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		Rate	Loan Fees	at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**** Outstanding Va	lue"										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed Lite 1 yr	3.65	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	√	Full	95%
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	5.00%	N/A	✓	Full	95%
Horizon Credit Union	Platinum Loan Residential Fixed 1 yr 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	600	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%



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	First Home Bu	yer 1 Y	ear Fixe	ed \$200,	000						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Ger	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* * * * * "Outstanding V	alue"										
lume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
awarra CU NSW	Fixed Lite 1 yr	3.65	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
lewcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
ewcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	✓	5.00%	3 mths	x	No	95%
egional Bank Australia	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%
JBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	20.00%	3 mths	X	No	80%

delaide Bank	SmartFix 1 yr	3.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	95%
ankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	x	No	95%
eyond Bank	Residential Fixed 1 yr	4.29	595	Nil	Both	X	N/A	N/A	✓	Full	95%
ommunity First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%



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	Dunalisat	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

CUA	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Horizon Credit Union	Residential Fixed 1 yr	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
Mortgage HOUSE	Advantage Fixed 1 yr 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
MOVE - People Driven Banking	Lockit 1 yr	3.95	450	Nil	Both	X	N/A	N/A	✓	Full	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr	3.69	600	Nil	P+I	X	N/A	N/A	✓	No	95%



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	Dona donate	Rate Loan Fees at 2		at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Off.	24-11
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.95	Nil	25/m	Both	X	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 1 yr	4.24	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	15	6 mths	X	Full	80%
Summerland CU	Standard Fixed 1 yr	3.79	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	20.00%	3 mths	X	No	80%
UniBank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%



Arab Bank Australia

Aussie

Aussie

Home Loans Star Ratings

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First Home Buyer 1 Year Fixed \$200,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both **** First Home Buyers Package Complete Fixed - Owner Nil P+I Victoria Teachers Mutual Bank 3.89 Nil 5.00% 6 mths No 95% Occupied 1 vr First Home Buyers Package Standard Fixed - Owner **Victoria Teachers Mutual Bank** 3.79 Nil Nil 5.00% 6 mths No 95% Occupied 1 yr *** Affinity Package Residential Classic Fixed 1 yr 100k+ **AMP Bank** 4.35 295 Nil Both N/A N/A No 90% Basic Fixed 1 yr **AMP Bank** 4.35 545 Nil Both N/A N/A Nο 90% Select Package Residential Classic Fixed 1 yr 100k+ AMP Bank 4.35 295 Nil Both N/A N/A No 90% Breakfree Residential 1yr Fixed 1 yr 150k+ ANZ 4.39 160 395/a Both N/A N/A Full 90% Residential 1yr Fixed 1 yr ANZ 4.54 10.00/m 760 Both N/A Full 90%

4.38

3.99

3.99

250

Nil

Nil

Nil

Nil

198.00/a

Both

P+I

Residential Fixed 1 yr

Optimizer Fixed PI 80 1 yr

Optimizer Plus Fixed PI 80 1 yr

No

No

No

95%

80%

80%

20.00% 12 mths

5.00% 3 mths

5.00% 3 mths



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Company	Dundricat	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Aussie	Select Basic Fixed 1 yr	3.99	100	Nil	Both	✓	5.00%	3 mths	X	No	95%
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	10.00%	3 mths	X	No	95%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%



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		Rate	Loan Fees	s at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	7
* **											
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	5.00%	3 mths	X	No	95%
Pankwast	Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+	4.21	Nil	395/a	Both	X	N/A	N/A	✓	Partial	90%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	X	N/A	N/A	X	No	95%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	5.00%	3 mths	X	Full	95%
Coastline Credit Union	Residential Fixed 1 yr	4.14	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	X	N/A	N/A	✓	Full	95%



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Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	X	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	X	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homestar Finance	Homestar Fixed 1 yr	3.95	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	X	N/A	N/A	✓	No	90%



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Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.20	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 1 yr	4.30	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 1 yr	4.30	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	X	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	3.89	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 1 yr	3.99	519	Nil	Both	X	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	X	N/A	N/A	x	Full	85%



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Company		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	gs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)

loans.com.au	Fixed - Owner Occupier 1 yr	3.76	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	X	Full	80%
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
MyState	Residential Fixed 1 yr 80%	4.39	350	Nil	Both	X	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 1 yr 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.99	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 1 yr	4.09	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 1 yr	3.99	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+	3.99	850	10/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	X	N/A	N/A	✓	No	95%



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Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
QBANK	Residential Fixed 1 yr	4.19	900	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.95	Nil	395/a	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 1 yr	4.05	600	Nil	Both	X	N/A	N/A	✓	No	95%
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	15	3 mths	X	No	90%
Regional Bank Australia	Steady Rate 1 yr	3.99	250	Nil	P+I	X	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	5.00%	3 mths	X	Full	95%
scu	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%



