nil	P+I	✓	X	No	95%	✓
Teachers Mutual Bank	Fixed Rate 1 yr	3.69	750	Nil	P+I	X	X	Full	95%	✓
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.69	750	Nil	Ю	X	X	Full	95%	✓
UniBank	Fixed Rate 1 yr	3.69	750	Nil	P+I	X	X	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		4.34								
	Established	1 Year	Fixed \$	52 00,000)					
Company	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100% Offset	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Available	(%)	Facility

UniBank	Standard Fixed IO 1 yr	3.69	750	Nil	Ю	X	X	Full	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓

AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	X	X	No	90%	✓
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	X	X	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	X	X	No	90%	✓
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	✓	X	Full	90%	✓
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✓	X	Full	90%	✓
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	X	X	No	95%	✓
Aussie	Optimizer Fixed IO 80 1 yr	4.19	Nil	Nil	Ю	✓	X	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Aussie	Optimizer Fixed PI 80 1 yr	3.99	Nil	Nil	P+I	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed PI 80 1 yr	3.99	Nil	198.00/a	P+I	✓	X	No	80%	✓
Aussie	Select Basic Fixed 1 yr	3.99	100	Nil	Both	✓	X	No	95%	✓
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	×	No	95%	✓
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	95%	X
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	✓	✓	Full	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

** Expect More Residential Fixed PAYG 1 yr 100k+ Ank of Sydney Expect More Residential Fixed PAYG 1 yr 100k+ Advantage Package Residential Fixed 1 yr 150k+ Advantage Package Residential 1 yr 150k+ Avalia 1 yr 10k+ Avalia 1 yr 1 yr 10k+ Aval											
Advantage Package Residential Fixed PAYG 1 yr 100k+ ank of Sydney Expect More Residential Fixed PAYG 1 yr 100k+ Advantage Package Residential Fixed 1 yr 150k+ Expect More Residential Fixed 1 yr 150k+ Advantage Package Residential Fixed 1 yr 150k+ Advantage Package Residential Fixed 1 yr 150k+ Expect More Residential Fixed 1 yr 150k+ Advantage Package Residential Fixed 1 yr 150k+ Expect More Residential Fixed 1 yr 150k+ Advantage Package Residential Fixed 1 yr 150k+ Expect More Residential Fixed 1 yr 150k+ Advantage Package Residential Fixed			Rate	Loan Fee	s at 250K (\$)	•		Redraw		Max LVR	Split
ank of Sydney Expect More Residential Fixed PAYG 1 yr 100k+ 4.49 Nil Nil Both Image: No. No. 90% Image: No. Partial 95% Image: No. Partial 90% Image: No. Partial 90% Image: No. Partial 90% Image: No. Partial 90% Image: No.	Company	Product	(%)*	Upfront	Ongoing			Facility		(%)	Facility
Advantage Package Residential Fixed 1 yr 150k+ Advantage Package Pack	***										
### Ank ### An	Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	Nil	Nil	Both	✓	X	No	90%	✓
### Special Residential Fixed 1 yr Ano 95% ### Special Residentia	BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
## A 21 Nil 395/a Both	BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	X	No	95%	✓
cu Residential Fixed 1 yr 4.19 600 Nil Both X No 95% X endigo Bank Basic Fixed Owner Occupied 1 yr 4.54 829 10.00/m Both X No 95% X endigo Bank Residential Fixed 1 yr 4.54 Nil 10.00/m Both X Partial 95% X eyond Bank Residential Fixed 1 yr 4.29 595 Nil Both X Full 95% X	Bankwest		4.21	Nil	395/a	Both	✓	✓	Partial	90%	✓
endigo Bank Basic Fixed Owner Occupied 1 yr 4.54 829 10.00/m Both No 95% N	bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✓	X	No	95%	✓
endigo Bank Residential Fixed 1 yr 4.54 829 10.00/m Both	bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✓	X	No	95%	✓
eyond Bank Residential Fixed 1 yr 4.29 595 Nil Both The Online Home Loan Fixed 1 yr	Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✓	✓	No	95%	✓
eyond Bank 4.29 595 Nil Both ✓ ✓ Full 95% ✓ The Online Home Loan Fixed 1 vr	Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
lick Loans The Online Home Loan Fixed 1 yr 4.29 363 Nil Both ✓ ✓ No 95% ✓	Beyond Bank	Residential Fixed 1 yr	4.29	595	Nil	Both	✓	✓	Full	95%	✓
	Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Residential Fixed 1 yr	4.14	805	8.00/m	P+I	✓	✓	No	90%	X
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	×	Partial	95%	✓
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	✓	✓	Full	95%	✓
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	Ю	✓	✓	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	✓	X	No	80%	✓
Homestar Finance	Homestar Fixed 1 yr	3.95	330	15.00/m	P+I	✓	×	No	95%	✓
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.20	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 1 yr	4.30	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 1 yr	4.30	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✓	X	No	95%	✓
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	395/a	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	3.89	519	199/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

ING DIRECT	Residential Fixed 1 yr	3.99	519	Nil	Both	✓	X	No	95%	✓
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 1 yr	3.76	520	Nil	Both	✓	X	No	90%	✓
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓
MyState	Residential Fixed 1 yr 80%	4.39	350	Nil	Both	✓	×	No	95%	✓
NAB	Choice Package Standard Fixed 1 yr 150k+	3.99	Nil	395/a	Both	✓	×	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	4.09	Nil	395/a	Ю	✓	X	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.99	Nil	750/a	Both	✓	×	No	95%	✓
NAB	Standard Fixed 1 yr	4.09	600	8.00/m	Both	✓	×	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 1 yr	3.99	850	10.00/m	P+I	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+	3.99	850	10/m	P+I	✓	X	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	X	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	✓	X	No	95%	✓
QBANK	Residential Fixed 1 yr	4.19	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.95	Nil	395/a	Both	✓	X	No	95%	✓
QT Mutual Bank	Residential Fixed 1 yr	4.05	600	Nil	Both	✓	X	No	95%	✓
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	X	No	90%	✓
Regional Bank Australia	Steady Rate 1 yr	3.99	250	Nil	P+I	X	X	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

scu	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	✓	No	95%	✓
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	X	No	95%	X
The Rock	Residential Fixed 1 yr 80%	4.39	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.39	Nil	350/a	Both	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 1 Year Fixed \$200,000	
------------------------------------	--

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 1 yr	3.99	363	Nil	P+I	✓	X	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	3.99	363	Nil	P+I	✓	X	No	95%	✓
**										
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	X	X	No	90%	✓
Aussie	Optimizer Plus Fixed IO 80 1 yr	4.19	Nil	198.00/a	Ю	✓	X	No	80%	✓
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	✓	Full	95%	X
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Droduct	Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.49	Nil	395/a	Both	✓	X	No	90%	✓
Bank of Sydney	Residential Fixed 1 yr	4.49	Nil	395.00/a	Both	✓	×	No	90%	✓
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Residential Fixed 1 yr	4.31	445	12.00/m	Both	✓	✓	Partial	90%	✓
воо	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	×	Full	95%	✓
Citi	Standard Fixed P&I 1 yr 50-499k 80%	4.24	649	8.00/m	P+I	✓	×	No	90%	✓
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✓	×	Partial	95%	✓
Defence Bank	Essentials Fixed 1 yr	4.09	970	8.00/m	Both	✓	×	No	95%	✓
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	X	×	No	90%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Product	Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Gateway Credit Union	Residential Fixed 1 yr	4.49	750	Nil	P+I	✓	X	No	80%	✓
Holiday Coast CU	Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	Ю	✓	✓	No	80%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	4.09	Nil	750/a	Ю	✓	X	No	95%	✓
NAB	Tailored Fixed - IO 1 yr	4.19	600	8.00/m	Ю	✓	×	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 1 yr	4.09	850	10.00/m	Ю	✓	×	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+	4.09	850	10/m	Ю	✓	×	No	95%	X
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	✓	X	No	95%	✓
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	FlexiFix 80 1 yr	4.49	649	Nil	Both	✓	X	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 1 Year Fixed \$200,000												
		Rate	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split		
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility		
*												
t.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓		
uncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	4.39	Nil	375/a	Both	✓	X	No	90%	✓		
Vestpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	✓	No	95%	✓		
Voolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	-570	Nil	P+I	✓	✓	No	95%	✓		
ellow Brick Road	Empower Fixed IO 1 yr	4.19	363	Nil	10	✓	X	No	90%	✓		
ellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.19	363	Nil	Ю	✓	X	No	90%	✓		
delaide Bank	Smartdoc Fixed 1 yr	4.99	495	15.00/m	Both	✓	✓	Full	80%	✓		
MP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	X	X	No	90%	✓		
iti	Standard Fixed IO 1 yr 50-499k 80%	4.29	649	8.00/m	IO	✓	X	No	90%	✓		



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	IO	X	X	No	95%	✓
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	X	×	No	95%	✓
RESI Mortgage Corp	FlexiFix 1 yr	4.74	649	Nil	Both	✓	X	No	95%	✓
Suncorp Bank	Owner Occupied Fixed 1 yr	4.54	600	10.00/m	Both	✓	X	No	90%	✓
Transport Mutual Credit Union	Residential Fixed 1 yr	5.14	1010	Nil	P+I	✓	✓	No	95%	X



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**** "Outstanding Val	ue"									
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed 1 yr	3.65	Nil	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Residential Fixed 1 yr 150k+	3.99	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	✓	✓	Full	97%	1
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	600	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	✓	✓	Full	97%	✓
Illawarra CU NSW	Fixed 1 yr	3.65	Nil	Nil	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established	1 Year	Fixed \$	350,000						
C		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
★★★★★ "Outstanding Va	lue"									
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	✓	X	No	95%	✓
Newcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	✓	X	No	95%	✓
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✓	✓	Full	90%	✓
Regional Bank Australia	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	Ю	✓	X	No	80%	✓
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	X	No	80%	✓

Adelaide Bank	SmartFix 1 yr	3.99	495	15.00/m	Both	✓	✓	Full	95%	✓
AMO Group	Residential Fixed 1 yr	3.67	1180	120.00/a	Both	✓	X	No	95%	✓
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	✓	Full	95%	✓
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✓	✓	No	95%	✓
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	Nil	299/a	P+I	✓	X	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	✓	✓	Partial	95%	✓
Horizon Credit Union	Residential Fixed 1 yr	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✓	X	No	90%	✓
ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	✓	X	Full	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	✓	X	Full	80%	✓
Mortgage HOUSE	Advantage Fixed 1 yr 100-749k	3.99	895	10.00/m	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	Lockit 1 yr	3.95	450	Nil	Both	✓	X	Full	95%	✓
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr	3.69	600	Nil	P+I	X	✓	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.95	Nil	25/m	Both	✓	X	No	95%	✓
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	✓	Full	80%	✓
Summerland CU	Standard Fixed 1 yr	3.79	800	Nil	P+I	✓	X	No	95%	✓
Teachers Mutual Bank	Fixed Rate 1 yr	3.69	750	Nil	P+I	X	X	Full	95%	✓
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.69	750	Nil	Ю	X	X	Full	95%	✓
UniBank	Fixed Rate 1 yr	3.69	750	Nil	P+I	X	X	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

UniBank	Standard Fixed IO 1 yr	3.69	750	Nil	Ю	X	X	Full	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	✓	No	95%	✓

AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	X	X	No	90%	✓
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	X	X	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	X	X	No	90%	✓
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	✓	X	Full	90%	✓
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✓	X	Full	90%	✓
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	X	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Droduct	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Aussie	Optimizer Fixed PI 80 1 yr	3.99	Nil	Nil	P+I	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed PI 80 1 yr	3.99	Nil	198.00/a	P+I	✓	×	No	80%	✓
Aussie	Select Basic Fixed 1 yr	3.99	100	Nil	Both	✓	×	No	95%	✓
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	X	No	95%	✓
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	95%	X
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	Nil	Nil	Both	✓	X	No	90%	✓
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	X	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+	4.21	Nil	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✓	X	No	95%	✓
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✓	X	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Connect Package Fixed Owner Occupied 1 yr 250k+	4.39	250	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✓	✓	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Beyond Bank	Residential Fixed 1 yr	4.29	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Residential Fixed 1 yr	4.14	805	8.00/m	P+I	✓	✓	No	90%	X
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	X	Partial	95%	✓
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	✓	Full	95%	✓
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	Ю	✓	✓	No	80%	✓
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	✓	X	No	80%	✓
Homestar Finance	Homestar Fixed 1 yr	3.95	330	15.00/m	P+I	✓	X	No	95%	✓
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.20	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 1 yr	4.30	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 1 yr	4.30	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✓	X	No	95%	✓
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	395/a	Both	✓	✓	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	3.89	519	199/a	Both	✓	×	No	95%	✓
ING DIRECT	Residential Fixed 1 yr	3.99	519	Nil	Both	✓	X	No	95%	✓
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 1 yr	3.76	520	Nil	Both	✓	X	No	90%	✓
MyState	Residential Fixed 1 yr 80%	4.39	350	Nil	Both	✓	X	No	95%	✓
NAB	Choice Package Standard Fixed 1 yr 150k+	3.99	Nil	395/a	Both	✓	X	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	4.09	Nil	395/a	IO	✓	X	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.99	Nil	750/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

NAB	Standard Fixed 1 yr	4.09	600	8.00/m	Both	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 1 yr	3.99	850	10.00/m	P+I	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+	3.99	850	10/m	P+I	✓	X	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	X	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	✓	X	No	95%	✓
QBANK	Residential Fixed 1 yr	4.19	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.95	Nil	395/a	Both	✓	X	No	95%	✓
QT Mutual Bank	Residential Fixed 1 yr	4.05	600	Nil	Both	✓	X	No	95%	✓
Qudos Bank	Fixed Rate 1 yr	4.24	Nil	Nil	Both	✓	X	No	95%	✓
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	X	No	90%	✓
Regional Bank Australia	Steady Rate 1 yr	3.99	250	Nil	P+I	X	X	No	95%	✓
scu	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	✓	No	95%	✓
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	X	No	95%	X
The Rock	Residential Fixed 1 yr 80%	4.39	950	5.00/m	Both	✓	✓	No	95%	✓



Aussie

Auswide Bank

Home Loans Star Ratings

Optimizer Plus Fixed IO 80 1 yr

Standard Fixed 1 yr 95%

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established 1	L Year	Fixed \$	350,000)					
		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.39	Nil	350/a	Both	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 1 yr	3.99	363	Nil	P+I	✓	X	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	3.99	363	Nil	P+I	✓	X	No	95%	✓
**										
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	X	X	No	90%	✓
Aussie	Optimizer Fixed IO 80 1 yr	4.19	Nil	Nil	Ю	✓	X	No	80%	✓

4.19

4.54

Nil

600

198.00/a

10.00/m

Ю

Both

80%

95%

No

Full



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.49	Nil	395/a	Both	✓	X	No	90%	✓
Bank of Sydney	Residential Fixed 1 yr	4.49	Nil	395.00/a	Both	✓	X	No	90%	✓
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Residential Fixed 1 yr	4.31	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	X	Full	95%	✓
Citi	Standard Fixed P&I 1 yr 50-499k 80%	4.24	649	8.00/m	P+I	✓	X	No	90%	✓
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✓	X	Partial	95%	✓
Defence Bank	Essentials Fixed 1 yr	4.09	970	8.00/m	Both	✓	X	No	95%	✓
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	X	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Commons	Des des d	Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100% Offset	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Available	(%)	Facility
**										
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	1	Full	95%	1
Gateway Credit Union	Residential Fixed 1 yr	4.49	750	Nil	P+I	✓	X	No	80%	✓
Holiday Coast CU	Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	Ю	✓	✓	No	80%	✓
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	4.09	Nil	750/a	Ю	✓	X	No	95%	✓
NAB	Tailored Fixed - IO 1 yr	4.19	600	8.00/m	Ю	✓	×	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 1 yr	4.09	850	10.00/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+	4.09	850	10/m	Ю	✓	×	No	95%	X
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	FlexiFix 80 1 yr	4.49	649	Nil	Both	✓	X	No	80%	✓
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	4.39	Nil	375/a	Both	✓	X	No	90%	✓
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	✓	No	95%	✓
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	-570	Nil	P+I	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 1 yr	4.19	363	Nil	Ю	✓	X	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.19	363	Nil	IO	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

			Loan Fee	Loan Fees at 250K (\$) Principal+ Additoinal Podes: 100%	Delegation	Additainal				
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Redraw Facility	Offset Available	Max LVR (%)	Split Facility
*										
Adelaide Bank	Smartdoc Fixed 1 yr	4.99	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	X	X	No	90%	✓
Citi	Standard Fixed IO 1 yr 50-499k 80%	4.29	649	8.00/m	IO	✓	X	No	90%	✓
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	Ю	X	X	No	95%	✓
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	X	X	No	95%	✓
RESI Mortgage Corp	FlexiFix 1 yr	4.74	649	Nil	Both	✓	X	No	95%	✓
Suncorp Bank	Owner Occupied Fixed 1 yr	4.54	600	10.00/m	Both	✓	X	No	90%	✓
Transport Mutual Credit Union	Residential Fixed 1 yr	5.14	1010	Nil	P+I	✓	✓	No	95%	X



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**** "Outstanding Val	ue"									
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed 1 yr	3.65	Nil	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	600	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	✓	✓	Full	97%	✓
Illawarra CU NSW	Fixed 1 yr	3.65	Nil	Nil	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 1 Year Fixed \$500,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
			Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**** "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	✓	X	No	95%	✓
Newcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	✓	X	No	95%	✓
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✓	✓	Full	90%	✓
Regional Bank Australia	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	Ю	✓	X	No	80%	✓
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	X	No	80%	✓