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Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	5.00%	12 mths	; /	No	95%
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
The Rock	Residential Fixed 1 yr 80%	4.39	950	5.00/m	Both	X	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.39	Nil	350/a	Both	X	N/A	N/A	✓	No	80%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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	First Home Buy	er T Y	ear Fixe	;u \$∠∪∪,u	JUU						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%
r**											
estpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
llow Brick Road	Empower Fixed PI 1 yr	3.99	363	Nil	P+I	X	N/A	N/A	1	No	95%
ellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	3.99	363	Nil	P+I	×	N/A	N/A	✓	No	95%
**											
MP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	X	N/A	N/A	X	No	90%
ussie	Optimizer Fixed IO 80 1 yr	4.19	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
ussie	Optimizer Plus Fixed IO 80 1 yr	4.19	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
ıswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	✓	5.00%	3 mths	X	No	95%
ink of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
ank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.49	Nil	395/a	Both	✓	5.00%	6 mths	√	No	90%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Bank of Sydney	Residential Fixed 1 yr	4.49	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Residential Fixed 1 yr	4.31	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%
Defence Bank	Essentials Fixed 1 yr	4.09	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	20.00%	12 mths	; X	Full	95%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	20.00%	12 mths	; X	Full	95%
Gateway Credit Union	Residential Fixed 1 yr	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	Ю	✓	5.00%	3 mths	✓	No	80%
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	IO	✓	5.00%	3 mths	X	No	80%
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	4.09	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	4.09	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 1 yr	4.19	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+	4.09	850	10/m	IO	X	N/A	N/A	X	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
RESI Mortgage Corp	FlexiFix 80 1 yr	4.49	649	Nil	Both	✓	5.00%	3 mths	X	No	80%
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%



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First Home Buyer 1 Year Fixed \$200,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both ** Home Package Plus Owner Occupied Fixed 1 yr 150k+ 375/a Both 4.39 Nil 5.00% 3 mths **Suncorp Bank** No 90% Owner Occupied Fixed 1 yr Suncorp Bank 4.54 600 10.00/m Both 5.00% 3 mths No 90% Owner Occupied Fixed 1 yr **Woolworths Employees CU** 4.84 -570 Nil P+I 5.00% 3 mths No 95% Empower Fixed IO 1 yr **Yellow Brick Road** 4.19 363 Nil IO N/A N/A No 90% Empower Package Empower Fixed IO 1 yr 100k+ **Yellow Brick Road** 4.19 363 Nil Ю N/A N/A No 90% Smartdoc Fixed 1 yr **Adelaide Bank** 4.99 495 15.00/m Both N/A N/A Full 80% Residential Classic Fixed 1 yr **AMP Bank** 4.70 895 Nil Both N/A N/A No 90% Standard Fixed IO 1 yr 50-499k 80% Citi 4.29 649 8.00/m IO 5.00% 6 mths No 90% Standard Fixed P&I 1 yr 50-499k 80% Citi 4.24 649 8.00/m P+I5.00% 6 mths No 90% Ultra Plus Fixed IO 1 yr **Homeloans** 120.00/a IO N/A N/A 4.49 363 No 95%



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First Home Ru	yer 1 Year Fixed \$200,000
First nome bu	yei I leai fixeu şzuu,uuu

		Rate	Loan Fee	s at 250K (\$)	Principal+	Geni	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
*											
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 1 yr	4.09	850	10.00/m	Ю	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	FlexiFix 1 yr	4.74	649	Nil	Both	✓	5.00%	3 mths	X	No	95%
Transport Mutual Credit Union	Residential Fixed 1 yr	5.14	1010	Nil	P+I	X	N/A	N/A	X	No	95%



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		Rate	Loan Fees	s at 250K (\$)	Principal+	Genu	iine Savir	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
***** "Outstanding Va	lue"										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 1 yr	3.65	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	5.00%	N/A	✓	Full	95%
Horizon Credit Union	Platinum Loan Residential Fixed 1 yr 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	600	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%



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	First Home Bu	yer I re	ear Fixe	-u 3330, (
		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%
* * * * * "Outstanding	Value"										
ume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	1	5.00%	3 mths	✓	Full	97%
awarra CU NSW	Fixed 1 yr	3.65	Nil	Nil	Both	X	N/A	N/A	1	Full	95%
ewcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
ewcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	✓	5.00%	3 mths	x	No	95%
ueenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	X	N/A	N/A	✓	Full	90%
egional Bank Australia	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%

delaide Bank	SmartFix 1 yr	3.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	95%
ankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	x	No	95%
eyond Bank	Residential Fixed 1 yr	4.29	595	Nil	Both	X	N/A	N/A	✓	Full	95%
ommunity First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	√	20.00%	3 mths	✓	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

CUA	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Horizon Credit Union	Residential Fixed 1 yr	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Mortgage HOUSE	Advantage Fixed 1 yr 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
MOVE - People Driven Banking	Lockit 1 yr	3.95	450	Nil	Both	X	N/A	N/A	✓	Full	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr	3.69	600	Nil	P+I	X	N/A	N/A	✓	No	95%