Adelaide Bank	SmartFix 1 yr	3.99	495	15.00/m	Both	1	1	Full	95%	✓
AMO Group	Residential Fixed 1 yr	3.67	1180	120.00/a	Both	✓	X	No	95%	✓
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	✓	Full	95%	✓
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✓	✓	No	95%	✓
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	Nil	299/a	P+I	✓	×	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	✓	✓	Partial	95%	✓
Horizon Credit Union	Platinum Loan Residential Fixed 1 yr 150k+	3.99	Nil	150/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Residential Fixed 1 yr	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✓	×	No	90%	✓
ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	✓	X	Full	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	✓	X	Full	80%	✓
Mortgage HOUSE	Advantage Fixed 1 yr 100-749k	3.99	895	10.00/m	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	Lockit 1 yr	3.95	450	Nil	Both	✓	X	Full	95%	✓
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr	3.69	600	Nil	P+I	X	✓	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.95	Nil	25/m	Both	✓	X	No	95%	✓
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	✓	Full	80%	✓
Summerland CU	Standard Fixed 1 yr	3.79	800	Nil	P+I	✓	X	No	95%	✓
Teachers Mutual Bank	Fixed Rate 1 yr	3.69	750	Nil	P+I	X	X	Full	95%	✓
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.69	750	Nil	Ю	X	X	Full	95%	✓
UniBank	Fixed Rate 1 yr	3.69	750	Nil	P+I	X	X	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

UniBank	Standard Fixed IO 1 yr	3.69	750	Nil	Ю	X	X	Full	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	✓	No	95%	✓

AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	X	X	No	90%	✓
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	X	X	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	X	X	No	90%	✓
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	✓	X	Full	90%	✓
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✓	X	Full	90%	✓
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	X	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Aussie	Optimizer Fixed PI 80 1 yr	3.99	Nil	Nil	P+I	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed PI 80 1 yr	3.99	Nil	198.00/a	P+I	✓	×	No	80%	✓
Aussie	Select Basic Fixed 1 yr	3.99	100	Nil	Both	✓	X	No	95%	✓
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	X	No	95%	✓
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	95%	X
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

			Loan Fees	at 250K (\$)	Dutanting	Additoinal		4000/		
Company	Product	Rate (%)*	Upfront	Ongoing	Principal+ Int/Int Only or Both	Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility

Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	Nil	Nil	Both	✓	X	No	90%	✓
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	X	No	95%	✓
Rankwast	Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+	4.21	Nil	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✓	X	No	95%	✓
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✓	X	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 1 yr	4.29	595	Nil	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Residential Fixed 1 yr	4.14	805	8.00/m	P+I	✓	✓	No	90%	X
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	X	Partial	95%	1
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	✓	✓	Full	95%	✓
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	✓	✓	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	Ю	✓	✓	No	80%	✓
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	✓	X	No	80%	✓
HSBC	Premier Residential Fixed 1 yr 500k+	3.85	553	35/m	Both	✓	X	No	90%	✓
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.20	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 1 yr	4.30	Nil	Nil	Both	✓	✓	No	97%	1
Hume Bank	Residential Fixed 1 yr	4.30	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✓	X	No	95%	1
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	395/a	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	3.89	519	199/a	Both	✓	X	No	95%	✓
ING DIRECT	Residential Fixed 1 yr	3.99	519	Nil	Both	✓	X	No	95%	✓
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 1 yr	3.76	520	Nil	Both	✓	X	No	90%	✓
MyState	Residential Fixed 1 yr 80%	4.39	350	Nil	Both	✓	X	No	95%	✓
NAB	Choice Package Standard Fixed 1 yr 150k+	3.99	Nil	395/a	Both	✓	X	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	4.09	Nil	395/a	Ю	✓	×	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.99	Nil	750/a	Both	✓	×	No	95%	✓
NAB	Standard Fixed 1 yr	4.09	600	8.00/m	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 1 yr	3.99	850	10.00/m	P+I	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+	3.99	850	10/m	P+I	✓	X	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	X	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	✓	X	No	95%	✓
QBANK	Residential Fixed 1 yr	4.19	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.95	Nil	395/a	Both	✓	X	No	95%	1
QT Mutual Bank	Residential Fixed 1 yr	4.05	600	Nil	Both	✓	X	No	95%	✓
Qudos Bank	Fixed Rate 1 yr	4.24	Nil	Nil	Both	✓	X	No	95%	1
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	X	No	90%	✓
Regional Bank Australia	Steady Rate 1 yr	3.99	250	Nil	P+I	X	X	No	95%	✓
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	✓	No	95%	✓
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Platinum Professional Loan 1 yr	4.20	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	X	No	95%	X



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established 2	L Year	Fixed \$	5500,000						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

The Rock	Residential Fixed 1 yr 80%	4.39	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.39	Nil	350/a	Both	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 1 yr	3.99	363	Nil	P+I	✓	X	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	3.99	363	Nil	P+I	✓	X	No	95%	✓
* *										
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	X	X	No	90%	✓
Aussie	Optimizer Fixed IO 80 1 yr	4.19	Nil	Nil	Ю	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed IO 80 1 yr	4.19	Nil	198.00/a	IO	✓	X	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	✓	Full	95%	X
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.49	Nil	395/a	Both	✓	X	No	90%	✓
Bank of Sydney	Residential Fixed 1 yr	4.49	Nil	395.00/a	Both	✓	X	No	90%	✓
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Residential Fixed 1 yr	4.31	445	12.00/m	Both	✓	✓	Partial	90%	1
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	X	Full	95%	✓
Citi	Standard Fixed P&I 1 yr 500k+ 80%	4.19	649	8.00/m	P+I	✓	X	No	90%	✓
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✓	X	Partial	95%	✓
Defence Bank	Essentials Fixed 1 yr	4.09	970	8.00/m	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	X	X	No	90%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Residential Fixed 1 yr	4.49	750	Nil	P+I	✓	X	No	80%	✓
Holiday Coast CU	Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	Ю	✓	✓	No	80%	✓
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	4.09	Nil	750/a	Ю	✓	X	No	95%	✓
NAB	Tailored Fixed - IO 1 yr	4.19	600	8.00/m	Ю	✓	×	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 1 yr	4.09	850	10.00/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+	4.09	850	10/m	Ю	✓	X	No	95%	X



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

			Loan Fees	at 250K (\$)	Principal+	Additoinal		100%		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Redraw Facility	Offset Available	Max LVR (%)	Split Facility
**										
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	✓	X	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	FlexiFix 80 1 yr	4.49	649	Nil	Both	✓	X	No	80%	✓
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	4.39	Nil	375/a	Both	✓	X	No	90%	✓
Suncorp Bank	Owner Occupied Fixed 1 yr	4.54	600	10.00/m	Both	✓	X	No	90%	✓
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 1 yr	4.19	363	Nil	Ю	✓	X	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.19	363	Nil	Ю	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
Adelaide Bank	Smartdoc Fixed 1 yr	4.99	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	×	X	No	90%	✓
Citi	Standard Fixed IO 1 yr 500k+ 80%	4.24	649	8.00/m	Ю	✓	X	No	90%	✓
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	Ю	X	X	No	95%	✓
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	X	X	No	95%	✓
RESI Mortgage Corp	FlexiFix 1 yr	4.74	649	Nil	Both	✓	X	No	95%	✓
Transport Mutual Credit Union	Residential Fixed 1 yr	5.14	1010	Nil	P+I	✓	✓	No	95%	X
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	-570	Nil	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**** * "Outstanding Valu	ne									
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed 1 yr	3.65	Nil	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	600	Nil	Both	✓	✓	Full	97%	✓
Huma Rank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	✓	✓	Full	97%	✓
Illawarra CU NSW	Fixed 1 yr	3.65	Nil	Nil	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established :	1 Year	Fixed S	750,000						
Commons	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100% Offset	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Available	(%)	Facility
***** "Outstanding Val	lue"									
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	✓	X	No	95%	✓
Newcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	✓	X	No	95%	1
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✓	✓	Full	90%	✓
Regional Bank Australia	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	Ю	✓	X	No	80%	✓
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	X	No	80%	1

Adelaide Bank	SmartFix 1 yr	3.99	495	15.00/m	Both	✓	✓	Full	95%	1
AMO Group	Residential Fixed 1 yr	3.67	1180	120.00/a	Both	✓	×	No	95%	✓
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✓	X	No	95%	✓
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	✓	Full	95%	✓
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✓	✓	No	95%	✓
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	Nil	299/a	P+I	✓	×	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	✓	✓	Partial	95%	✓
Horizon Credit Union	Platinum Loan Residential Fixed 1 yr 150k+	3.99	Nil	150/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Residential Fixed 1 yr	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	✓	X	Full	80%	✓
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	✓	×	Full	80%	✓
Mortgage HOUSE	Advantage Fixed 1 yr 750k+	3.99	895	10.00/m	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	Lockit 1 yr	3.95	450	Nil	Both	✓	X	Full	95%	✓
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr	3.69	600	Nil	P+I	X	✓	No	95%	✓
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	✓	Full	80%	✓
Summerland CU	Standard Fixed 1 yr	3.79	800	Nil	P+I	✓	X	No	95%	✓
Teachers Mutual Bank	Fixed Rate 1 yr	3.69	750	Nil	P+I	X	X	Full	95%	✓
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	X	X	Full	95%	✓
UniBank	Fixed Rate 1 yr	3.69	750	Nil	P+I	×	X	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established :	1 Year	Fixed \$	750,00 0)					
		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

UniBank	Standard Fixed IO 1 yr	3.69	750	Nil	Ю	X	X	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	✓	No	95%	✓

AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	X	X	No	90%	✓
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	X	X	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	X	X	No	90%	✓
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	✓	X	Full	90%	✓
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✓	X	Full	90%	✓
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	X	X	No	95%	✓
Aussie	Optimizer Fixed PI 80 1 yr	3.99	Nil	Nil	P+I	✓	X	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Aussie	Optimizer Plus Fixed PI 80 1 yr	3.99	Nil	198.00/a	P+I	✓	X	No	80%	✓
Aussie	Select Basic Fixed 1 yr	3.99	100	Nil	Both	✓	X	No	95%	✓
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	×	No	95%	✓
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	95%	X
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	X	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+	4.21	Nil	395/a	Both	✓	✓	Partial	90%	✓
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✓	×	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 1 yr	4.29	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Residential Fixed 1 yr	4.14	805	8.00/m	P+I	✓	✓	No	90%	X



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	×	Partial	95%	✓
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Fixed 1 yr	4.09	970	8.00/m	Both	✓	X	No	95%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 600k+	4.45	657	375/a	Both	✓	✓	Full	95%	1
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	✓	✓	Partial	95%	✓
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	Ю	✓	✓	No	80%	✓
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	✓	X	No	80%	✓
HSBC	Premier Residential Fixed 1 yr 500k+	3.85	553	35/m	Both	✓	X	No	90%	✓
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.20	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 1 yr	4.30	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 1 yr	4.30	750	Nil	Both	✓	✓	No	97%	✓
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	395/a	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	3.89	519	199/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
* **										
ING DIRECT	Residential Fixed 1 yr	3.99	519	Nil	Both	✓	X	No	95%	1
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 1 yr	3.76	520	Nil	Both	✓	X	No	90%	✓
MyState	Residential Fixed 1 yr 80%	4.39	350	Nil	Both	✓	X	No	95%	✓
NAB	Choice Package Standard Fixed 1 yr 150k+	3.99	Nil	395/a	Both	✓	X	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	4.09	Nil	395/a	Ю	✓	X	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.99	Nil	750/a	Both	✓	X	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	4.09	Nil	750/a	Ю	✓	X	No	95%	1
NAB	Standard Fixed 1 yr	4.09	600	8.00/m	Both	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 1 yr	3.99	850	10.00/m	P+I	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+	3.99	850	10/m	P+I	✓	X	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	X	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	✓	X	No	95%	✓
QBANK	Residential Fixed 1 yr	4.19	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.95	Nil	395/a	Both	✓	X	No	95%	✓
QT Mutual Bank	Residential Fixed 1 yr	4.05	600	Nil	Both	✓	X	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.95	Nil	25/m	Both	✓	X	No	95%	✓
Qudos Bank	Fixed Rate 1 yr	4.24	Nil	Nil	Both	✓	X	No	95%	✓
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	X	No	90%	✓
Regional Bank Australia	Steady Rate 1 yr	3.99	250	Nil	P+I	X	X	No	95%	✓
scu	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Platinum Professional Loan 1 yr	4.20	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	✓	No	95%	✓
The Rock	Residential Fixed 1 yr 80%	4.39	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.39	Nil	350/a	Both	✓	✓	No	80%	✓



Aussie

Aussie

Auswide Bank

Home Loans Star Ratings

Optimizer Fixed IO 80 1 yr

Standard Fixed 1 yr 95%

Optimizer Plus Fixed IO 80 1 yr

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 1 Year Fixed \$750,000											
		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split	
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility	

Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓	
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓	
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	No	95%	✓	
Yellow Brick Road	Empower Fixed PI 1 yr	3.99	363	Nil	P+I	✓	X	No	95%	✓	
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	3.99	363	Nil	P+I	✓	X	No	95%	✓	
**											
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	X	X	No	90%	✓	

Nil

Nil

600

4.19

4.19

4.54

Nil

198.00/a

10.00/m

Ю

Ю

Both

80%

80%

95%

No

No

Full



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Dete	Loan Fees	at 250K (\$)	Principal+	Additoinal	D. J.	100%	Max LVR	Culti
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Redraw Facility	Offset Available	(%)	Split Facility
**										
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.49	Nil	395/a	Both	✓	X	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	Nil	Nil	Both	✓	X	No	90%	✓
Bank of Sydney	Residential Fixed 1 yr	4.49	Nil	395.00/a	Both	✓	X	No	90%	✓
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Residential Fixed 1 yr	4.31	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	X	Full	95%	✓
Citi	Standard Fixed P&I 1 yr 500k+ 80%	4.19	649	8.00/m	P+I	✓	X	No	90%	✓
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✓	X	Partial	95%	✓
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	X	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
* *										
Gateway Credit Union	Residential Fixed 1 yr	4.49	750	Nil	P+I	✓	X	No	80%	✓
Holiday Coast CU	Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	✓	No	95%	✓
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✓	×	No	95%	✓
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	Ю	✓	✓	No	80%	✓
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓
NAB	Tailored Fixed - IO 1 yr	4.19	600	8.00/m	Ю	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 1 yr	4.09	850	10.00/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+	4.09	850	10/m	Ю	✓	X	No	95%	X
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	✓	X	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
RESI Mortgage Corp	FlexiFix 80 1 yr	4.49	649	Nil	Both	✓	X	No	80%	✓
scu	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	✓	No	95%	✓
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	4.39	Nil	375/a	Both	✓	X	No	90%	✓
Suncorp Bank	Owner Occupied Fixed 1 yr	4.54	600	10.00/m	Both	✓	X	No	90%	✓
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	X	No	95%	X
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 1 yr	4.19	363	Nil	Ю	✓	X	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.19	363	Nil	IO	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
Adelaide Bank	Smartdoc Fixed 1 yr	4.99	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	X	×	No	90%	✓
Citi	Standard Fixed IO 1 yr 500k+ 80%	4.24	649	8.00/m	Ю	✓	X	No	90%	✓
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	Ю	X	X	No	95%	✓
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	X	X	No	95%	✓
RESI Mortgage Corp	FlexiFix 1 yr	4.74	649	Nil	Both	✓	X	No	95%	✓
Transport Mutual Credit Union	Residential Fixed 1 yr	5.14	1010	Nil	P+I	✓	✓	No	95%	X
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	-570	Nil	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Culia
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Split Facility
**** Outstanding Val	ue"									
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	✓	X	No	90%	✓
Aussie	Select Basic Fixed 2 yrs	3.89	100	Nil	Both	✓	X	No	95%	✓
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	X	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Lite 2 yrs	3.85	Nil	Nil	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.89	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.89	500	Nil	Both	✓	✓	Full	95%	✓
Heritage Bank	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	✓	✓	Partial	95%	✓
Illawarra CU NSW	Fixed Lite 2 yrs	3.85	Nil	Nil	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 2 Year Fixed \$200,000 Loan Fees at 250K (\$) Principal+ **Additoinal** 100% Max LVR Rate Redraw Split Offset **Company Product** Int/Int Only Repayments (%) (%)* **Facility Facility** Upfront **Ongoing** Available **Allowed** or Both **★★★★★ "Outstanding Value"** Premium Plus Package Residential Fixed 2 yrs **Newcastle Permanent** 3.69 Nil 375/a Both No 95% Residential Fixed 2 yrs X **Newcastle Permanent** 3.69 Nil Nil Both No 95% Fixed Honeymoon Owner Occupied 2 yrs X **Northern Inland CU** 3.74 600 Nil P+I No 95% Residential Fixed 2 yrs Nil Pacific Mortgage Group 3.65 Nil P+I No 95% Partnership Advantage Fixed 2 yrs **Regional Bank Australia** Full 95% 3.89 Nil 375.00/a Both Fixed Rate 2 yrs 750 Nil **Teachers Mutual Bank** 3.69 Full 95% P+I Fixed Rate 2 yrs UniBank 3.69 750 Nil P+I X X Full 95% *** SmartFix 2 yrs **Adelaide Bank** 15.00/m Full 95% 3.99 495 Both Select Standard Fixed 2 yrs 3.89 15.00/m 95% Aussie Nil Both No



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.85	Nil	350/a	P+I	✓	✓	No	95%	✓
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	X	No	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	Nil	299/a	P+I	✓	X	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	✓	✓	Partial	95%	✓
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	3.70	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 2 yrs	3.80	Nil	Nil	Both	✓	✓	No	97%	✓
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	3.74	519	199/a	Both	✓	X	No	95%	✓
ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	✓	X	Full	80%	✓
MyState	Residential Fixed 2 yrs 80%	3.69	350	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

NAB	Choice Package Standard Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	X	No	95%	✓
NAB	Standard Fixed 2 yrs	3.85	600	8.00/m	Both	✓	×	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 2 yrs	3.75	850	10.00/m	P+I	✓	×	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+	3.75	850	10/m	P+I	✓	X	No	95%	✓
People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	✓	×	No	80%	✓
Qudos Bank	Fixed Rate 2 yrs	4.24	Nil	Nil	Both	✓	×	No	95%	✓
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.64	Nil	375/a	Both	✓	×	No	90%	✓
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.69	750	Nil	Ю	X	×	Full	95%	✓
The Rock	Residential Fixed 2 yrs 80%	3.69	950	5.00/m	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 2 Year Fixed \$200,000												
		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split		
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility		
c***												
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.69	Nil	350/a	Both	✓	✓	No	80%	✓		
UniBank	Standard Fixed IO 2 yrs	3.69	750	Nil	Ю	X	X	Full	95%	✓		
c**												
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	X	No	90%	✓		
AMP Bank	Basic Fixed 2 yrs	4.28	545	Nil	Both	X	X	No	90%	✓		
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	X	No	90%	✓		
ANZ	Residential Fixed 2 yrs	3.90	760	10.00/m	Both	✓	X	No	90%	✓		
Aussie	Optimizer Fixed IO 80 2 yrs	4.14	Nil	Nil	Ю	✓	X	No	80%	✓		
Aussie	Optimizer Fixed PI 80 2 yrs	3.94	Nil	Nil	P+I	✓	X	No	80%	✓		
Aussie	Optimizer Plus Fixed PI 80 2 yrs	3.94	Nil	198.00/a	P+I	✓	X	No	80%	✓		



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	95%	X
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs	3.89	650	10.00/m	P+I	✓	✓	Full	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	4.24	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Melbourne	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+	3.69	Nil	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Residential Fixed 2 yrs	3.79	445	12.00/m	Both	✓	✓	Partial	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✓	X	No	95%	✓
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✓	×	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Residential Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	✓	No	90%	X
Commonwealth Bank	Residential Fixed 2 yrs	4.34	800	8.00/m	Both	✓	×	Partial	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	4.19	595	395/a	Both	✓	X	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Fixed 2 yrs	3.85	970	8.00/m	Both	✓	X	No	95%	1
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	VIP Pack Fixed 2 yrs	3.96	520	Nil	Both	✓	X	No	90%	✓
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	✓	X	No	80%	✓
Homestar Finance	Homestar Fixed 2 yrs	3.64	330	15.00/m	P+I	✓	X	No	95%	✓
Horizon Credit Union	Platinum Loan Residential Fixed 2 yrs 150k+	3.99	Nil	150/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Residential Fixed 2 yrs	3.99	945	Nil	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Hume Bank	Residential Fixed 2 yrs	3.80	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	✓	X	No	95%	✓
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	395/a	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Residential Fixed 2 yrs	3.84	519	Nil	Both	✓	X	No	95%	✓
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 2 yrs	3.76	520	Nil	Both	✓	X	No	90%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	✓	X	No	95%	✓
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	✓	X	Full	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Mortgage HOUSE	Advantage Fixed 2 yrs 100-749k	3.99	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	395/a	Ю	✓	X	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.75	Nil	750/a	Both	✓	X	No	95%	✓
NAB	Tailored Fixed - IO 2 yrs	3.95	600	8.00/m	Ю	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 2 yrs	3.85	850	10.00/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+	3.85	850	10/m	Ю	✓	X	No	95%	X
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	X	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	✓	X	No	95%	✓
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Product	Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

QBANK	Residential Fixed 2 yrs	4.19	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.95	Nil	395/a	Both	✓	X	No	95%	✓
QT Mutual Bank	Residential Fixed 2 yrs	4.05	600	Nil	Both	✓	X	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.95	Nil	25/m	Both	✓	X	No	95%	✓
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Steady Rate 2 yrs	3.99	250	Nil	P+I	X	X	No	95%	✓
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	✓	No	95%	✓
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	Partial	95%	✓
St.George Bank	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland CU	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	X	No	95%	✓
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	X	X	Full	95%	X
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	X	X	Full	95%	x
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 2 Year Fixed \$200,000	

		Rate	Loan Fee	s at 250K (\$)		Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 2 yrs	3.94	363	Nil	P+I	✓	X	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	3.94	363	Nil	P+I	✓	×	No	95%	✓
**										
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.28	Nil	349/a	Both	X	X	No	90%	✓
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	X	X	No	95%	✓
Aussie	Optimizer Plus Fixed IO 80 2 yrs	4.14	Nil	198.00/a	10	✓	×	No	80%	✓
Australian Military Bank	Fixed Rate 2 yrs 80%	3.75	964	Nil	Both	X	×	No	95%	✓
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	✓	Full	95%	X
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	. Tittelpari	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.59	Nil	395/a	Both	✓	X	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	Nil	Nil	Both	✓	X	No	90%	✓
воо	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	X	No	95%	✓
Citi	Standard Fixed P&I 2 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	×	No	90%	✓
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	X	X	No	90%	✓
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	✓	✓	Full	95%	✓
Gateway Credit Union	Residential Fixed 2 yrs	4.49	750	Nil	P+I	✓	X	No	80%	✓
Holiday Coast CU	Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	IO	✓	✓	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	X	X	No	95%	✓
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	Ю	✓	✓	No	80%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	✓	X	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	750/a	Ю	✓	X	No	95%	✓
P&N Bank	Residential Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	X	X	No	90%	✓
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	FlexiFix 80 2 yrs	4.49	649	Nil	Both	✓	X	No	80%	✓
Suncorp Bank	Owner Occupied Fixed 2 yrs	3.99	600	10.00/m	Both	✓	X	No	90%	✓
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	X	X	Full	95%	X



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 2 Year Fixed \$2	200-000
Latabilation 2 Total Tixon 92	200,000

Company		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	X	No	95%	X
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	-570	Nil	P+I	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 2 yrs	4.14	363	Nil	IO	✓	X	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.14	363	Nil	Ю	✓	×	No	90%	✓
*										
Adelaide Bank	Smartdoc Fixed 2 yrs	4.99	495	15.00/m	Both	1	✓	Full	80%	✓
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	X	X	No	90%	✓
Bank of Sydney	Residential Fixed 2 yrs	4.59	Nil	395.00/a	Both	✓	X	No	90%	✓
Citi	Standard Fixed IO 2 yrs 50-499k 80%	4.29	649	8.00/m	Ю	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Cammann		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	✓	Full	95%	1
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	Ю	X	X	No	95%	✓
P&N Bank	Residential Fixed IO 2 yrs 80%	4.39	650	8.00/m	Ю	X	X	No	90%	✓
RESI Mortgage Corp	FlexiFix 2 yrs	4.74	649	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**** "Outstanding Valu	ue"									
AMO Group	Residential Fixed 2 yrs	3.65	1180	120.00/a	Both	✓	X	No	95%	✓
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	✓	×	No	90%	✓
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	×	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed 2 yrs	3.85	Nil	Nil	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.89	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.89	500	Nil	Both	✓	✓	Full	95%	✓
Heritage Bank	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	✓	✓	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 2 Year Fixed \$350,000											
		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split	
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility	
* * * * * "Outstanding \	alue"										
Illawarra CU NSW	Fixed 2 yrs	3.85	Nil	Nil	Both	✓	✓	Full	95%	✓	
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.69	Nil	375/a	Both	✓	X	No	95%	✓	
Newcastle Permanent	Residential Fixed 2 yrs	3.69	Nil	Nil	Both	✓	X	No	95%	✓	
Pacific Mortgage Group	Residential Fixed 2 yrs	3.65	Nil	Nil	P+I	X	X	No	95%	✓	
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓	
Regional Bank Australia	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓	

Aussie	Select Basic Fixed 2 yrs	3.89	100	Nil	Both	✓	X	No	95%	✓	
Aussie	Select Standard Fixed 2 yrs	3.89	Nil	15.00/m	Both	✓	X	No	95%	✓	
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	X	No	95%	✓	



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Bendigo Bank	Connect Package Fixed Owner Occupied 2 yrs 250k+	3.99	250	20/m	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	Nil	299/a	P+I	✓	X	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	✓	✓	Partial	95%	✓
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	3.70	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 2 yrs	3.80	Nil	Nil	Both	✓	✓	No	97%	✓
MyState	Residential Fixed 2 yrs 80%	3.69	350	Nil	Both	✓	X	No	95%	✓
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	X	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.75	Nil	750/a	Both	✓	X	No	95%	✓
NAB	Standard Fixed 2 yrs	3.85	600	8.00/m	Both	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 2 yrs	3.75	850	10.00/m	P+I	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+	3.75	850	10/m	P+I	✓	X	No	95%	✓
Northern Inland CU	Fixed Honeymoon Owner Occupied 2 yrs	3.74	600	Nil	P+I	X	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	✓	X	No	80%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	✓	X	No	95%	✓
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.64	Nil	375/a	Both	✓	X	No	90%	✓
Teachers Mutual Bank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	X	X	Full	95%	✓
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.69	750	Nil	Ю	X	×	Full	95%	✓
The Rock	Residential Fixed 2 yrs 80%	3.69	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.69	Nil	350/a	Both	✓	✓	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 2 Year Fixed \$350,000											
Commonni	Parallers.	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100% Offset	Max LVR	Split	
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Available	(%)	Facility	

UniBank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	X	X	Full	95%	✓	
UniBank	Standard Fixed IO 2 yrs	3.69	750	Nil	Ю	X	X	Full	95%	✓	

Adelaide Bank	SmartFix 2 yrs	3.99	495	15.00/m	Both	✓	✓	Full	95%	✓	
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	X	No	90%	✓	
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	X	No	90%	✓	
ANZ	Residential Fixed 2 yrs	3.90	760	10.00/m	Both	✓	X	No	90%	✓	
Aussie	Optimizer Fixed PI 80 2 yrs	3.94	Nil	Nil	P+I	✓	X	No	80%	✓	
Aussie	Optimizer Plus Fixed PI 80 2 yrs	3.94	Nil	198.00/a	P+I	✓	X	No	80%	✓	
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	95%	X	



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs	3.89	650	10.00/m	P+I	✓	✓	Full	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	4.24	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.85	Nil	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Melbourne	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	✓	Partial	95%	✓
Rankwast	Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+	3.69	Nil	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Residential Fixed 2 yrs	3.79	445	12.00/m	Both	✓	✓	Partial	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Product	Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✓	X	No	95%	✓
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✓	×	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Residential Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	✓	No	90%	X
Commonwealth Bank	Residential Fixed 2 yrs	4.34	800	8.00/m	Both	✓	×	Partial	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	4.19	595	395/a	Both	✓	X	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Fixed 2 yrs	3.85	970	8.00/m	Both	✓	×	No	95%	✓
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	VIP Pack Fixed 2 yrs	3.96	520	Nil	Both	✓	X	No	90%	✓
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	Ю	✓	✓	No	80%	✓
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	✓	×	No	80%	✓
Homestar Finance	Homestar Fixed 2 yrs	3.64	330	15.00/m	P+I	✓	×	No	95%	✓
Horizon Credit Union	Platinum Loan Residential Fixed 2 yrs 150k+	3.99	Nil	150/a	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Horizon Credit Union	Residential Fixed 2 yrs	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	2yr Fixed 2 yrs	3.85	853	Nil	Both	✓	X	No	90%	✓
Hume Bank	Residential Fixed 2 yrs	3.80	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	✓	X	No	95%	✓
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	395/a	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	3.74	519	199/a	Both	✓	×	No	95%	✓
ING DIRECT	Residential Fixed 2 yrs	3.84	519	Nil	Both	✓	×	No	95%	✓
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✓	✓	Full	85%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

loans.com.au	Fixed - Owner Occupier 2 yrs	3.76	520	Nil	Both	✓	X	No	90%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	✓	X	No	95%	✓
ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	✓	X	Full	80%	✓
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	✓	X	Full	80%	✓
Mortgage HOUSE	Advantage Fixed 2 yrs 100-749k	3.99	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	395/a	Ю	✓	X	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	750/a	Ю	✓	X	No	95%	✓
NAB	Tailored Fixed - IO 2 yrs	3.95	600	8.00/m	Ю	✓	×	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 2 yrs	3.85	850	10.00/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+	3.85	850	10/m	Ю	✓	X	No	95%	X



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	X	✓	No	95%	✓
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	✓	X	No	95%	✓
QBANK	Residential Fixed 2 yrs	4.19	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.95	Nil	395/a	Both	✓	×	No	95%	✓
QT Mutual Bank	Residential Fixed 2 yrs	4.05	600	Nil	Both	✓	X	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.95	Nil	25/m	Both	✓	X	No	95%	✓
Qudos Bank	Fixed Rate 2 yrs	4.24	Nil	Nil	Both	✓	X	No	95%	✓
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Steady Rate 2 yrs	3.99	250	Nil	P+I	X	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

scu	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	✓	No	95%	✓
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	Partial	95%	✓
St.George Bank	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland CU	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	X	No	95%	✓
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	X	X	Full	95%	X
The Mac	Standard Fixed Special 2 yrs	3.79	1363	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established :	2 Year	Fixed \$	350,000						
		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	1	1	No	95%	1
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 2 yrs	3.94	363	Nil	P+I	✓	X	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	3.94	363	Nil	P+I	✓	X	No	95%	✓
**										
AMP Bank	Basic Fixed 2 yrs	4.28	545	Nil	Both	X	X	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.28	Nil	349/a	Both	X	×	No	90%	✓
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	X	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Aussie	Optimizer Fixed IO 80 2 yrs	4.14	Nil	Nil	Ю	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed IO 80 2 yrs	4.14	Nil	198.00/a	Ю	✓	X	No	80%	✓
Australian Military Bank	Fixed Rate 2 yrs 80%	3.75	964	Nil	Both	X	X	No	95%	✓
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	✓	Full	95%	X
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.59	Nil	395/a	Both	✓	×	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	Nil	Nil	Both	✓	X	No	90%	✓
воо	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	×	No	95%	✓
Citi	Standard Fixed P&I 2 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	×	No	90%	✓
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	X	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	✓	✓	Full	95%	✓
Gateway Credit Union	Residential Fixed 2 yrs	4.49	750	Nil	P+I	✓	X	No	80%	✓
Holiday Coast CU	Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	X	×	No	95%	✓
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	Ю	✓	✓	No	80%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	✓	X	No	95%	✓
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
P&N Bank	Residential Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	X	×	No	90%	✓
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	FlexiFix 80 2 yrs	4.49	649	Nil	Both	✓	X	No	80%	✓
Suncorp Bank	Owner Occupied Fixed 2 yrs	3.99	600	10.00/m	Both	✓	X	No	90%	✓
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	X	X	Full	95%	X
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	X	X	Full	95%	X
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	X	No	95%	X
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	-570	Nil	P+I	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 2 yrs	4.14	363	Nil	Ю	✓	X	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.14	363	Nil	Ю	✓	×	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
Adelaide Bank	Smartdoc Fixed 2 yrs	4.99	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	X	×	No	90%	✓
Bank of Sydney	Residential Fixed 2 yrs	4.59	Nil	395.00/a	Both	✓	×	No	90%	✓
Citi	Standard Fixed IO 2 yrs 50-499k 80%	4.29	649	8.00/m	Ю	✓	×	No	90%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	✓	Full	95%	✓
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	Ю	X	×	No	95%	✓
P&N Bank	Residential Fixed IO 2 yrs 80%	4.39	650	8.00/m	Ю	X	X	No	90%	✓
RESI Mortgage Corp	FlexiFix 2 yrs	4.74	649	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
★★★★★ "Outstanding Val u	ue"									
AMO Group	Residential Fixed 2 yrs	3.65	1180	120.00/a	Both	✓	X	No	95%	✓
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	✓	X	No	90%	✓
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	X	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed 2 yrs	3.85	Nil	Nil	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.89	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.89	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	3.70	Nil	375/a	Both	✓	✓	No	97%	✓



Aussie

Aussie

Home Loans Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established	2 Year	Fixed \$	500,000						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**** "Outstanding Va	lue"									
Illawarra CU NSW	Fixed 2 yrs	3.85	Nil	Nil	Both	✓	✓	Full	95%	✓
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	X	No	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.69	Nil	375/a	Both	✓	X	No	95%	✓
Newcastle Permanent	Residential Fixed 2 yrs	3.69	Nil	Nil	Both	✓	X	No	95%	✓
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Regional Bank Australia	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Professional Loan 2 yrs	3.90	425	200.00/a	Both	✓	✓	No	95%	✓