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			Loan Fee	at 250K (\$)	Principal+	Gen	uine Savin	gs	Family		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)

QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.95	Nil	25/m	Both	X	N/A	N/A	✓	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	X	N/A	N/A	1	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	15	6 mths	X	Full	80%
Summerland CU	Standard Fixed 1 yr	3.79	800	Nil	P+I	✓	5.00%	3 mths	1	No	95%
Teachers Mutual Bank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	Ю	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	20.00%	3 mths	X	No	80%
UniBank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 1 yr	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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		Rate	Loan Fees	s at 250K (\$)	Principal+	Genu	iine Savin	igs	Family	055	May
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

AMO Group	Residential Fixed 1 yr	3.67	1180	120.00/a	Both	✓	5.00%	3 mths	X	No	95%
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	X	N/A	N/A	X	No	90%
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	X	N/A	N/A	✓	Full	90%
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	X	N/A	N/A	✓	Full	90%
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✓	20.00%	12 mths	5 •	No	95%
Aussie	Optimizer Fixed PI 80 1 yr	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 1 yr	3.99	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 1 yr	3.99	100	Nil	Both	✓	5.00%	3 mths	X	No	95%
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	10.00%	3 mths	X	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	5.00%	3 mths	x	No	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+	4.21	Nil	395/a	Both	X	N/A	N/A	✓	Partial	90%



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			Loan Fee:	s at 250K (\$)	Principal+	Genu	ine Savir	gs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)

bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	X	N/A	N/A	X	No	95%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Connect Package Fixed Owner Occupied 1 yr 250k+	4.39	250	20/m	Both	X	N/A	N/A	✓	Full	95%
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	5.00%	3 mths	X	Full	95%
Coastline Credit Union	Residential Fixed 1 yr	4.14	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	X	N/A	N/A	✓	Full	95%
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%



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		Rate	Loan Fees	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	055	May
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	X	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	X	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homestar Finance	Homestar Fixed 1 yr	3.95	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	X	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.20	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%



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Company		Rate			Principal+				Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Hume Bank	Residential Fixed (Refinance) 1 yr	4.30	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 1 yr	4.30	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	X	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	3.89	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 1 yr	3.99	519	Nil	Both	X	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	X	N/A	N/A	X	Full	85%
loans.com.au	Fixed - Owner Occupier 1 yr	3.76	520	Nil	Both	✓	5.00%	3 mths	X	No	90%



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			Loan Fees at 250K (\$)			I+ Genuine Savings					
Company	Product	Rate	Loan Fees	at 250K (\$)	Principal+	Gent	iine Savir	gs	Family Guarantee	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Available	Available	LVR (%)

ME Bank	exible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
ME Bank	1ember Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	X	Full	80%
My Credit Union	ixed Rate 1 yr	4.39	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
MyState	esidential Fixed 1 yr 80%	4.39	350	Nil	Both	X	N/A	N/A	✓	No	95%
NAB	hoice Package Standard Fixed 1 yr 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	hoice Package Tailored Fixed - IO 1 yr 150k+	4.09	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	rivate Tailored Pkg Standard Fixed 1 yr 150k+	3.99	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	tandard Fixed 1 yr	4.09	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	omeplus Fixed Rate PI 1 yr	3.99	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	omeplus Package Homeplus Fixed Rate PI 1 yr 100k+	3.99	850	10/m	P+I	X	N/A	N/A	✓	No	95%



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						+ Genuine Savings					
		Rate	Loan Fee	at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	X	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	✓	5.00%	3 mths	1	No	95%
QBANK	Residential Fixed 1 yr	4.19	900	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.95	Nil	395/a	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 1 yr	4.05	600	Nil	Both	X	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 1 yr	4.24	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	15	3 mths	X	No	90%
Regional Bank Australia	Steady Rate 1 yr	3.99	250	Nil	P+I	X	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	5.00%	3 mths	X	Full	95%



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Company	Product	Rate	Loan Fee	s at 250K (\$)	Principal+				Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

scu	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	5.00%	12 mth	, /	No	95%
The Rock	Residential Fixed 1 yr 80%	4.39	950	5.00/m	Both	X	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.39	Nil	350/a	Both	X	N/A	N/A	✓	No	80%
UniBank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 1 yr	3.99	363	Nil	P+I	X	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	3.99	363	Nil	P+I	X	N/A	N/A	✓	No	95%
**											
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	X	N/A	N/A	X	No	90%
Aussie	Optimizer Fixed IO 80 1 yr	4.19	Nil	Nil	Ю	✓	5.00%	3 mths	✓	No	80%