3.89

3.89

100

Nil

Nil

15.00/m

Both

Both

Select Basic Fixed 2 yrs

Select Standard Fixed 2 yrs

95%

95%

No



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	X	No	95%	✓
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	Nil	299/a	P+I	✓	X	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	✓	✓	Partial	95%	✓
MyState	Residential Fixed 2 yrs 80%	3.69	350	Nil	Both	✓	X	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.75	Nil	750/a	Both	✓	X	No	95%	✓
NAB	Standard Fixed 2 yrs	3.85	600	8.00/m	Both	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 2 yrs	3.75	850	10.00/m	P+I	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+	3.75	850	10/m	P+I	✓	X	No	95%	✓
Northern Inland CU	Fixed Honeymoon Owner Occupied 2 yrs	3.74	600	Nil	P+I	X	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Pacific Mortgage Group	Residential Fixed 2 yrs	3.65	Nil	Nil	P+I	X	X	No	95%	✓
People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	✓	X	No	80%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	✓	X	No	95%	✓
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.64	Nil	375/a	Both	✓	X	No	90%	✓
Teachers Mutual Bank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	X	X	Full	95%	✓
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.69	750	Nil	Ю	X	×	Full	95%	✓
The Rock	Residential Fixed 2 yrs 80%	3.69	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.69	Nil	350/a	Both	✓	✓	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 2 Year Fixed \$500,000										
Company	Product	Rate	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
		(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

UniBank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	X	X	Full	95%	✓
UniBank	Standard Fixed IO 2 yrs	3.69	750	Nil	Ю	X	X	Full	95%	✓

Adelaide Bank	SmartFix 2 yrs	3.99	495	15.00/m	Both	✓	✓	Full	95%	✓
ANZ	Residential Fixed 2 yrs	3.90	760	10.00/m	Both	✓	X	No	90%	✓
Aussie	Optimizer Fixed PI 80 2 yrs	3.94	Nil	Nil	P+I	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed PI 80 2 yrs	3.94	Nil	198.00/a	P+I	✓	X	No	80%	✓
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	95%	X
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs	3.89	650	10.00/m	P+I	✓	✓	Full	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	4.24	Nil	Nil	P+I	✓	✓	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
			Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.85	Nil	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Melbourne	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+	3.69	Nil	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Residential Fixed 2 yrs	3.79	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✓	X	No	95%	✓
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Residential Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	✓	No	90%	X
Commonwealth Bank	Residential Fixed 2 yrs	4.34	800	8.00/m	Both	✓	X	Partial	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	4.19	595	395/a	Both	✓	X	Partial	95%	✓
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Fixed 2 yrs	3.85	970	8.00/m	Both	✓	X	No	95%	✓
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	X	X	No	90%	✓
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	VIP Pack Fixed 2 yrs	3.96	520	Nil	Both	✓	X	No	90%	✓
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	Ю	✓	✓	No	80%	✓
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	✓	X	No	80%	✓
Horizon Credit Union	Platinum Loan Residential Fixed 2 yrs 150k+	3.99	Nil	150/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Residential Fixed 2 yrs	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	2yr Fixed 2 yrs	3.85	853	Nil	Both	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

HSBC	Premier 2yr Fixed 2 yrs 500k+	3.85	553	35/m	Both	✓	X	No	90%	✓
Hume Bank	Residential Fixed (Refinance) 2 yrs	3.80	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 2 yrs	3.80	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	✓	X	No	95%	✓
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	395/a	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	3.74	519	199/a	Both	✓	X	No	95%	✓
ING DIRECT	Residential Fixed 2 yrs	3.84	519	Nil	Both	✓	X	No	95%	✓
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✓	✓	Full	85%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

loans.com.au	Fixed - Owner Occupier 2 yrs	3.76	520	Nil	Both	✓	X	No	90%	1
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	✓	X	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	✓	X	No	95%	✓
ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	✓	X	Full	80%	✓
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	✓	×	Full	80%	✓
Mortgage HOUSE	Advantage Fixed 2 yrs 100-749k	3.99	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	395/a	Ю	✓	X	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	750/a	Ю	✓	×	No	95%	✓
NAB	Tailored Fixed - IO 2 yrs	3.95	600	8.00/m	Ю	✓	×	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 2 yrs	3.85	850	10.00/m	Ю	✓	X	No	95%	X



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+	3.85	850	10/m	Ю	✓	X	No	95%	X
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	X	✓	No	95%	✓
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	✓	X	No	95%	✓
QBANK	Residential Fixed 2 yrs	4.19	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.95	Nil	395/a	Both	✓	X	No	95%	✓
QT Mutual Bank	Residential Fixed 2 yrs	4.05	600	Nil	Both	✓	X	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.95	Nil	25/m	Both	✓	X	No	95%	✓
Qudos Bank	Fixed Rate 2 yrs	4.24	Nil	Nil	Both	✓	X	No	95%	✓
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Steady Rate 2 yrs	3.99	250	Nil	P+I	X	X	No	95%	✓
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	Partial	95%	✓
St.George Bank	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland CU	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	X	No	95%	✓
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	X	X	Full	95%	X
The Mac	Standard Fixed Special 2 yrs	3.79	1363	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established 2	2 Year	Fixed \$	500,000)					
		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 2 yrs	3.94	363	Nil	P+I	✓	X	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	3.94	363	Nil	P+I	✓	X	No	95%	✓
* *										
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	X	No	90%	✓
AMP Bank	Basic Fixed 2 yrs	4.28	545	Nil	Both	X	X	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.28	Nil	349/a	Both	X	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
* *										
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	X	No	90%	✓
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	X	X	No	95%	✓
Aussie	Optimizer Fixed IO 80 2 yrs	4.14	Nil	Nil	Ю	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed IO 80 2 yrs	4.14	Nil	198.00/a	Ю	✓	X	No	80%	✓
Australian Military Bank	Fixed Rate 2 yrs 80%	3.75	964	Nil	Both	X	X	No	95%	✓
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	✓	Full	95%	X
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.59	Nil	395/a	Both	✓	X	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	Nil	Nil	Both	✓	X	No	90%	✓
воо	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
* *										
Citi	Standard Fixed P&I 2 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	X	No	90%	✓
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	✓	✓	Full	95%	✓
Gateway Credit Union	Residential Fixed 2 yrs	4.49	750	Nil	P+I	✓	X	No	80%	✓
Holiday Coast CU	Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	✓	No	95%	1
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	X	X	No	95%	✓
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	IO	✓	✓	No	80%	✓
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
P&N Bank	Residential Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	X	X	No	90%	✓
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
* *										
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	FlexiFix 80 2 yrs	4.49	649	Nil	Both	✓	X	No	80%	✓
Suncorp Bank	Owner Occupied Fixed 2 yrs	3.99	600	10.00/m	Both	✓	X	No	90%	✓
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	X	X	Full	95%	X
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	X	X	Full	95%	X
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	X	No	95%	X
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	-570	Nil	P+I	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 2 yrs	4.14	363	Nil	IO	✓	X	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.14	363	Nil	Ю	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
Adelaide Bank	Smartdoc Fixed 2 yrs	4.99	495	15.00/m	Both	✓	1	Full	80%	✓
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	X	X	No	90%	✓
Bank of Sydney	Residential Fixed 2 yrs	4.59	Nil	395.00/a	Both	✓	X	No	90%	✓
Citi	Standard Fixed IO 2 yrs 500k+ 80%	4.24	649	8.00/m	Ю	✓	X	No	90%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	✓	Full	95%	✓
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	Ю	X	X	No	95%	✓
P&N Bank	Residential Fixed IO 2 yrs 80%	4.39	650	8.00/m	Ю	X	X	No	90%	✓
RESI Mortgage Corp	FlexiFix 2 yrs	4.74	649	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
***** "Outstanding Valu	ue"									
AMO Group	Residential Fixed 2 yrs	3.65	1180	120.00/a	Both	✓	X	No	95%	✓
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	✓	×	No	90%	✓
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	X	No	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed 2 yrs	3.85	Nil	Nil	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.89	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.89	500	Nil	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed 2 yrs	3.85	Nil	Nil	Both	✓	✓	Full	95%	✓
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established	2 Year	Fixed \$	750,000						
•		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**** "Outstanding Va	lue"									
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.69	Nil	375/a	Both	✓	X	No	95%	✓
Newcastle Permanent	Residential Fixed 2 yrs	3.69	Nil	Nil	Both	✓	X	No	95%	✓
People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	✓	X	No	80%	✓
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Regional Bank Australia	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Professional Loan 2 yrs	3.90	425	200.00/a	Both	✓	✓	No	95%	✓

Aussie	Select Basic Fixed 2 yrs	3.89	100	Nil	Both	✓	X	No	95%	1
Aussie	Select Standard Fixed 2 yrs	3.89	Nil	15.00/m	Both	✓	X	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	X	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	✓	✓	Partial	95%	✓
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	3.70	Nil	375/a	Both	✓	✓	No	97%	✓
MyState	Residential Fixed 2 yrs 80%	3.69	350	Nil	Both	✓	X	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.75	Nil	750/a	Both	✓	×	No	95%	✓
NAB	Standard Fixed 2 yrs	3.85	600	8.00/m	Both	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 2 yrs	3.75	850	10.00/m	P+I	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+	3.75	850	10/m	P+I	✓	X	No	95%	✓
Northern Inland CU	Fixed Honeymoon Owner Occupied 2 yrs	3.74	600	Nil	P+I	X	✓	No	95%	✓
Pacific Mortgage Group	Residential Fixed 2 yrs	3.65	Nil	Nil	P+I	X	X	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	✓	X	No	95%	✓
scu	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.64	Nil	375/a	Both	✓	X	No	90%	✓
Teachers Mutual Bank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	X	×	Full	95%	✓
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.69	750	Nil	Ю	X	X	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established	l 2 Year Fixed	\$750.000
		9100,000

	Droduct	Rate	Loan Fees	at 250K (\$)	Principal+ Int/Int Only or Both	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing		Repayments Allowed	Facility	Offset Available	(%)	Facility

The Rock	Residential Fixed 2 yrs 80%	3.69	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.69	Nil	350/a	Both	✓	✓	No	80%	✓
UniBank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	X	X	Full	95%	✓
UniBank	Standard Fixed IO 2 yrs	3.69	750	Nil	Ю	X	X	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	✓	No	95%	✓

Adelaide Bank	SmartFix 2 yrs	3.99	495	15.00/m	Both	✓	✓	Full	95%	✓
ANZ	Residential Fixed 2 yrs	3.90	760	10.00/m	Both	✓	X	No	90%	✓
Aussie	Optimizer Fixed PI 80 2 yrs	3.94	Nil	Nil	P+I	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed PI 80 2 yrs	3.94	Nil	198.00/a	P+I	✓	X	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	95%	X
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs	3.89	650	10.00/m	P+I	✓	✓	Full	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	4.24	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.85	Nil	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+	3.69	Nil	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Residential Fixed 2 yrs	3.79	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✓	X	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Residential Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	✓	No	90%	X
Commonwealth Bank	Residential Fixed 2 yrs	4.34	800	8.00/m	Both	✓	X	Partial	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	4.19	595	395/a	Both	✓	×	Partial	95%	✓
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Fixed 2 yrs	3.85	970	8.00/m	Both	✓	X	No	95%	✓
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	X	×	No	90%	✓
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	VIP Pack Fixed 2 yrs	3.96	520	Nil	Both	✓	X	No	90%	✓
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	Nil	299/a	P+I	✓	X	No	80%	✓
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	Ю	✓	✓	No	80%	✓
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	✓	×	No	80%	✓
Horizon Credit Union	Platinum Loan Residential Fixed 2 yrs 150k+	3.99	Nil	150/a	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Horizon Credit Union	Residential Fixed 2 yrs	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	2yr Fixed 2 yrs	3.85	853	Nil	Both	✓	X	No	90%	✓
HSBC	Premier 2yr Fixed 2 yrs 500k+	3.85	553	35/m	Both	✓	X	No	90%	✓
Hume Bank	Residential Fixed (Refinance) 2 yrs	3.80	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 2 yrs	3.80	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	✓	X	No	95%	✓
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	395/a	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	3.74	519	199/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

ING DIRECT	Residential Fixed 2 yrs	3.84	519	Nil	Both	✓	X	No	95%	✓
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 2 yrs	3.76	520	Nil	Both	✓	×	No	90%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	✓	X	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	✓	×	No	95%	✓
ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	✓	X	Full	80%	✓
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	✓	X	Full	80%	✓
Mortgage HOUSE	Advantage Fixed 2 yrs 750k+	3.99	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	395/a	Ю	✓	×	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	750/a	10	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

NAB	Tailored Fixed - IO 2 yrs	3.95	600	8.00/m	Ю	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 2 yrs	3.85	850	10.00/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+	3.85	850	10/m	Ю	✓	X	No	95%	X
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	X	✓	No	95%	✓
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	✓	X	No	95%	✓
QBANK	Residential Fixed 2 yrs	4.19	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.95	Nil	395/a	Both	✓	X	No	95%	✓
QT Mutual Bank	Residential Fixed 2 yrs	4.05	600	Nil	Both	✓	X	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.95	Nil	25/m	Both	✓	X	No	95%	✓
Qudos Bank	Fixed Rate 2 yrs	4.24	Nil	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	✓	✓	No	95%	✓
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Steady Rate 2 yrs	3.99	250	Nil	P+I	X	X	No	95%	✓
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland CU	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	×	No	95%	✓
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	X	×	Full	95%	X
The Mac	Standard Fixed Special 2 yrs	3.79	1363	Nil	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established	2 Year	Fixed \$	5750,00 0						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
r**										
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓
/ictoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.75	Nil	395/a	Both	✓	✓	No	95%	✓
ellow Brick Road	Empower Fixed PI 2 yrs	3.94	363	Nil	P+I	✓	X	No	95%	✓
ellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	3.94	363	Nil	P+I	✓	X	No	95%	✓
*										
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	X	No	90%	✓
AMP Bank	Basic Fixed 2 yrs	4.28	545	Nil	Both	X	X	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.28	Nil	349/a	Both	X	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	X	No	90%	✓
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	X	X	No	95%	✓
Aussie	Optimizer Fixed IO 80 2 yrs	4.14	Nil	Nil	Ю	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed IO 80 2 yrs	4.14	Nil	198.00/a	Ю	✓	X	No	80%	✓
Australian Military Bank	Fixed Rate 2 yrs 80%	3.75	964	Nil	Both	X	×	No	95%	✓
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	✓	Full	95%	X
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.59	Nil	395/a	Both	✓	×	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	Nil	Nil	Both	✓	×	No	90%	✓
воо	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Citi	Standard Fixed P&I 2 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	X	No	90%	✓
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 600k+	4.55	657	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Residential Fixed 2 yrs	4.49	750	Nil	P+I	✓	X	No	80%	✓
Holiday Coast CU	Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	X	X	No	95%	✓
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	Ю	✓	✓	No	80%	✓
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
P&N Bank	Residential Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	X	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	FlexiFix 80 2 yrs	4.49	649	Nil	Both	✓	X	No	80%	✓
Suncorp Bank	Owner Occupied Fixed 2 yrs	3.99	600	10.00/m	Both	✓	X	No	90%	✓
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	X	X	Full	95%	X
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	X	X	Full	95%	X
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	X	No	95%	X
Yellow Brick Road	Empower Fixed IO 2 yrs	4.14	363	Nil	IO	✓	X	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.14	363	Nil	Ю	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
Adelaide Bank	Smartdoc Fixed 2 yrs	4.99	495	15.00/m	Both	✓	1	Full	80%	✓
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	X	X	No	90%	✓
Bank of Sydney	Residential Fixed 2 yrs	4.59	Nil	395.00/a	Both	✓	×	No	90%	✓
Citi	Standard Fixed IO 2 yrs 500k+ 80%	4.24	649	8.00/m	Ю	✓	×	No	90%	✓
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	Ю	X	X	No	95%	✓
P&N Bank	Residential Fixed IO 2 yrs 80%	4.39	650	8.00/m	Ю	X	×	No	90%	✓
RESI Mortgage Corp	FlexiFix 2 yrs	4.74	649	Nil	Both	✓	X	No	95%	✓
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	-570	Nil	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Commons	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100% Offset	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Available	(%)	Facility
* * * * * * "Outstanding Val	ue"									
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Lite 3 yrs	3.95	Nil	Nil	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed IO 3 yrs	3.59	Nil	395.00/a	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed Lite 3 yrs	3.95	Nil	Nil	Both	✓	✓	Full	95%	✓
ME Bank	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	✓	X	Full	80%	✓
MOVE - People Driven Banking	Lockit 3 yrs	3.85	450	Nil	Both	✓	X	Full	95%	✓
Newcastle Permanent	Residential Fixed 3 yrs	3.79	Nil	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established	l 3 Year	Fixed \$	200,000)					
		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
* * * * * "Outstanding	Value"									
Teachers Mutual Bank	Fixed Rate 3 yrs	3.69	750	Nil	P+I	X	X	Full	95%	✓
Teachers Mutual Bank	Standard Fixed IO 3 yrs	3.69	750	Nil	Ю	X	X	Full	95%	✓
UBank	UHomeLoan Fixed IO 3 yrs	3.69	395	Nil	Ю	✓	X	No	80%	✓
UBank	UHomeLoan Fixed PI 3 yrs	3.69	395	Nil	P+I	✓	X	No	80%	✓
UniBank	Fixed Rate 3 yrs	3.69	750	Nil	P+I	X	X	Full	95%	✓
UniBank	Standard Fixed IO 3 yrs	3.69	750	Nil	Ю	X	X	Full	95%	✓

Aussie	Select Basic Fixed 3 yrs	3.89	100	Nil	Both	✓	X	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	Nil	Nil	Both	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