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Company	Duradicat	Rate	Loan Fee	at 250K (\$)	Principal+	Genuine Savings			Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Aussie	Optimizer Plus Fixed IO 80 1 yr	4.19	Nil	198.00/a	Ю	✓	5.00%	3 mths	✓	No	80%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	✓	5.00%	3 mths	X	No	95%
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.49	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 1 yr	4.49	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Residential Fixed 1 yr	4.31	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Defence Bank	Essentials Fixed 1 yr	4.09	970	8.00/m	Both	✓	5.00%	3 mths	x	No	95%



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		Rate Loan Fees at 25		s at 250K (\$)	Principal+			ngs	Family	I ()ttcat	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	
**											
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	20.00%	12 mths	, X	Full	95%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	20.00%	12 mth	, X	Full	95%
Gateway Credit Union	Residential Fixed 1 yr	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	IO	✓	5.00%	3 mths	X	No	80%
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	4.09	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 1 yr	4.19	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 1 yr	4.09	850	10.00/m	IO	X	N/A	N/A	X	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 1	Year Fixed \$350,000
I list Hollic Duyel I	Toal Tixou 9000,000

		Rate	Loan Fee	s at 250K (\$)	Principal+	Genuine Savings			Family	Officet	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		
**											
RESI Mortgage Corp	FlexiFix 80 1 yr	4.49	649	Nil	Both	✓	5.00%	3 mths	X	No	80%
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	1	Partial	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	4.39	Nil	375/a	Both	✓	5.00%	3 mths	1	No	90%
Suncorp Bank	Owner Occupied Fixed 1 yr	4.54	600	10.00/m	Both	✓	5.00%	3 mths	1	No	90%
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 1 yr	4.19	363	Nil	Ю	X	N/A	N/A	X	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.19	363	Nil	IO	X	N/A	N/A	X	No	90%
*											
Adelaide Bank	Smartdoc Fixed 1 yr	4.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	X	N/A	N/A	X	No	90%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	nuine Savings		Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
*											
Citi	Standard Fixed IO 1 yr 50-499k 80%	4.29	649	8.00/m	IO	✓	5.00%	6 mths	X	No	90%
Citi	Standard Fixed P&I 1 yr 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	Ю	X	N/A	N/A	X	No	95%
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+	4.09	850	10/m	IO	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	FlexiFix 1 yr	4.74	649	Nil	Both	✓	5.00%	3 mths	X	No	95%
Transport Mutual Credit Union	Residential Fixed 1 yr	5.14	1010	Nil	P+I	X	N/A	N/A	×	No	95%



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	Product	Rate	Loan Fees	s at 250K (\$)	Principal+	Genu	Genuine Savings		Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
***** "Outstanding Va	lue"										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 1 yr	3.65	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	5.00%	N/A	✓	Full	95%
Horizon Credit Union	Platinum Loan Residential Fixed 1 yr 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	600	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%



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First Home Buyer 1 Year Fixed \$500,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max Int/Int Only **Company Product** Guarantee (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both **★★★★★** "Outstanding Value" Property Package Honeymoon Intro Fixed 1 yr 150k+ 375/a Both **Hume Bank** 3.70 Nil 5.00% 3 mths Full 97% Fixed 1 yr Illawarra CU NSW 3.65 Nil Nil Both N/A Full 95% Premium Plus Package Residential Fixed 1 yr **Newcastle Permanent** 3.69 Nil 375/a Both 5.00% 3 mths No 95% Residential Fixed 1 yr **Newcastle Permanent** 3.69 Nil Nil Both 5.00% 3 mths No 95% Special Fixed Rate P&I 1 yr **Queenslanders CU** 3.93 595 Nil P+I N/A Full 90% Partnership Advantage Fixed 1 yr 3.89 375.00/a Regional Bank Australia Nil Both N/A N/A Full 95% *** SmartFix 1 yr **Adelaide Bank** 15.00/m 3.99 495 Both N/A N/A Full 95% Premium Home Fixed 1 yr 50k+ BankVic 3.87 Nil 375/a Both 3 mths No 95% Residential Fixed 1 yr **Beyond Bank** 4.29 595 Nil Both N/A Full 95% Fixed - Owner Occupier 1 yr **CUA** 3.94 795 Nil Both 5.00% 3 mths No 95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Horizon Credit Union	Residential Fixed 1 yr	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Mortgage HOUSE	Advantage Fixed 1 yr 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
MOVE - People Driven Banking	Lockit 1 yr	3.95	450	Nil	Both	X	N/A	N/A	✓	Full	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr	3.69	600	Nil	P+I	X	N/A	N/A	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		LVR (%)

QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.95	Nil	25/m	Both	X	N/A	N/A	✓	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	15	6 mths	X	Full	80%
Southern Cross Credit Union	Fixed Platinum Professional Loan 1 yr	4.20	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Standard Fixed 1 yr	3.79	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	20.00%	3 mths	X	No	80%
UniBank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	iine Savir	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		LVR (%)

Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 1 yr	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%

AMO Group	Residential Fixed 1 yr	3.67	1180	120.00/a	Both	✓	5.00%	3 mths	X	No	95%
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	X	N/A	N/A	1	Full	90%
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	X	N/A	N/A	✓	Full	90%
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✓	20.00%	12 mths	1	No	95%
Aussie	Optimizer Fixed PI 80 1 yr	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	1	No	80%
Aussie	Optimizer Plus Fixed PI 80 1 yr	3.99	Nil	198.00/a	P+I	✓	5.00%	3 mths	1	No	80%
Aussie	Select Basic Fixed 1 yr	3.99	100	Nil	Both	✓	5.00%	3 mths	x	No	95%
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	10.00%	3 mths	x	No	95%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%



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			Laure Fran	1 250K (Å)		0					
Commonwe	Provident.	Rate	Loan Fee	s at 250K (\$)	Principal+	Gent	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%)

B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	1	Partial	95%
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	5.00%	3 mths	X	No	95%
Dankusat	Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+	4.21	Nil	395/a	Both	X	N/A	N/A	✓	Partial	90%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	X	N/A	N/A	X	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	iine Savin	gs	Family	Off.	Man
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	X	N/A	N/A	1	No	95%
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	5.00%	3 mths	X	Full	95%
Coastline Credit Union	Residential Fixed 1 yr	4.14	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	X	N/A	N/A	✓	Full	95%
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	X	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	X	N/A	N/A	✓	Partial	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Geni	uine Savir	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied Pl 1 yr	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
HSBC	Premier Residential Fixed 1 yr 500k+	3.85	553	35/m	Both	X	N/A	N/A	✓	No	90%
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	X	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.20	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 1 yr	4.30	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 1 yr	4.30	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* **											
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	X	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	✓	5.00%	3 mths	x	No	80%
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	3.89	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 1 yr	3.99	519	Nil	Both	X	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	X	N/A	N/A	X	Full	85%
loans.com.au	Fixed - Owner Occupier 1 yr	3.76	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	x	Full	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
MyState	Residential Fixed 1 yr 80%	4.39	350	Nil	Both	X	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 1 yr 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	4.09	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.99	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 1 yr	4.09	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 1 yr	3.99	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+	3.99	850	10/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	X	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	✓	5.00%	3 mths	1	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	iine Savin	igs	Family	- C. C.	
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)
* **											
QBANK	Residential Fixed 1 yr	4.19	900	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.95	Nil	395/a	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 1 yr	4.05	600	Nil	Both	X	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 1 yr	4.24	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	15	3 mths	X	No	90%
Regional Bank Australia	Steady Rate 1 yr	3.99	250	Nil	P+I	X	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	5.00%	3 mths	X	Full	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	5.00%	3 mths	√	No	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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			Loan Fee	s at 250K (\$)					Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)

SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	✓	5.00%	3 mths	1	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	5.00%	12 mth	s √	No	95%
The Rock	Residential Fixed 1 yr 80%	4.39	950	5.00/m	Both	X	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.39	Nil	350/a	Both	X	N/A	N/A	✓	No	80%
UniBank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 1 yr	3.99	363	Nil	P+I	X	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	3.99	363	Nil	P+I	X	N/A	N/A	✓	No	95%
**											
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	X	N/A	N/A	x	No	90%
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	X	N/A	N/A	X	No	90%
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	X	N/A	N/A	X	No	90%
Aussie	Optimizer Fixed IO 80 1 yr	4.19	Nil	Nil	Ю	✓	5.00%	3 mths	✓	No	80%



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		Data	Loan Fees at 250K (\$)		Principal+				Family	Offset	
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)
* *											
Aussie	Optimizer Plus Fixed IO 80 1 yr	4.19	Nil	198.00/a	Ю	✓	5.00%	3 mths	✓	No	80%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	✓	5.00%	3 mths	X	No	95%
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.49	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 1 yr	4.49	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Residential Fixed 1 yr	4.31	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
воо	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Defence Bank	Essentials Fixed 1 yr	4.09	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%



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Company		Rate	Loan Fees at 250K (\$)		Principal+				Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	20.00%	12 mth	, X	Full	95%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	20.00%	12 mth	, X	Full	95%
Gateway Credit Union	Residential Fixed 1 yr	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	IO	✓	5.00%	3 mths	X	No	80%
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	4.09	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 1 yr	4.19	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 1 yr	4.09	850	10.00/m	IO	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+	4.09	850	10/m	IO	X	N/A	N/A	X	No	95%



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First Home	Buyer 1 Year	Fixed \$500,000

		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	iine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
RESI Mortgage Corp	FlexiFix 80 1 yr	4.49	649	Nil	Both	✓	5.00%	3 mths	x	No	80%
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	4.39	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Suncorp Bank	Owner Occupied Fixed 1 yr	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 1 yr	4.19	363	Nil	Ю	X	N/A	N/A	X	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.19	363	Nil	Ю	X	N/A	N/A	X	No	90%
*											
Adelaide Bank	Smartdoc Fixed 1 yr	4.99	495	15.00/m	Both	x	N/A	N/A	✓	Full	80%