BankSA	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+	3.89	Nil	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	Full	95%	✓
воо	Residential 3yr Fixed 3 yrs	3.59	450	10.00/m	Both	✓	X	No	80%	✓
CUA	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	✓	✓	No	95%	✓
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	✓	✓	Partial	95%	✓
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	395/a	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.69	519	199/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

ING DIRECT	Residential Fixed 3 yrs	3.79	519	Nil	Both	✓	X	No	95%	✓
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	✓	×	Full	80%	✓
MyState	Residential Fixed 3 yrs 80%	3.74	350	Nil	Both	✓	X	No	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	✓	×	No	95%	✓
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs	3.89	600	Nil	P+I	X	✓	No	95%	✓
Pacific Mortgage Group	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	X	X	No	95%	✓
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	✓	Full	95%	✓
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	✓	No	95%	✓
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Pakak	Habad O	Vanu Elman	
ESTAD	usnea 3	Year Fixed	1 \$200,000
		I Odi I IAOC	.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	Partial	95%	✓
The Rock	Residential Fixed 3 yrs 80%	3.74	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	3.74	Nil	350/a	Both	✓	✓	No	80%	✓

Adelaide Bank	SmartFix 3 yrs	3.99	495	15.00/m	Both	✓	✓	Full	95%	✓
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	X	X	No	90%	✓
AMP Bank	Basic Fixed 3 yrs	4.28	545	Nil	Both	X	×	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	X	×	No	90%	✓
ANZ	Breakfree Residential Fixed 3 yrs 150k+	3.85	160	395/a	Both	✓	X	No	90%	✓
ANZ	Residential Fixed 3 yrs	4.00	760	10.00/m	Both	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Aussie	Optimizer Fixed PI 80 3 yrs	3.99	Nil	Nil	P+I	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed PI 80 3 yrs	3.99	Nil	198.00/a	P+I	✓	X	No	80%	✓
Aussie	Select Standard Fixed 3 yrs	3.89	Nil	15.00/m	Both	✓	X	No	95%	✓
Australian Military Bank	Fixed Rate 3 yrs 80%	3.89	964	Nil	Both	X	X	No	95%	✓
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.69	Nil	395/a	Both	✓	✓	Full	95%	X
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	✓	Full	95%	X
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	✓	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Product	Rate (%)*	Loan Fees at 250K (\$)		a	Additainal				
Company			Upfront		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility

Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	3.88	Nil	395/a	Both	✓	X	No	90%	✓
Bank of Sydney	Residential Fixed 3 yrs	3.88	Nil	395.00/a	Both	✓	X	No	90%	✓
BankSA	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	X	No	95%	✓
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	X	No	95%	✓
Bankwest	Residential Fixed 3 yrs	3.99	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✓	X	No	95%	✓
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✓	X	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
			Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.29	595	395/a	Both	✓	X	Partial	95%	✓
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Fixed 3 yrs	3.99	970	8.00/m	Both	✓	X	No	95%	✓
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	VIP Pack Fixed 3 yrs	3.96	520	Nil	Both	✓	X	No	90%	✓
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	Nil	299/a	P+I	✓	X	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	✓	✓	Partial	95%	✓
Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	✓	X	No	80%	✓
Homestar Finance	Homestar Fixed 3 yrs	3.95	330	15.00/m	P+I	✓	X	No	95%	✓
Horizon Credit Union	Platinum Loan Residential Fixed 3 yrs 150k+	3.99	Nil	150/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Residential Fixed 3 yrs	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	3 Year Fixed 3 yrs	3.79	853	Nil	Both	✓	X	No	90%	✓
HSBC	Premier 3 Year Fixed 3 yrs 50k+	3.69	300	35/m	Both	✓	X	No	90%	✓
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	4.00	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.10	Nil	Nil	Both	✓	✓	No	97%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Hume Bank	Residential Fixed 3 yrs	4.10	750	Nil	Both	✓	✓	No	97%	✓
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	Ю	✓	✓	No	80%	✓
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 3 yrs	3.76	520	Nil	Both	✓	X	No	90%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	✓	X	No	95%	✓
Mortgage HOUSE	Advantage Fixed 3 yrs 100-749k	3.99	895	10.00/m	Both	✓	✓	Full	95%	1
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Standard Fixed 3 yrs 150k+	3.89	Nil	395/a	Both	✓	X	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	395/a	Ю	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	3.89	Nil	750/a	Both	✓	X	No	95%	✓
NAB	Standard Fixed 3 yrs	3.99	600	8.00/m	Both	✓	X	No	95%	✓
NAB	Tailored Fixed - IO 3 yrs	4.09	600	8.00/m	Ю	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 3 yrs	3.89	850	10.00/m	P+I	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+	3.89	850	10/m	P+I	✓	X	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	X	✓	No	95%	✓
P&N Bank	Residential Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	X	X	No	90%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	✓	X	No	95%	✓
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	✓	X	No	95%	✓
QBANK	Residential Fixed 3 yrs	3.95	900	Nil	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.99	Nil	395/a	Both	✓	X	No	95%	✓
QT Mutual Bank	Residential Fixed 3 yrs	4.09	600	Nil	Both	✓	X	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.99	Nil	25/m	Both	✓	X	No	95%	✓
Qudos Bank	Fixed Rate 3 yrs	4.24	Nil	Nil	Both	✓	X	No	95%	✓
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Partnership Advantage Fixed 3 yrs	4.19	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Steady Rate 3 yrs	3.99	250	Nil	P+I	X	×	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

St.George Bank	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland CU	Standard Fixed 3 yrs	3.99	800	Nil	P+I	✓	X	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.64	Nil	375/a	Both	✓	X	No	90%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 3 yrs	3.99	363	Nil	P+I	✓	X	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	3.99	363	Nil	P+I	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.28	Nil	349/a	Both	X	X	No	90%	✓
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	X	X	No	95%	✓
Aussie	Optimizer Fixed IO 80 3 yrs	4.19	Nil	Nil	Ю	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed IO 80 3 yrs	4.19	Nil	198.00/a	Ю	✓	X	No	80%	✓
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	✓	✓	No	95%	1
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	3.99	Nil	350/a	P+I	✓	X	No	80%	✓
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	4.04	Nil	350/a	P+I	✓	X	No	80%	✓
Citi	Standard Fixed IO 3 yrs 50-499k 80%	4.29	649	8.00/m	Ю	✓	X	No	90%	✓
Citi	Standard Fixed P&I 3 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Commonwealth Bank	Residential Fixed 3 yrs	4.44	800	8.00/m	Both	✓	X	Partial	95%	✓
Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	✓	✓	Full	95%	✓
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	X	X	No	90%	✓
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	✓	✓	Full	95%	✓
Gateway Credit Union	Residential Fixed 3 yrs	4.49	750	Nil	P+I	✓	×	No	80%	✓
Holiday Coast CU	Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	Ю	✓	✓	No	80%	✓
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	X	X	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	✓	X	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	750/a	Ю	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 3 yrs	3.99	850	10.00/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+	3.99	850	10/m	Ю	✓	X	No	95%	X
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	FlexiFix 80 3 yrs	4.49	649	Nil	Both	✓	X	No	80%	✓
Suncorp Bank	Owner Occupied Fixed 3 yrs	3.99	600	10.00/m	Both	✓	X	No	90%	✓
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	X	X	Full	95%	X
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	X	No	95%	X
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	-570	Nil	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established	3 Year	Fixed S	200,00 0						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
k*										
Yellow Brick Road	Empower Fixed IO 3 yrs	4.19	363	Nil	Ю	✓	X	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.19	363	Nil	Ю	✓	X	No	90%	✓
k										
Adelaide Bank	Smartdoc Fixed 3 yrs	4.99	495	15.00/m	Both	1	✓	Full	80%	✓
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	X	X	No	90%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	✓	Full	95%	✓
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	Ю	X	X	No	95%	✓
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✓	X	No	95%	✓
P&N Bank	Residential Fixed IO 3 yrs 80%	4.49	650	8.00/m	Ю	X	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established	3 Year	Fixed \$	200,000						
Company	Product	Rate (%)*	Loan Fees	Ongoing	Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility		Max LVR (%)	Split Facility
*										
RESI Mortgage Corp	FlexiFix 3 yrs	4.74	649	Nil	Both	✓	X	No	95%	✓
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	X	X	Full	95%	X



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**** "Outstanding Value	ue"									
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed 3 yrs	3.95	Nil	Nil	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed IO 3 yrs	3.59	Nil	395.00/a	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed 3 yrs	3.95	Nil	Nil	Both	✓	✓	Full	95%	✓
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.69	519	199/a	Both	✓	×	No	95%	✓
Newcastle Permanent	Residential Fixed 3 yrs	3.79	Nil	Nil	Both	✓	X	No	95%	✓
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 3 Year Fixed \$350,000 Loan Fees at 250K (\$) Principal+ **Additoinal** 100% Max LVR Rate Redraw Split Offset **Company Product** Int/Int Only Repayments (%) (%)* **Facility Facility** Upfront **Ongoing** Available **Allowed** or Both **★★★★★** "Outstanding Value" My Life Residential Fixed 3 yrs 150k+ SCU 3.69 473 350/a Both No 95% Fixed Rate 3 yrs X X **Teachers Mutual Bank** 3.69 750 Nil P+I Full 95% Standard Fixed IO 3 yrs X X **Teachers Mutual Bank** 3.69 750 Nil Ю Full 95% UHomeLoan Fixed IO 3 yrs **UBank** 3.69 395 Nil Ю No 80% UHomeLoan Fixed PI 3 yrs **UBank** 3.69 395 Nil P+INo 80% Fixed Rate 3 yrs 750 UniBank 3.69 Nil P+I Full 95% Standard Fixed IO 3 yrs UniBank 3.69 750 Nil Ю X X Full 95% *** Residential Fixed 3 yrs **AMO Group** 120.00/a 95% 3.67 1180 Both No Select Basic Fixed 3 yrs 3.89 100 Nil 95% Aussie Both No



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.69	Nil	395/a	Both	✓	✓	Full	95%	X
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	Nil	Nil	Both	✓	X	No	90%	✓
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+	3.89	Nil	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	Full	95%	✓
BOQ	Residential 3yr Fixed 3 yrs	3.59	450	10.00/m	Both	✓	X	No	80%	✓
CUA	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	✓	✓	No	95%	✓
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	395/a	Both	✓	✓	No	90%	✓
iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	✓	✓	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

ING DIRECT	Residential Fixed 3 yrs	3.79	519	Nil	Both	✓	X	No	95%	✓
ME Bank	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	✓	X	Full	80%	✓
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	✓	×	Full	80%	✓
MOVE - People Driven Banking	Lockit 3 yrs	3.85	450	Nil	Both	✓	X	Full	95%	✓
MyState	Residential Fixed 3 yrs 80%	3.74	350	Nil	Both	✓	X	No	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	✓	X	No	95%	✓
Pacific Mortgage Group	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	X	X	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	✓	X	No	95%	✓
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 3	Year Fixed	\$350,000
		T O O O O

		Poto Le	Loan Fees at 250K (\$)		Principal+	Additoinal		100%		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Redraw Facility	Offset Available	Max LVR (%)	Split Facility

Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.64	Nil	375/a	Both	✓	X	No	90%	✓
The Rock	Residential Fixed 3 yrs 80%	3.74	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	3.74	Nil	350/a	Both	✓	✓	No	80%	✓

Adelaide Bank	SmartFix 3 yrs	3.99	495	15.00/m	Both	✓	✓	Full	95%	✓
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	X	X	No	90%	✓
AMP Bank	Basic Fixed 3 yrs	4.28	545	Nil	Both	X	X	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	X	X	No	90%	✓
ANZ	Breakfree Residential Fixed 3 yrs 150k+	3.85	160	395/a	Both	✓	X	No	90%	✓
ANZ	Residential Fixed 3 yrs	4.00	760	10.00/m	Both	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Aussie	Optimizer Fixed PI 80 3 yrs	3.99	Nil	Nil	P+I	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed PI 80 3 yrs	3.99	Nil	198.00/a	P+I	✓	X	No	80%	✓
Aussie	Select Standard Fixed 3 yrs	3.89	Nil	15.00/m	Both	✓	×	No	95%	✓
Australian Military Bank	Fixed Rate 3 yrs 80%	3.89	964	Nil	Both	X	X	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	3.88	Nil	395/a	Both	✓	X	No	90%	✓
Bank of Sydney	Residential Fixed 3 yrs	3.88	Nil	395.00/a	Both	✓	X	No	90%	✓
BankSA	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	✓	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	X	No	95%	✓
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	X	No	95%	✓
Bankwest	Residential Fixed 3 yrs	3.99	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✓	X	No	95%	✓
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✓	X	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	✓	✓	No	95%	1
Bendigo Bank	Connect Package Fixed Owner Occupied 3 yrs 250k+	4.09	250	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.29	595	395/a	Both	✓	X	Partial	95%	✓
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Fixed 3 yrs	3.99	970	8.00/m	Both	✓	X	No	95%	✓
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	VIP Pack Fixed 3 yrs	3.96	520	Nil	Both	✓	X	No	90%	✓
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	Nil	299/a	P+I	✓	X	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	✓	✓	Partial	95%	✓
Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	✓	X	No	80%	✓
Homestar Finance	Homestar Fixed 3 yrs	3.95	330	15.00/m	P+I	✓	X	No	95%	✓
Horizon Credit Union	Platinum Loan Residential Fixed 3 yrs 150k+	3.99	Nil	150/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Residential Fixed 3 yrs	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	3 Year Fixed 3 yrs	3.79	853	Nil	Both	✓	X	No	90%	✓
HSBC	Premier 3 Year Fixed 3 yrs 50k+	3.69	300	35/m	Both	✓	X	No	90%	✓
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	4.00	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.10	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 3 yrs	4.10	750	Nil	Both	✓	✓	No	97%	✓
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	Ю	✓	✓	No	80%	✓
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 3 yrs	3.76	520	Nil	Both	✓	X	No	90%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	✓	X	No	95%	✓
Mortgage HOUSE	Advantage Fixed 3 yrs 100-749k	3.99	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Standard Fixed 3 yrs 150k+	3.89	Nil	395/a	Both	✓	X	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	395/a	Ю	✓	X	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	3.89	Nil	750/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	750/a	Ю	✓	X	No	95%	✓
NAB	Standard Fixed 3 yrs	3.99	600	8.00/m	Both	✓	X	No	95%	✓
NAB	Tailored Fixed - IO 3 yrs	4.09	600	8.00/m	Ю	✓	×	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 3 yrs	3.99	850	10.00/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 3 yrs	3.89	850	10.00/m	P+I	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+	3.89	850	10/m	P+I	✓	X	No	95%	✓
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs	3.89	600	Nil	P+I	X	✓	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	X	✓	No	95%	1
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	✓	X	No	95%	✓
QBANK	Residential Fixed 3 yrs	3.95	900	Nil	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.99	Nil	395/a	Both	✓	X	No	95%	✓
QT Mutual Bank	Residential Fixed 3 yrs	4.09	600	Nil	Both	✓	×	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.99	Nil	25/m	Both	✓	X	No	95%	✓
Qudos Bank	Fixed Rate 3 yrs	4.24	Nil	Nil	Both	✓	X	No	95%	✓
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	✓	✓	No	95%	✓
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Partnership Advantage Fixed 3 yrs	4.19	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Steady Rate 3 yrs	3.99	250	Nil	P+I	X	X	No	95%	✓
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland CU	Standard Fixed 3 yrs	3.99	800	Nil	P+I	✓	X	No	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 3 yrs	3.99	363	Nil	P+I	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	_		100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Redraw Facility	Offset Available	(%)	Facility

Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	3.99	363	Nil	P+I	✓	X	No	95%	✓
* *										
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.28	Nil	349/a	Both	X	X	No	90%	1
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	X	X	No	95%	✓
Aussie	Optimizer Fixed IO 80 3 yrs	4.19	Nil	Nil	Ю	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed IO 80 3 yrs	4.19	Nil	198.00/a	Ю	✓	X	No	80%	✓
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	✓	Full	95%	X
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	4.04	Nil	350/a	P+I	✓	X	No	80%	✓
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	3.99	Nil	350/a	P+I	✓	X	No	80%	✓
Citi	Standard Fixed IO 3 yrs 50-499k 80%	4.29	649	8.00/m	Ю	✓	X	No	90%	✓
Citi	Standard Fixed P&I 3 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	X	No	90%	✓
Commonwealth Bank	Residential Fixed 3 yrs	4.44	800	8.00/m	Both	✓	X	Partial	95%	✓
Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	X	X	No	90%	✓
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	✓	✓	Full	95%	✓
Gateway Credit Union	Residential Fixed 3 yrs	4.49	750	Nil	P+I	✓	X	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Holiday Coast CU	Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	Ю	✓	✓	No	80%	✓
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	X	X	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+	3.99	850	10/m	Ю	✓	X	No	95%	X
P&N Bank	Residential Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	X	X	No	90%	✓
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	FlexiFix 80 3 yrs	4.49	649	Nil	Both	✓	X	No	80%	✓
Suncorp Bank	Owner Occupied Fixed 3 yrs	3.99	600	10.00/m	Both	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established	3 Year	Fixed \$	350,0 00						
		Rate	Loan Fees at 250K		Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
he Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	X	X	Full	95%	X
he Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	X	X	Full	95%	X
he Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	✓	No	95%	✓
he Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	X	No	95%	X
ellow Brick Road	Empower Fixed IO 3 yrs	4.19	363	Nil	Ю	✓	X	No	90%	✓
ellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.19	363	Nil	Ю	✓	X	No	90%	✓
delaide Bank	Smartdoc Fixed 3 yrs	4.99	495	15.00/m	Both	✓	✓	Full	80%	✓
MP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	X	X	No	90%	✓
irst Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	IO	X	X	No	95%	✓
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✓	×	No	95%	✓
P&N Bank	Residential Fixed IO 3 yrs 80%	4.49	650	8.00/m	Ю	X	×	No	90%	✓
RESI Mortgage Corp	FlexiFix 3 yrs	4.74	649	Nil	Both	✓	X	No	95%	✓
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	-570	Nil	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