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		Rate	Loan Fees	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
*											
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	X	N/A	N/A	X	No	90%
Citi	Standard Fixed IO 1 yr 500k+ 80%	4.24	649	8.00/m	Ю	✓	5.00%	6 mths	x	No	90%
Citi	Standard Fixed P&I 1 yr 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	Ю	X	N/A	N/A	x	No	95%
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	FlexiFix 1 yr	4.74	649	Nil	Both	✓	5.00%	3 mths	x	No	95%
Transport Mutual Credit Union	Residential Fixed 1 yr	5.14	1010	Nil	P+I	X	N/A	N/A	X	No	95%



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	Develope	Rate	Loan Fees at 250K (\$)		Principal+			igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
***** "Outstanding Va	lue"										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 200k+	4.14	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 50k+	4.09	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 1 yr	3.65	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	√	5.00%	N/A	✓	Full	95%
Horizon Credit Union	Platinum Loan Residential Fixed 1 yr 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.80	600	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%



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	First Home Bu	yer I Y	ear Fixe	:u \$750, 0	000						
		Rate	Loan Fees at 250K (\$)		Principal+	Genuine Savings			Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%)
★★★★★ "Outstanding	Value"										
ume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
awarra CU NSW	Fixed 1 yr	3.65	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
ewcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.69	Nil	375/a	Both	✓	5.00%	3 mths	×	No	95%
ewcastle Permanent	Residential Fixed 1 yr	3.69	Nil	Nil	Both	✓	5.00%	3 mths	x	No	95%
ueenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	X	N/A	N/A	✓	Full	90%
egional Bank Australia	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%

delaide Bank	SmartFix 1 yr	3.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	95%
MO Group	Residential Fixed 1 yr	3.67	1180	120.00/a	Both	✓	5.00%	3 mths	×	No	95%
ınkVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
cu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	X	N/A	N/A	X	No	95%



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		Rate	Loan Fees at 250K (\$)		Principal+				Family	ass.	
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

Beyond Bank	Residential Fixed 1 yr	4.29	595	Nil	Both	X	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 1 yr	3.94	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.16	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	4.09	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Horizon Credit Union	Residential Fixed 1 yr	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Mortgage HOUSE	Advantage Fixed 1 yr 750k+	3.99	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
MOVE - People Driven Banking	Lockit 1 yr	3.95	450	Nil	Both	X	N/A	N/A	✓	Full	95%



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Company		Rate	Loan Fees at 250K (\$)		Principal+				Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr	3.69	600	Nil	P+I	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.95	Nil	25/m	Both	X	N/A	N/A	✓	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	15	6 mths	X	Full	80%
Southern Cross Credit Union	Fixed Platinum Professional Loan 1 yr	4.20	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Standard Fixed 1 yr	3.79	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	20.00%	3 mths	X	No	80%
UniBank	Fixed Rate 1 yr	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%



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First Home Buyer 1 Year Fixed \$750,000	
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		Rate	Loan Fees at 250K (\$)		Principal+	Ger	nuine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%)

Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 1 yr	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%

ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	395/a	Both	X	N/A	N/A	✓	Full	90%
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	X	N/A	N/A	✓	Full	90%
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✓	20.00%	12 mths	; /	No	95%
Aussie	Optimizer Fixed PI 80 1 yr	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 1 yr	3.99	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 1 yr	3.99	100	Nil	Both	✓	5.00%	3 mths	X	No	95%
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	10.00%	3 mths	X	No	95%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

B&E Personal Banking	Fixed Residential FlexiChoice 1 yr	4.09	650	10.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 1 yr	4.44	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	4.39	Nil	350/a	P+I	✓	5.00%	6 mths	1	No	95%
Bank Australia	Residential Fixed 1 yr	4.54	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	5.00%	3 mths	X	No	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 1 yr 200k+	4.21	Nil	395/a	Both	X	N/A	N/A	✓	Partial	90%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	X	N/A	N/A	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	5.00%	3 mths	X	Full	95%
Coastline Credit Union	Residential Fixed 1 yr	4.14	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	X	N/A	N/A	✓	Full	95%
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	X	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	X	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Geni	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 600k+	4.45	657	375/a	Both	✓	20.00%	12 mths	s X	Full	95%
Heritage Bank	Residential Fixed 1 yr	4.09	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Homeloans	MoniPower Fixed 1 yr	4.33	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.18	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
HSBC	Premier Residential Fixed 1 yr 500k+	3.85	553	35/m	Both	X	N/A	N/A	✓	No	90%
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	X	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.20	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 1 yr	4.30	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 1 yr	4.30	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%