C		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
★★★★★ "Outstanding Valu	ıe"									
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed 3 yrs	3.95	Nil	Nil	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed IO 3 yrs	3.59	Nil	395.00/a	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed 3 yrs	3.95	Nil	Nil	Both	✓	✓	Full	95%	✓
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.69	519	199/a	Both	✓	X	No	95%	✓
Newcastle Permanent	Residential Fixed 3 yrs	3.79	Nil	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Establ	ished 3 Year	Fixed S	\$ 5 00,000)					
		Rate	Loan Fee	s at 250K (\$)	Principal+ Int/Int Only or Both	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing		Repayments Allowed	Facility	Offset Available	(%)	Facility
**** Outstanding \	/alue"									
scu	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	✓	No	95%	1
Teachers Mutual Bank	Fixed Rate 3 yrs	3.69	750	Nil	P+I	X	X	Full	95%	✓
Teachers Mutual Bank	Standard Fixed IO 3 yrs	3.69	750	Nil	Ю	X	X	Full	95%	✓
The Rock	Residential Fixed 3 yrs 80%	3.74	950	5.00/m	Both	✓	✓	No	95%	✓
UBank	UHomeLoan Fixed IO 3 yrs	3.69	395	Nil	Ю	✓	X	No	80%	✓
UBank	UHomeLoan Fixed Pl 3 yrs	3.69	395	Nil	P+I	✓	X	No	80%	✓
UniBank	Fixed Rate 3 yrs	3.69	750	Nil	P+I	X	X	Full	95%	✓
UniBank	Standard Fixed IO 3 yrs	3.69	750	Nil	Ю	X	X	Full	95%	✓
c***										
AMO Group	Residential Fixed 3 yrs	3.67	1180	120.00/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Aussie	Select Basic Fixed 3 yrs	3.89	100	Nil	Both	✓	X	No	95%	✓
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.69	Nil	395/a	Both	✓	✓	Full	95%	X
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	Nil	Nil	Both	✓	X	No	90%	✓
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+	3.89	Nil	395/a	Both	✓	✓	Partial	90%	✓
воо	Residential 3yr Fixed 3 yrs	3.59	450	10.00/m	Both	✓	X	No	80%	✓
CUA	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	✓	✓	No	95%	✓
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	395/a	Both	✓	✓	No	90%	✓
ING DIRECT	Residential Fixed 3 yrs	3.79	519	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

ME Bank	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	✓	X	Full	80%	✓
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	✓	×	Full	80%	✓
MOVE - People Driven Banking	Lockit 3 yrs	3.85	450	Nil	Both	✓	X	Full	95%	✓
MyState	Residential Fixed 3 yrs 80%	3.74	350	Nil	Both	✓	×	No	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	✓	×	No	95%	✓
Pacific Mortgage Group	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	X	×	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	✓	X	No	95%	✓
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Platinum Professional Loan 3 yrs	3.89	425	200.00/a	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 3	Year Fixed	\$500.000
		4000,000

	Droduct	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.64	Nil	375/a	Both	✓	X	No	90%	✓
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	3.74	Nil	350/a	Both	✓	✓	No	80%	✓

Adelaide Bank	SmartFix 3 yrs	3.99	495	15.00/m	Both	✓	✓	Full	95%	✓
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	X	X	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	X	×	No	90%	✓
ANZ	Breakfree Residential Fixed 3 yrs 150k+	3.85	160	395/a	Both	✓	×	No	90%	✓
ANZ	Residential Fixed 3 yrs	4.00	760	10.00/m	Both	✓	X	No	90%	✓
Aussie	Optimizer Fixed PI 80 3 yrs	3.99	Nil	Nil	P+I	✓	X	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Aussie	Optimizer Plus Fixed PI 80 3 yrs	3.99	Nil	198.00/a	P+I	✓	X	No	80%	✓
Aussie	Select Standard Fixed 3 yrs	3.89	Nil	15.00/m	Both	✓	X	No	95%	✓
Australian Military Bank	Fixed Rate 3 yrs 80%	3.89	964	Nil	Both	X	X	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	3.88	Nil	395/a	Both	✓	X	No	90%	✓
Bank of Sydney	Residential Fixed 3 yrs	3.88	Nil	395.00/a	Both	✓	×	No	90%	✓
BankSA	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	X	No	95%	✓
Bankwest	Residential Fixed 3 yrs	3.99	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✓	X	No	95%	✓
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✓	X	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.29	595	395/a	Both	✓	X	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
			Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Fixed 3 yrs	3.99	970	8.00/m	Both	✓	X	No	95%	✓
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	VIP Pack Fixed 3 yrs	3.96	520	Nil	Both	✓	X	No	90%	✓
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	Nil	299/a	P+I	✓	X	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	✓	✓	Partial	95%	✓
Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	✓	X	No	80%	✓
Horizon Credit Union	Platinum Loan Residential Fixed 3 yrs 150k+	3.99	Nil	150/a	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Horizon Credit Union	Residential Fixed 3 yrs	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	3 Year Fixed 3 yrs	3.79	853	Nil	Both	✓	X	No	90%	✓
HSBC	Premier 3 Year Fixed 3 yrs 50k+	3.69	300	35/m	Both	✓	X	No	90%	✓
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	4.00	Nil	375/a	Both	✓	✓	No	97%	1
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.10	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 3 yrs	4.10	750	Nil	Both	✓	✓	No	97%	✓
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	Ю	✓	✓	No	80%	✓
iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	✓	✓	No	80%	✓
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

loans.com.au	Fixed - Owner Occupier 3 yrs	3.76	520	Nil	Both	✓	X	No	90%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	✓	X	No	95%	✓
Mortgage HOUSE	Advantage Fixed 3 yrs 100-749k	3.99	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Standard Fixed 3 yrs 150k+	3.89	Nil	395/a	Both	✓	X	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	395/a	Ю	✓	X	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	3.89	Nil	750/a	Both	✓	×	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	750/a	Ю	✓	×	No	95%	✓
NAB	Standard Fixed 3 yrs	3.99	600	8.00/m	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

NAB	Tailored Fixed - IO 3 yrs	4.09	600	8.00/m	Ю	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 3 yrs	3.99	850	10.00/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 3 yrs	3.89	850	10.00/m	P+I	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+	3.99	850	10/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+	3.89	850	10/m	P+I	✓	X	No	95%	✓
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs	3.89	600	Nil	P+I	X	✓	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	X	✓	No	95%	✓
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	✓	X	No	95%	1
QBANK	Residential Fixed 3 yrs	3.95	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.99	Nil	395/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

QT Mutual Bank	Residential Fixed 3 yrs	4.09	600	Nil	Both	✓	X	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.99	Nil	25/m	Both	✓	X	No	95%	✓
Qudos Bank	Fixed Rate 3 yrs	4.24	Nil	Nil	Both	✓	×	No	95%	✓
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	✓	✓	No	95%	✓
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Partnership Advantage Fixed 3 yrs	4.19	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Steady Rate 3 yrs	3.99	250	Nil	P+I	X	X	No	95%	✓
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland CU	Standard Fixed 3 yrs	3.99	800	Nil	P+I	✓	X	No	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 3 yrs	3.99	363	Nil	P+I	✓	X	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	3.99	363	Nil	P+I	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
AMP Bank	Basic Fixed 3 yrs	4.28	545	Nil	Both	X	X	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.28	Nil	349/a	Both	X	×	No	90%	✓
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	X	X	No	95%	✓
Aussie	Optimizer Fixed IO 80 3 yrs	4.19	Nil	Nil	Ю	✓	×	No	80%	✓
Aussie	Optimizer Plus Fixed IO 80 3 yrs	4.19	Nil	198.00/a	Ю	✓	X	No	80%	✓
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	✓	Full	95%	X
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	✓	✓	No	95%	✓
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	3.99	Nil	350/a	P+I	✓	X	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	4.04	Nil	350/a	P+I	✓	X	No	80%	✓
Citi	Standard Fixed IO 3 yrs 500k+ 80%	4.24	649	8.00/m	Ю	✓	X	No	90%	✓
Citi	Standard Fixed P&I 3 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	X	No	90%	✓
Commonwealth Bank	Residential Fixed 3 yrs	4.44	800	8.00/m	Both	✓	X	Partial	95%	✓
Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	X	X	No	90%	✓
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	✓	✓	Full	95%	✓
Gateway Credit Union	Residential Fixed 3 yrs	4.49	750	Nil	P+I	✓	×	No	80%	✓
Holiday Coast CU	Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
* *										
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	Ю	✓	✓	No	80%	✓
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	X	X	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	✓	X	No	95%	✓
P&N Bank	Residential Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	X	X	No	90%	✓
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	✓	Full	95%	1
RESI Mortgage Corp	FlexiFix 80 3 yrs	4.49	649	Nil	Both	✓	X	No	80%	✓
Suncorp Bank	Owner Occupied Fixed 3 yrs	3.99	600	10.00/m	Both	✓	X	No	90%	✓
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	X	X	Full	95%	X
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	X	X	Full	95%	X



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

- Fetablisher	l 3 Year Fixed	I \$500 000
Locabilotic	10 IOUI IIACC	1 4000,000

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	X	No	95%	X
Yellow Brick Road	Empower Fixed IO 3 yrs	4.19	363	Nil	Ю	✓	X	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.19	363	Nil	Ю	✓	X	No	90%	✓
*										
Adelaide Bank	Smartdoc Fixed 3 yrs	4.99	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	X	X	No	90%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	✓	Full	95%	✓
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	10	X	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established	3 Year F	ixed \$500	.000
	O I Oui I	INCOM YOUR	,

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✓	X	No	95%	✓
P&N Bank	Residential Fixed IO 3 yrs 80%	4.49	650	8.00/m	Ю	X	X	No	90%	✓
RESI Mortgage Corp	FlexiFix 3 yrs	4.74	649	Nil	Both	✓	×	No	95%	✓
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	-570	Nil	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Communication		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100% Offset	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Available	(%)	Facility
* * * * * "Outstanding Valu	ie"									
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed 3 yrs	3.95	Nil	Nil	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed IO 3 yrs	3.59	Nil	395.00/a	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed 3 yrs	3.95	Nil	Nil	Both	✓	✓	Full	95%	✓
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.69	519	199/a	Both	✓	X	No	95%	✓
Newcastle Permanent	Residential Fixed 3 yrs	3.79	Nil	Nil	Both	✓	X	No	95%	✓
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 3 Year Fixed \$750,000 Loan Fees at 250K (\$) Principal+ **Additoinal** 100% Max LVR Rate Redraw Split Offset **Company Product** Int/Int Only Repayments (%) (%)* **Facility Facility** Upfront **Ongoing** Available **Allowed** or Both **★★★★★ "Outstanding Value"** Fixed Rate 3 yrs **Teachers Mutual Bank** 3.69 750 Nil P+I Full 95% Standard Fixed IO 3 yrs X X **Teachers Mutual Bank** 3.69 750 Nil Ю Full 95% Residential Fixed 3 yrs 80% 5.00/m The Rock 3.74 950 Both No 95% Rockstar Package Residential Fixed 3 yrs 80% 150k+ The Rock 3.74 Nil 350/a Both No 80%



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.69	Nil	395/a	Both	✓	✓	Full	95%	X
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	3.88	Nil	395/a	Both	✓	X	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	Nil	Nil	Both	✓	X	No	90%	✓
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+	3.89	Nil	395/a	Both	✓	✓	Partial	90%	✓
BOQ	Residential 3yr Fixed 3 yrs	3.59	450	10.00/m	Both	✓	X	No	80%	✓
CUA	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	✓	✓	No	95%	1
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	395/a	Both	✓	✓	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

ING DIRECT	Residential Fixed 3 yrs	3.79	519	Nil	Both	✓	X	No	95%	✓
ME Bank	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	✓	X	Full	80%	✓
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	✓	X	Full	80%	✓
MOVE - People Driven Banking	Lockit 3 yrs	3.85	450	Nil	Both	✓	×	Full	95%	✓
MyState	Residential Fixed 3 yrs 80%	3.74	350	Nil	Both	✓	X	No	95%	✓
NAB	Choice Package Standard Fixed 3 yrs 150k+	3.89	Nil	395/a	Both	✓	X	No	95%	1
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	✓	X	No	95%	✓
Pacific Mortgage Group	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	X	×	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	✓	×	No	95%	✓
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Redraw Officet	Max LVR	Split		
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Platinum Professional Loan 3 yrs	3.89	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.64	Nil	375/a	Both	✓	×	No	90%	✓
* **										
Adelaide Bank	SmartFix 3 yrs	3.99	495	15.00/m	Both	✓	✓	Full	95%	1
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	X	X	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	X	X	No	90%	✓
ANZ	Breakfree Residential Fixed 3 yrs 150k+	3.85	160	395/a	Both	✓	×	No	90%	✓
ANZ	Residential Fixed 3 yrs	4.00	760	10.00/m	Both	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Aussie	Optimizer Fixed PI 80 3 yrs	3.99	Nil	Nil	P+I	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed PI 80 3 yrs	3.99	Nil	198.00/a	P+I	✓	×	No	80%	✓
Aussie	Select Basic Fixed 3 yrs	3.89	100	Nil	Both	✓	X	No	95%	✓
Aussie	Select Standard Fixed 3 yrs	3.89	Nil	15.00/m	Both	✓	X	No	95%	✓
Australian Military Bank	Fixed Rate 3 yrs 80%	3.89	964	Nil	Both	X	×	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Residential Fixed 3 yrs	3.88	Nil	395.00/a	Both	✓	×	No	90%	✓
BankSA	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	✓	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	X	No	95%	✓
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	X	No	95%	✓
Bankwest	Residential Fixed 3 yrs	3.99	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✓	×	No	95%	✓
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✓	X	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.29	595	395/a	Both	✓	X	Partial	95%	✓
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Fixed 3 yrs	3.99	970	8.00/m	Both	✓	X	No	95%	✓
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	VIP Pack Fixed 3 yrs	3.96	520	Nil	Both	✓	×	No	90%	✓
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	Nil	299/a	P+I	✓	×	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	✓	✓	Partial	95%	✓
Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	✓	X	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Commence		Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100% Offset	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Available	(%)	Facility

Horizon Credit Union	Platinum Loan Residential Fixed 3 yrs 150k+	3.99	Nil	150/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Residential Fixed 3 yrs	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	3 Year Fixed 3 yrs	3.79	853	Nil	Both	✓	X	No	90%	✓
HSBC	Premier 3 Year Fixed 3 yrs 50k+	3.69	300	35/m	Both	✓	X	No	90%	✓
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	4.00	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.10	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 3 yrs	4.10	750	Nil	Both	✓	✓	No	97%	✓
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	Ю	✓	✓	No	80%	✓
iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	✓	✓	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 3 yrs	3.76	520	Nil	Both	✓	X	No	90%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	✓	X	No	95%	✓
Mortgage HOUSE	Advantage Fixed 3 yrs 750k+	3.99	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	395/a	Ю	✓	X	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	3.89	Nil	750/a	Both	✓	X	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	750/a	Ю	✓	X	No	95%	✓
NAB	Standard Fixed 3 yrs	3.99	600	8.00/m	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

NAB	Tailored Fixed - IO 3 yrs	4.09	600	8.00/m	Ю	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 3 yrs	3.99	850	10.00/m	Ю	✓	×	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 3 yrs	3.89	850	10.00/m	P+I	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+	3.99	850	10/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+	3.89	850	10/m	P+I	✓	×	No	95%	✓
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs	3.89	600	Nil	P+I	×	✓	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	X	✓	No	95%	✓
P&N Bank	Residential Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	×	×	No	90%	✓
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	✓	×	No	95%	✓
QBANK	Residential Fixed 3 yrs	3.95	900	Nil	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.99	Nil	395/a	Both	✓	X	No	95%	✓
QT Mutual Bank	Residential Fixed 3 yrs	4.09	600	Nil	Both	✓	×	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.99	Nil	25/m	Both	✓	X	No	95%	✓
Qudos Bank	Fixed Rate 3 yrs	4.24	Nil	Nil	Both	✓	X	No	95%	✓
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	✓	✓	No	95%	✓
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Partnership Advantage Fixed 3 yrs	4.19	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Steady Rate 3 yrs	3.99	250	Nil	P+I	X	X	No	95%	✓
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland CU	Standard Fixed 3 yrs	3.99	800	Nil	P+I	✓	X	No	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 3 yrs	3.99	363	Nil	P+I	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	3 Year Fixed	
Estantishen		5/50 000
Lotubiloliou	O I OUI I IAOU	

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	3.99	363	Nil	P+I	✓	X	No	95%	✓
**										
AMP Bank	Basic Fixed 3 yrs	4.28	545	Nil	Both	X	X	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.28	Nil	349/a	Both	X	X	No	90%	✓
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	X	X	No	95%	✓
Aussie	Optimizer Fixed IO 80 3 yrs	4.19	Nil	Nil	Ю	✓	×	No	80%	✓
Aussie	Optimizer Plus Fixed IO 80 3 yrs	4.19	Nil	198.00/a	Ю	✓	X	No	80%	✓
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	✓	Full	95%	X
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	✓	✓	No	95%	✓
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	4.04	Nil	350/a	P+I	✓	X	No	80%	✓
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	3.99	Nil	350/a	P+I	✓	X	No	80%	✓
Citi	Standard Fixed P&I 3 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	X	No	90%	✓
Commonwealth Bank	Residential Fixed 3 yrs	4.44	800	8.00/m	Both	✓	X	Partial	95%	✓
Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	X	X	No	90%	✓
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 600k+	4.65	657	375/a	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Gateway Credit Union	Residential Fixed 3 yrs	4.49	750	Nil	P+I	✓	X	No	80%	✓
Holiday Coast CU	Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	Ю	✓	✓	No	80%	✓
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	X	×	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	✓	X	No	95%	✓
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	FlexiFix 80 3 yrs	4.49	649	Nil	Both	✓	X	No	80%	✓
Suncorp Bank	Owner Occupied Fixed 3 yrs	3.99	600	10.00/m	Both	✓	X	No	90%	✓
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	X	X	Full	95%	X



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	X	X	Full	95%	X
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	X	No	95%	X
Yellow Brick Road	Empower Fixed IO 3 yrs	4.19	363	Nil	Ю	✓	X	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.19	363	Nil	Ю	✓	X	No	90%	✓
*										
Adelaide Bank	Smartdoc Fixed 3 yrs	4.99	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	X	X	No	90%	✓
Citi	Standard Fixed IO 3 yrs 500k+ 80%	4.24	649	8.00/m	Ю	✓	X	No	90%	✓
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	Ю	X	X	No	95%	✓
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✓	X	No	95%	✓
P&N Bank	Residential Fixed IO 3 yrs 80%	4.49	650	8.00/m	Ю	X	X	No	90%	✓
RESI Mortgage Corp	FlexiFix 3 yrs	4.74	649	Nil	Both	✓	X	No	95%	✓
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	-570	Nil	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Culia
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Split Facility
**** Outstanding Val	ue"									
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Residential 5yr Fixed 5 yrs	4.29	500	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	✓	X	No	95%	✓
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	X	X	No	95%	✓
Qudos Bank	Fixed Rate 5 yrs	4.49	Nil	Nil	Both	✓	X	No	95%	✓
Teachers Mutual Bank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	X	X	Full	95%	✓
Teachers Mutual Bank	Standard Fixed IO 5 yrs	3.94	750	Nil	Ю	X	X	Full	95%	✓
UBank	UHomeLoan Fixed IO 5 yrs	4.27	395	Nil	Ю	✓	X	No	80%	✓



Beyond Bank

Home Loans Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Established	5 Year	Fixed S	200,00 0						
Commons	Devolute	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100% Offset	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Available	(%)	Facility
**** "Outstanding Va	lue"									
UBank	UHomeLoan Fixed PI 5 yrs	4.27	395	Nil	P+I	✓	X	No	80%	✓
UniBank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	X	X	Full	95%	✓
UniBank	Standard Fixed IO 5 yrs	3.94	750	Nil	Ю	X	X	Full	95%	✓

Adelaide Bank	SmartFix 5 yrs	4.49	495	15.00/m	Both	✓	✓	Full	95%	✓
Aussie	Optimizer Fixed PI 80 5 yrs	4.19	Nil	Nil	P+I	✓	X	No	80%	✓
Aussie	Select Basic Fixed 5 yrs	4.19	100	Nil	Both	✓	X	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓

4.59

595

Nil

Both

Residential Fixed 5 yrs

95%

Full



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	✓	1	Full	95%	✓
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	✓	✓	Partial	95%	✓
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.40	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.50	Nil	Nil	Both	✓	✓	No	97%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	✓	X	No	95%	✓
ME Bank	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	×	Full	80%	✓
Mortgage HOUSE	Advantage Fixed 5 yrs 100-749k	4.49	895	10.00/m	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

QBANK	Residential Fixed 5 yrs	4.59	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Residential Fixed 5 yrs	4.09	600	Nil	Both	✓	X	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	3.99	Nil	25/m	Both	✓	X	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 5 yrs	4.19	363	Nil	P+I	✓	X	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.19	363	Nil	P+I	✓	X	No	95%	✓

AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	X	No	90%	1
AMP Bank	Basic Fixed 5 yrs	4.59	545	Nil	Both	X	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	X	No	90%	1
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	✓	X	No	90%	✓
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✓	X	No	90%	✓
Aussie	Optimizer Fixed IO 80 5 yrs	4.39	Nil	Nil	Ю	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed PI 80 5 yrs	4.19	Nil	198.00/a	P+I	✓	X	No	80%	✓
Aussie	Select Standard Fixed 5 yrs	4.19	Nil	15.00/m	Both	✓	X	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
* **										
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	Nil	395/a	Both	✓	X	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	Nil	Nil	Both	✓	X	No	90%	✓
BankSA	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	X	No	95%	✓
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	X	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+	4.45	Nil	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Residential Fixed 5 yrs	4.55	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✓	X	No	95%	1
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✓	X	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
			Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
воо	Residential Fixed 5 yrs	4.59	450	10.00/m	Both	✓	X	No	95%	✓
Catalyst Money	Fixed Lite 5 yrs	4.74	Nil	Nil	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✓	X	Partial	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✓	X	Partial	95%	✓
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	✓	✓	Full	95%	✓
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	Ю	✓	✓	No	95%	✓
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	✓	✓	Partial	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	Ю	✓	✓	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
			Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	✓	X	No	80%	✓
Horizon Credit Union	Platinum Loan Residential Fixed 5 yrs 150k+	4.49	Nil	150/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Residential Fixed 5 yrs	4.49	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✓	X	No	90%	✓
Hume Bank	Residential Fixed 5 yrs	4.50	750	Nil	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Lite 5 yrs	4.74	Nil	Nil	Both	✓	✓	Full	95%	✓
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	324	395/a	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 5 yrs 90%	4.49	769	6.00/m	Both	✓	✓	No	95%	✓
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.49	519	199/a	Both	✓	X	No	95%	✓
ING DIRECT	Residential Fixed 5 yrs	4.59	519	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Dundrick	Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	✓	X	No	95%	✓
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	×	Full	80%	✓
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✓	X	No	95%	✓
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	X	No	95%	✓
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 5 yrs	4.59	850	10.00/m	P+I	✓	x	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+	4.59	850	10/m	P+I	✓	X	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.49	930	Nil	P+I	X	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	×	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	3.99	Nil	395/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Partnership Advantage Fixed 5 yrs	4.69	Nil	375.00/a	Both	✓	✓	Full	95%	✓
scu	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	✓	No	95%	✓
scu	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland CU	Standard Fixed 5 yrs	4.49	800	Nil	P+I	✓	×	No	95%	✓
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓



		1 A A A A A A A A
-etahliehan	l 5 Year Fixed	Soun ninn
L Stabilished	J I Gal I I A Gu	3200.000

		Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	1
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 5 yrs	4.39	363	Nil	Ю	✓	X	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.39	363	Nil	Ю	✓	X	No	90%	✓
**										
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	4.59	Nil	349/a	Both	X	X	No	90%	✓
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	X	X	No	95%	✓
Aussie	Optimizer Plus Fixed IO 80 5 yrs	4.39	Nil	198.00/a	Ю	✓	X	No	80%	✓
Bank of Sydney	Residential Fixed 5 yrs	4.59	Nil	395.00/a	Both	✓	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Citi	Standard Fixed IO 5 yrs 50-499k 80%	4.49	649	8.00/m	Ю	✓	X	No	90%	✓
Citi	Standard Fixed P&I 5 yrs 50-499k 80%	4.44	649	8.00/m	P+I	✓	X	No	90%	✓
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	X	No	95%	✓
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	X	X	No	90%	✓
Holiday Coast CU	Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	✓	✓	Full	95%	✓
Homestar Finance	Homestar Fixed 5 yrs	4.35	330	15.00/m	P+I	✓	X	No	95%	✓
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	✓	✓	No	80%	✓
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	395/a	Ю	✓	X	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Duodust	Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
NAB	Tailored Fixed - IO 5 yrs	4.79	600	8.00/m	Ю	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 5 yrs	4.69	850	10.00/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+	4.69	850	10/m	Ю	✓	X	No	95%	X
P&N Bank	Residential Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	X	X	No	90%	✓
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	X	No	95%	✓
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✓	✓	No	95%	✓
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Bank Australia	Steady Rate 5 yrs	4.79	250	Nil	P+I	X	X	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	FlexiFix 5 yrs	4.99	649	Nil	Both	✓	X	No	95%	✓



Established	I 5 Year Fixed	\$200.000
	o i odi i inod	4E 00,000

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
RESI Mortgage Corp	FlexiFix 80 5 yrs	4.74	649	Nil	Both	✓	X	No	80%	1
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.69	Nil	375/a	Both	✓	X	No	90%	✓
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.84	600	10.00/m	Both	✓	X	No	90%	✓
*										
Adelaide Bank	Smartdoc Fixed 5 yrs	5.49	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	X	X	No	90%	✓
Homeloans	Ultra Plus Fixed IO 5 yrs	5.04	363	120.00/a	Ю	X	X	No	95%	✓
Homeloans	Ultra Plus Fixed PI 5 yrs	4.84	363	120.00/a	P+I	X	×	No	95%	✓
iMortgage	Fusion Fixed IO 80 5 yrs	4.79	363	120.00/a	Ю	✓	✓	No	80%	✓



Established 5 Year Fixed \$200,000											
Company	Product	Rate (%)*	Loan Fees Upfront	o at 250K (\$) Ongoing	Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility		Max LVR (%)	Split Facility	
*											
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	750/a	Ю	✓	X	No	95%	✓	
P&N Bank	Residential Fixed IO 5 yrs 80%	5.15	650	8.00/m	IO	X	X	No	90%	✓	



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

0		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
* * * * * "Outstanding Val	ue"									
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Residential 5yr Fixed 5 yrs	4.29	500	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	✓	X	No	95%	✓
Newcastle Permanent	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	✓	X	No	95%	✓
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	X	X	No	95%	✓
Qudos Bank	Fixed Rate 5 yrs	4.49	Nil	Nil	Both	✓	X	No	95%	✓
Teachers Mutual Bank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	X	X	Full	95%	✓



BankSA

Bendigo Bank

bcu

Home Loans Star Ratings

Advantage Package Residential Fixed 5 yrs 150k+

Connect Package Fixed Owner Occupied 5 yrs 250k+

Fixed Rate Special Residential 5 yrs

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 5 Year Fixed \$350,000												
		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split		
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility		
**** "Outstanding	Value"											
Teachers Mutual Bank	Standard Fixed IO 5 yrs	3.94	750	Nil	Ю	X	X	Full	95%	✓		
UBank	UHomeLoan Fixed PI 5 yrs	4.27	395	Nil	P+I	✓	X	No	80%	✓		
UniBank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	X	X	Full	95%	✓		
UniBank	Standard Fixed IO 5 yrs	3.94	750	Nil	Ю	X	X	Full	95%	✓		

Adelaide Bank	SmartFix 5 yrs	4.49	495	15.00/m	Both	1	✓	Full	95%	✓		
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓		

3.99

4.10

4.59

Nil

600

250

395/a

495.00/a

20/m

Both

Both

Both

95%

95%

95%

Partial

No

Full



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Duadout	Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	✓	✓	Partial	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	✓	×	No	80%	✓
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.40	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.50	Nil	Nil	Both	✓	✓	No	97%	✓
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	324	395/a	Both	✓	✓	No	90%	✓
ME Bank	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	×	Full	80%	✓
Mortgage HOUSE	Advantage Fixed 5 yrs 100-749k	4.49	895	10.00/m	Both	✓	✓	Full	95%	✓



	Established	5 Year	Fixed S	350,000						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

QBANK	Residential Fixed 5 yrs	4.59	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	3.99	Nil	395/a	Both	✓	X	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	3.99	Nil	25/m	Both	✓	X	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
UBank	UHomeLoan Fixed IO 5 yrs	4.27	395	Nil	Ю	✓	X	No	80%	✓
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	95%	✓

AMO Group	Residential Fixed 5 yrs	4.39	1180	120.00/a	Both	✓	X	No	95%	✓
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	X	No	90%	✓
AMP Bank	Basic Fixed 5 yrs	4.59	545	Nil	Both	X	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	X	No	90%	✓
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	✓	X	No	90%	✓
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✓	X	No	90%	✓
Aussie	Optimizer Fixed IO 80 5 yrs	4.39	Nil	Nil	Ю	✓	X	No	80%	✓
Aussie	Optimizer Fixed PI 80 5 yrs	4.19	Nil	Nil	P+I	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed PI 80 5 yrs	4.19	Nil	198.00/a	P+I	✓	X	No	80%	✓
Aussie	Select Basic Fixed 5 yrs	4.19	100	Nil	Both	✓	X	No	95%	✓
Aussie	Select Standard Fixed 5 yrs	4.19	Nil	15.00/m	Both	✓	X	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	Nil	395/a	Both	✓	X	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	Nil	Nil	Both	✓	X	No	90%	✓
Bank of Sydney	Residential Fixed 5 yrs	4.59	Nil	395.00/a	Both	✓	X	No	90%	✓
BankSA	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	X	No	95%	✓
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	X	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+	4.45	Nil	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Residential Fixed 5 yrs	4.55	445	12.00/m	Both	✓	✓	Partial	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✓	X	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 5 yrs	4.59	595	Nil	Both	✓	✓	Full	95%	1
воо	Residential Fixed 5 yrs	4.59	450	10.00/m	Both	✓	X	No	95%	✓
Catalyst Money	Fixed 5 yrs	4.74	Nil	Nil	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✓	X	Partial	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✓	X	Partial	95%	✓
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	✓	✓	Full	95%	✓
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

			Loan Fee	s at 250K (\$)	Principal+	Additoinal		100%		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Redraw Facility	Offset Available	Max LVR (%)	Split Facility

Freedom Lend	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	Ю	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	Ю	✓	✓	No	80%	✓
Horizon Credit Union	Platinum Loan Residential Fixed 5 yrs 150k+	4.49	Nil	150/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Residential Fixed 5 yrs	4.49	945	Nil	Both	✓	✓	Full	95%	✓
нѕвс	Residential Fixed 5 yrs	4.59	853	Nil	Both	✓	X	No	90%	✓
Hume Bank	Residential Fixed 5 yrs	4.50	750	Nil	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed 5 yrs	4.74	Nil	Nil	Both	✓	✓	Full	95%	✓
ІМВ	Residential Fixed 5 yrs 90%	4.49	769	6.00/m	Both	✓	✓	No	95%	✓
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.49	519	199/a	Both	✓	X	No	95%	✓
ING DIRECT	Residential Fixed 5 yrs	4.59	519	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	✓	X	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	✓	X	No	95%	✓
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	X	Full	80%	✓
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✓	X	No	95%	✓
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	X	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	X	No	95%	✓
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 5 yrs	4.59	850	10.00/m	P+I	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+	4.59	850	10/m	P+I	✓	X	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

QT Mutual Bank	Residential Fixed 5 yrs	4.09	600	Nil	Both	✓	X	No	95%	✓
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Partnership Advantage Fixed 5 yrs	4.69	Nil	375.00/a	Both	✓	✓	Full	95%	✓
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	✓	No	95%	✓
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland CU	Standard Fixed 5 yrs	4.49	800	Nil	P+I	✓	X	No	95%	✓
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 5 yrs	4.19	363	Nil	P+I	✓	X	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.19	363	Nil	P+I	✓	X	No	95%	✓
**										
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	4.59	Nil	349/a	Both	X	X	No	90%	1
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	X	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Aussie	Optimizer Plus Fixed IO 80 5 yrs	4.39	Nil	198.00/a	Ю	✓	X	No	80%	✓
Citi	Standard Fixed IO 5 yrs 50-499k 80%	4.49	649	8.00/m	Ю	✓	X	No	90%	✓
Citi	Standard Fixed P&I 5 yrs 50-499k 80%	4.44	649	8.00/m	P+I	✓	X	No	90%	✓
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	X	No	95%	✓
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	X	X	No	90%	✓
Holiday Coast CU	Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	✓	✓	Full	95%	✓
Homestar Finance	Homestar Fixed 5 yrs	4.35	330	15.00/m	P+I	✓	X	No	95%	✓
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	✓	✓	No	80%	✓
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	395/a	Ю	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	750/a	Ю	✓	X	No	95%	✓
NAB	Tailored Fixed - IO 5 yrs	4.79	600	8.00/m	Ю	✓	×	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 5 yrs	4.69	850	10.00/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+	4.69	850	10/m	Ю	✓	X	No	95%	X
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.49	930	Nil	P+I	X	✓	No	95%	✓
P&N Bank	Residential Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	X	×	No	90%	✓
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	×	No	95%	✓
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✓	✓	No	95%	✓
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Bank Australia	Steady Rate 5 yrs	4.79	250	Nil	P+I	X	X	No	95%	✓



	Established	5 Year	Fixed \$	350,0 00						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	FlexiFix 80 5 yrs	4.74	649	Nil	Both	✓	X	No	80%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.69	Nil	375/a	Both	✓	X	No	90%	✓
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.84	600	10.00/m	Both	✓	X	No	90%	✓
ellow Brick Road	Empower Fixed IO 5 yrs	4.39	363	Nil	Ю	✓	X	No	90%	✓
ellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.39	363	Nil	Ю	✓	X	No	90%	✓
Adelaide Bank	Smartdoc Fixed 5 yrs	5.49	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	X	X	No	90%	✓
lomeloans	Ultra Plus Fixed IO 5 yrs	5.04	363	120.00/a	IO	X	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
Homeloans	Ultra Plus Fixed PI 5 yrs	4.84	363	120.00/a	P+I	X	X	No	95%	✓
iMortgage	Fusion Fixed IO 80 5 yrs	4.79	363	120.00/a	Ю	✓	✓	No	80%	✓
P&N Bank	Residential Fixed IO 5 yrs 80%	5.15	650	8.00/m	Ю	X	X	No	90%	✓
RESI Mortgage Corp	FlexiFix 5 yrs	4.99	649	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

C		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
★★★★★ "Outstanding Val u	ıe"									
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Residential 5yr Fixed 5 yrs	4.29	500	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	✓	X	No	95%	✓
Newcastle Permanent	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	✓	X	No	95%	✓
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	X	X	No	95%	✓



	Established	5 Year	Fixed \$	500,000						
C		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**** Outstanding Va	lue"									
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	3.99	Nil	25/m	Both	✓	X	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	X	X	Full	95%	✓
Teachers Mutual Bank	Standard Fixed IO 5 yrs	3.94	750	Nil	Ю	X	X	Full	95%	✓
UniBank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	X	X	Full	95%	✓
UniBank	Standard Fixed IO 5 yrs	3.94	750	Nil	IO	X	X	Full	95%	✓

Adelaide Bank	SmartFix 5 yrs	4.49	495	15.00/m	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	X	No	95%	✓
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	Ю	✓	✓	No	95%	✓
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	✓	✓	Partial	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	✓	X	No	80%	✓
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.40	Nil	375/a	Both	✓	✓	No	97%	✓
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	324	395/a	Both	✓	✓	No	90%	✓
ME Bank	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	×	Full	80%	✓
Mortgage HOUSE	Advantage Fixed 5 yrs 100-749k	4.49	895	10.00/m	Both	✓	✓	Full	95%	✓



	Established	5 Year	Fixed S	\$ 5 00,000						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

QBANK	Residential Fixed 5 yrs	4.59	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	3.99	Nil	395/a	Both	✓	X	No	95%	✓
Qudos Bank	Fixed Rate 5 yrs	4.49	Nil	Nil	Both	✓	X	No	95%	✓
JBank	UHomeLoan Fixed IO 5 yrs	4.27	395	Nil	Ю	✓	X	No	80%	✓
JBank	UHomeLoan Fixed PI 5 yrs	4.27	395	Nil	P+I	✓	X	No	80%	✓
<i>N</i> estpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	95%	✓
**										
AMO Group	Residential Fixed 5 yrs	4.39	1180	120.00/a	Both	✓	X	No	95%	✓
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	X	No	90%	✓
AMP Bank	Basic Fixed 5 yrs	4.59	545	Nil	Both	X	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	X	No	90%	✓
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	✓	X	No	90%	✓
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✓	X	No	90%	✓
Aussie	Optimizer Fixed IO 80 5 yrs	4.39	Nil	Nil	Ю	✓	X	No	80%	✓
Aussie	Optimizer Fixed PI 80 5 yrs	4.19	Nil	Nil	P+I	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed PI 80 5 yrs	4.19	Nil	198.00/a	P+I	✓	×	No	80%	✓
Aussie	Select Basic Fixed 5 yrs	4.19	100	Nil	Both	✓	X	No	95%	✓
Aussie	Select Standard Fixed 5 yrs	4.19	Nil	15.00/m	Both	✓	×	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	Nil	395/a	Both	✓	X	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	Nil	Nil	Both	✓	X	No	90%	✓
Bank of Sydney	Residential Fixed 5 yrs	4.59	Nil	395.00/a	Both	✓	X	No	90%	✓
BankSA	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	X	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+	4.45	Nil	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Residential Fixed 5 yrs	4.55	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 5 yrs	4.59	595	Nil	Both	✓	✓	Full	95%	✓
BOQ	Residential Fixed 5 yrs	4.59	450	10.00/m	Both	✓	X	No	95%	✓
Catalyst Money	Fixed 5 yrs	4.74	Nil	Nil	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✓	X	Partial	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✓	X	Partial	95%	✓
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	✓	✓	Full	95%	✓
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	Ю	✓	✓	No	80%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Horizon Credit Union	Platinum Loan Residential Fixed 5 yrs 150k+	4.49	Nil	150/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Residential Fixed 5 yrs	4.49	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Premier Residential Fixed 5 yrs 500k+	4.49	553	35/m	Both	✓	X	No	90%	✓
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✓	X	No	90%	✓
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.50	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 5 yrs	4.50	750	Nil	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed 5 yrs	4.74	Nil	Nil	Both	✓	✓	Full	95%	✓
IMB	Residential Fixed 5 yrs 90%	4.49	769	6.00/m	Both	✓	✓	No	95%	✓
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.49	519	199/a	Both	✓	×	No	95%	✓
ING DIRECT	Residential Fixed 5 yrs	4.59	519	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	✓	X	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	✓	X	No	95%	✓
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	X	Full	80%	✓
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✓	X	No	95%	✓
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	X	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	X	No	95%	✓
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 5 yrs	4.59	850	10.00/m	P+I	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+	4.59	850	10/m	P+I	✓	X	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

QT Mutual Bank	Residential Fixed 5 yrs	4.09	600	Nil	Both	✓	X	No	95%	✓
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Partnership Advantage Fixed 5 yrs	4.69	Nil	375.00/a	Both	✓	✓	Full	95%	✓
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	✓	No	95%	✓
scu	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs	4.64	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland CU	Standard Fixed 5 yrs	4.49	800	Nil	P+I	✓	×	No	95%	✓
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 5 yrs	4.19	363	Nil	P+I	✓	X	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.19	363	Nil	P+I	✓	X	No	95%	✓
**										
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	4.59	Nil	349/a	Both	X	X	No	90%	✓
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	X	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
* *										
Aussie	Optimizer Plus Fixed IO 80 5 yrs	4.39	Nil	198.00/a	Ю	✓	X	No	80%	✓
Citi	Standard Fixed IO 5 yrs 500k+ 80%	4.44	649	8.00/m	Ю	✓	X	No	90%	✓
Citi	Standard Fixed P&I 5 yrs 500k+ 80%	4.39	649	8.00/m	P+I	✓	X	No	90%	✓
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	X	No	95%	✓
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	X	X	No	90%	✓
Holiday Coast CU	Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	✓	✓	No	80%	✓
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	395/a	Ю	✓	X	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	750/a	Ю	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
			Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
NAB	Tailored Fixed - IO 5 yrs	4.79	600	8.00/m	Ю	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 5 yrs	4.69	850	10.00/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+	4.69	850	10/m	Ю	✓	X	No	95%	X
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.49	930	Nil	P+I	X	✓	No	95%	✓
P&N Bank	Residential Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	X	X	No	90%	✓
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	X	No	95%	1
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✓	✓	No	95%	✓
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Bank Australia	Steady Rate 5 yrs	4.79	250	Nil	P+I	X	X	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	✓	Full	95%	✓



Established 5 Year Fixed \$500,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
			Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
* *										
RESI Mortgage Corp	FlexiFix 80 5 yrs	4.74	649	Nil	Both	✓	X	No	80%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.69	Nil	375/a	Both	✓	X	No	90%	✓
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.84	600	10.00/m	Both	✓	X	No	90%	✓
Yellow Brick Road	Empower Fixed IO 5 yrs	4.39	363	Nil	Ю	✓	X	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.39	363	Nil	Ю	✓	X	No	90%	✓
*										
Adelaide Bank	Smartdoc Fixed 5 yrs	5.49	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	X	X	No	90%	✓
Homeloans	Ultra Plus Fixed IO 5 yrs	5.04	363	120.00/a	IO	X	X	No	95%	✓



Fatabliabad	5 Year Fixed	CEAN AAA
Lotabilolica	i o i cai i incu	9000,000

		Rate	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
Homeloans	Ultra Plus Fixed PI 5 yrs	4.84	363	120.00/a	P+I	X	X	No	95%	✓
iMortgage	Fusion Fixed IO 80 5 yrs	4.79	363	120.00/a	Ю	✓	✓	No	80%	✓
P&N Bank	Residential Fixed IO 5 yrs 80%	5.15	650	8.00/m	Ю	X	X	No	90%	✓
RESI Mortgage Corp	FlexiFix 5 yrs	4.99	649	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

C		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
* * * * * * "Outstanding Valu	ıe"									
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Residential 5yr Fixed 5 yrs	4.29	500	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	✓	X	No	95%	✓
Newcastle Permanent	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	✓	X	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	3.99	Nil	25/m	Both	✓	X	No	95%	✓



	Established	5 Year	Fixed \$	750,000						
Commonwe	Paradian	Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100% Offset	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Available	(%)	Facility
★★★★★ "Outstanding Val	lue"									
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	X	X	Full	95%	1
Teachers Mutual Bank	Standard Fixed IO 5 yrs	3.94	750	Nil	Ю	X	X	Full	95%	✓
UniBank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	X	X	Full	95%	✓
UniBank	Standard Fixed IO 5 yrs	3.94	750	Nil	Ю	X	X	Full	95%	✓
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	95%	✓

Adelaide Bank	SmartFix 5 yrs	4.49	495	15.00/m	Both	✓	✓	Full	95%	√
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	X	No	95%	✓
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	Ю	✓	✓	No	95%	✓
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	✓	✓	Partial	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	✓	×	No	80%	✓
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.40	Nil	375/a	Both	✓	✓	No	97%	✓
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	324	395/a	Both	✓	✓	No	90%	✓
ME Bank	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	×	Full	80%	✓
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	×	Full	80%	✓
Mortgage HOUSE	Advantage Fixed 5 yrs 750k+	4.49	895	10.00/m	Both	✓	✓	Full	95%	✓



	Established	5 Year	Fixed S	\$750,000						
		Rate	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	X	X	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	3.99	Nil	395/a	Both	✓	X	No	95%	✓
Qudos Bank	Fixed Rate 5 yrs	4.49	Nil	Nil	Both	✓	X	No	95%	✓
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	✓	✓	No	95%	✓
UBank	UHomeLoan Fixed IO 5 yrs	4.27	395	Nil	Ю	✓	X	No	80%	✓
UBank	UHomeLoan Fixed PI 5 yrs	4.27	395	Nil	P+I	✓	X	No	80%	✓
**									· · · · · · · · · · · · · · · · · · ·	
AMO Group	Residential Fixed 5 yrs	4.39	1180	120.00/a	Both	✓	x	No	95%	✓
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	X	No	90%	✓
AMP Bank	Basic Fixed 5 yrs	4.59	545	Nil	Both	X	X	No	90%	√



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	X	No	90%	1
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	✓	X	No	90%	✓
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✓	X	No	90%	✓
Aussie	Optimizer Fixed IO 80 5 yrs	4.39	Nil	Nil	Ю	✓	X	No	80%	✓
Aussie	Optimizer Fixed PI 80 5 yrs	4.19	Nil	Nil	P+I	✓	X	No	80%	✓
Aussie	Optimizer Plus Fixed PI 80 5 yrs	4.19	Nil	198.00/a	P+I	✓	X	No	80%	1
Aussie	Select Basic Fixed 5 yrs	4.19	100	Nil	Both	✓	X	No	95%	✓
Aussie	Select Standard Fixed 5 yrs	4.19	Nil	15.00/m	Both	✓	X	No	95%	1
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	Nil	395/a	Both	✓	×	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	Nil	Nil	Both	✓	X	No	90%	✓
Bank of Sydney	Residential Fixed 5 yrs	4.59	Nil	395.00/a	Both	✓	X	No	90%	✓
BankSA	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	X	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+	4.45	Nil	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Residential Fixed 5 yrs	4.55	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 5 yrs	4.59	595	Nil	Both	✓	✓	Full	95%	✓
воо	Residential Fixed 5 yrs	4.59	450	10.00/m	Both	✓	X	No	95%	✓
Catalyst Money	Fixed 5 yrs	4.74	Nil	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	✓	No	95%	1
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✓	X	Partial	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✓	×	Partial	95%	✓
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	✓	✓	Full	95%	✓
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	✓	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	Ю	✓	✓	No	80%	✓
Horizon Credit Union	Platinum Loan Residential Fixed 5 yrs 150k+	4.49	Nil	150/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Residential Fixed 5 yrs	4.49	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Premier Residential Fixed 5 yrs 500k+	4.49	553	35/m	Both	✓	X	No	90%	1
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✓	X	No	90%	✓
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.50	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 5 yrs	4.50	750	Nil	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed 5 yrs	4.74	Nil	Nil	Both	✓	✓	Full	95%	✓
IMB	Residential Fixed 5 yrs 90%	4.49	769	6.00/m	Both	✓	✓	No	95%	✓
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.49	519	199/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fee	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

ING DIRECT	Residential Fixed 5 yrs	4.59	519	Nil	Both	✓	X	No	95%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	✓	×	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	✓	×	No	95%	✓
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✓	X	No	95%	✓
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	×	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	X	No	95%	✓
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 5 yrs	4.59	850	10.00/m	P+I	✓	×	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+	4.59	850	10/m	P+I	✓	×	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

		Rate	Loan Fees	s at 250K (\$)	Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

QBANK	Residential Fixed 5 yrs	4.59	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Residential Fixed 5 yrs	4.09	600	Nil	Both	✓	X	No	95%	✓
Regional Bank Australia	Partnership Advantage Fixed 5 yrs	4.69	Nil	375.00/a	Both	✓	✓	Full	95%	✓
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	✓	No	95%	✓
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs	4.64	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland CU	Standard Fixed 5 yrs	4.49	800	Nil	P+I	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Company	Product	Rate	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
		(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility

The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 5 yrs	4.19	363	Nil	P+I	✓	X	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.19	363	Nil	P+I	✓	X	No	95%	✓
**										
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	4.59	Nil	349/a	Both	x	X	No	90%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Product	Rate	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company		(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
**										
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	X	X	No	95%	✓
Aussie	Optimizer Plus Fixed IO 80 5 yrs	4.39	Nil	198.00/a	Ю	✓	X	No	80%	✓
Citi	Standard Fixed IO 5 yrs 500k+ 80%	4.44	649	8.00/m	Ю	✓	X	No	90%	✓
Citi	Standard Fixed P&I 5 yrs 500k+ 80%	4.39	649	8.00/m	P+I	✓	X	No	90%	✓
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	X	No	95%	✓
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	X	X	No	90%	✓
Holiday Coast CU	Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	✓	✓	No	80%	✓
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	395/a	Ю	✓	X	No	95%	✓



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

	Product	Rate	Loan Fee	at 250K (\$)	Principal+ Int/Int Only or Both	Additoinal	Redraw	100% Offset Available	Max LVR (%)	Split
Company		(%)*	Upfront	Ongoing		Repayments Allowed	Facility			Facility
* *										
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	750/a	Ю	✓	X	No	95%	✓
NAB	Tailored Fixed - IO 5 yrs	4.79	600	8.00/m	Ю	✓	X	No	95%	✓
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 5 yrs	4.69	850	10.00/m	Ю	✓	X	No	95%	X
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+	4.69	850	10/m	Ю	✓	×	No	95%	X
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.49	930	Nil	P+I	X	✓	No	95%	✓
P&N Bank	Residential Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	X	X	No	90%	✓
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	X	No	95%	✓
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✓	✓	No	95%	✓
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Bank Australia	Steady Rate 5 yrs	4.79	250	Nil	P+I	X	X	No	95%	✓



	Established	5 Year	Fixed S	750,00 0						
		Rate	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facili
*										
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	1	✓	Full	95%	✓
RESI Mortgage Corp	FlexiFix 80 5 yrs	4.74	649	Nil	Both	✓	X	No	80%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.69	Nil	375/a	Both	✓	X	No	90%	✓
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.84	600	10.00/m	Both	✓	X	No	90%	✓
ellow Brick Road	Empower Fixed IO 5 yrs	4.39	363	Nil	Ю	✓	X	No	90%	1
ellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.39	363	Nil	IO	✓	X	No	90%	✓
Adelaide Bank	Smartdoc Fixed 5 yrs	5.49	495	15.00/m	Both	✓	✓	Full	80%	✓
MP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	X	X	No	90%	✓
lomeloans	Ultra Plus Fixed IO 5 yrs	5.04	363	120.00/a	10	X	X	No	95%	√



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Company	Product	Rate	Loan Fees at 250K (\$)		Principal+	Additoinal	Redraw	100%	Max LVR	Split
		(%)*	Upfront	Ongoing	Int/Int Only or Both	Repayments Allowed	Facility	Offset Available	(%)	Facility
*										
Homeloans	Ultra Plus Fixed PI 5 yrs	4.84	363	120.00/a	P+I	X	X	No	95%	✓
iMortgage	Fusion Fixed IO 80 5 yrs	4.79	363	120.00/a	Ю	✓	✓	No	80%	✓
P&N Bank	Residential Fixed IO 5 yrs 80%	5.15	650	8.00/m	Ю	X	X	No	90%	✓
RESI Mortgage Corp	FlexiFix 5 yrs	4.99	649	Nil	Both	✓	X	No	95%	✓