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		2.4	Loan Fee	s at 250K (\$)	Principal+	Genu	iine Savir	igs	Family		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	X	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	3.89	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	3.89	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 1 yr	3.99	519	Nil	Both	X	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	X	N/A	N/A	X	Full	85%
loans.com.au	Fixed - Owner Occupier 1 yr	3.76	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
ME Bank	Flexible Fixed OO Max 80 LVR 1 yr	3.99	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	X	Full	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
MyState	Residential Fixed 1 yr 80%	4.39	350	Nil	Both	X	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 1 yr 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	4.09	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.99	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 1 yr	4.09	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 1 yr	3.99	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 1 yr 100k+	3.99	850	10/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	X	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.39	150	395/a	Both	✓	5.00%	3 mths	1	No	95%



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BANK Residential Fixed 1 yr 4.19 900 Nil Both X N/A N/A ✓ No 95% T Mutual Bank Choices Residential Fixed 1 yr 20k+ 3.95 Nil 395/a Both X N/A N/A ✓ No 95% T Mutual Bank Residential Fixed 1 yr 4.05 600 Nil Both X N/A N/A ✓ No 95% AMS Fixed Rate 1 yr 4.24 Nil Nil Both ✓ 5.00% 3 mths X No 95% educe Home Loans Home Owners High Lend 1 yr 4.17 1164 Nil Both ✓ 5.00% 3 mths X No 95% educe Home Loans Home Owners High Lend 1 yr 4.17 1164 Nil Both ✓ 1.5 3 mths X No 95% educe Home Loans Flexi Options Fixed 1 yr 3.99 250 Nil P+I X N/A N/A												
Company Product (%)* Upfront Ongoing Int/Int Only or Both Required or Both Length Guarantee Available and Event (Available) Available and Event (Available) VX (V) **** BANK Residential Fixed 1 yr 4.19 900 Nil Both X N/A N/A N/A NO 95% T Mutual Bank Choices Residential Fixed 1 yr 4.05 600 Nil Both X N/A N/A N/A NO 95% T Mutual Bank Fixed Rate 1 yr 4.24 Nil Nil Both X N/A N/A N No 95% AMS Fixed Rate 1 yr 4.24 Nil Nil Both X 5.00% 3 mths X No 95% educe Home Loans Home Owners High Lend 1 yr 4.17 1164 Nil Both X N/A N/A No 95% ESI Mortgage Corp Flexi Options Fixed 1 yr 4.74 854 Nil Both			Rate	Loan Fees	s at 250K (\$)		Gen	uine Savin	gs	Guarantee Available No No No No No No No No No N	Offcet	Max
BANK Residential Fixed 1 yr 4.19 900 Nil Both X N/A N/A V No 95% T Mutual Bank Choices Residential Fixed 1 yr 20k+ 3.95 Nil 395/a Both X N/A N/A V No 95% T Mutual Bank Residential Fixed 1 yr 4.05 600 Nil Both X N/A N/A V No 95% AMS Fixed Rate 1 yr 4.24 Nil Nil Both ✓ 5.00% 3 mths ✓ No 95% Paduce Home Loans Home Owners High Lend 1 yr 4.17 1164 Nil Both ✓ 5.00% 3 mths ✓ No 95% ESI Mortgage Corp Flexi Options Fixed 1 yr 4.74 854 Nil Both ✓ 5.00% 3 mths ✓ No 95% CU My Life Residential Fixed 1 yr 4.39 473 350/a Both ✓ 5.00% 3 mths <th< th=""><th>Company</th><th>Product</th><th></th><th>Upfront</th><th>Ongoing</th><th></th><th>Required</th><th>Size (%)</th><th>Length</th><th></th><th></th><th></th></th<>	Company	Product		Upfront	Ongoing		Required	Size (%)	Length			
## Ann Park	***											
T Mutual Bank Residential Fixed 1 yr 3.95 Nil 395/a Both X N/A N/A V No 95% T Mutual Bank Residential Fixed 1 yr 4.05 600 Nil Both X N/A N/A N/A NO 95% udos Bank Fixed Rate 1 yr 4.24 Nil Nil Both ✓ 5.00% 3 mths X No 95% AMS Fixed Rate 1 yr 4.39 870 20.00/m Both ✓ 5.00% 3 mths ✓ No 95% educe Home Loans Home Owners High Lend 1 yr 4.17 1164 Nil Both ✓ 5.00% 3 mths X No 90% egional Bank Australia Steady Rate 1 yr 3.99 250 Nil P+I X N/A N/A No 95% ESI Mortgage Corp Flexi Options Fixed 1 yr 4.74 854 Nil Both ✓ 5.00% 3 mths ✓ No <td>QBANK</td> <td>Residential Fixed 1 yr</td> <td>4.19</td> <td>900</td> <td>Nil</td> <td>Both</td> <td>X</td> <td>N/A</td> <td>N/A</td> <td>✓</td> <td>No</td> <td>95%</td>	QBANK	Residential Fixed 1 yr	4.19	900	Nil	Both	X	N/A	N/A	✓	No	95%
TMutual Bank 4.05 600 Nil Both X N/A N/A N/A N/A N/A NO 95% udos Bank Fixed Rate 1 yr 4.24 Nil Nil Both ✓ 5.00% 3 mths X No 95% AMMS Fixed Rate 1 yr 4.39 870 20.00/m Both ✓ 5.00% 3 mths ✓ No 95% educe Home Loans Home Owners High Lend 1 yr 4.17 1164 Nil Both ✓ 15 3 mths X No 90% egional Bank Australia Steady Rate 1 yr 3.99 250 Nil P+I X N/A	QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.95	Nil	395/a	Both	X	N/A	N/A	1	No	95%
4.24 Nil Nil Both ▼ 5.00% 3 mths ▼ No 95% AMS Fixed Rate 1 yr 4.39 870 20.00/m Both ▼ 5.00% 3 mths ▼ No 95% Beduce Home Loans Home Owners High Lend 1 yr 4.17 1164 Nil Both ▼ 15 3 mths ▼ No 90% Begional Bank Australia Steady Rate 1 yr 3.99 250 Nil P+I ▼ N/A N/A N/A ▼ No 95% ESI Mortgage Corp Flexi Options Fixed 1 yr 4.74 854 Nil Both ▼ 5.00% 3 mths ▼ Full 95% My Life Residential Fixed 1 yr 150k+ 4.39 473 350/a Both ▼ 5.00% 3 mths ▼ No 95%	QT Mutual Bank	Residential Fixed 1 yr	4.05	600	Nil	Both	X	N/A	N/A	✓	No	95%
AMS 4.39 870 20.00/m Both 5.00% 3 mths No 95% educe Home Loans Home Owners High Lend 1 yr 4.17 1164 Nil Both 5 steady Rate 1 yr 3.99 250 Nil P+I N/A N/A N/A N/A No 95% ESI Mortgage Corp Flexi Options Fixed 1 yr 4.74 854 Nil Both My Life Residential Fixed 1 yr 150k+ 4.39 473 350/a Both Residential Fixed 1 yr Residential Fixed 1 yr	Qudos Bank	Fixed Rate 1 yr	4.24	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
## A solution of the following sequence Home Loans 4.17 1164 Nil Both	RAMS	Fixed Rate 1 yr	4.39	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ESI Mortgage Corp Flexi Options Fixed 1 yr 4.74 854 Nil Both My Life Residential Fixed 1 yr 150k+ August 4.39 473 350/a Both Residential Fixed 1 yr Residential Fixed 1 yr August 4.39 473 350/a Both Residential Fixed 1 yr	Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	15	3 mths	X	No	90%
ESI Mortgage Corp 4.74 854 Nil Both 5.00% 3 mths Full 95% My Life Residential Fixed 1 yr 150k+ 4.39 473 350/a Both Residential Fixed 1 yr Residential Fixed 1 yr	Regional Bank Australia	Steady Rate 1 yr	3.99	250	Nil	P+I	X	N/A	N/A	✓	No	95%
CU 4.39 473 350/a Both ✓ 5.00% 3 mths ✓ No 95% Residential Fixed 1 yr	RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Residential Fixed 1 yr 4.54 673 Nil Both ✓ 5.00% 3 mths ✓ No 95%	SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
	SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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			Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)

SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	250	8.00/m	Both	✓	5.00%	3 mths	1	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Mac	Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	5.00%	12 mth	s √	No	95%
The Rock	Residential Fixed 1 yr 80%	4.39	950	5.00/m	Both	X	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.39	Nil	350/a	Both	X	N/A	N/A	✓	No	80%
UniBank	Standard Fixed IO 1 yr	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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First Home Buyer 1 Year Fixed \$750,000

		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	_

Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	5.00%	3 mths	1	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	5.00%	3 mths	1	No	95%
Yellow Brick Road	Empower Fixed PI 1 yr	3.99	363	Nil	P+I	X	N/A	N/A	1	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	3.99	363	Nil	P+I	X	N/A	N/A	1	No	95%
**											
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	X	N/A	N/A	X	No	90%
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	X	N/A	N/A	x	No	90%
Aussie	Optimizer Fixed IO 80 1 yr	4.19	Nil	Nil	Ю	✓	5.00%	3 mths	✓	No	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Aussie	Optimizer Plus Fixed IO 80 1 yr	4.19	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr	3.99	650	10.00/m	P+I	✓	5.00%	3 mths	X	No	95%
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.49	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 1 yr	4.49	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest	Residential Fixed 1 yr	4.31	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	5.00%	3 mths	x	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
Defence Bank	Essentials Fixed 1 yr	4.09	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Gateway Credit Union	Residential Fixed 1 yr	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
iMortgage	Fusion Fixed IO 80 1 yr	4.09	363	120.00/a	IO	✓	5.00%	3 mths	X	No	80%
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	4.09	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 1 yr	4.19	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 1 yr	4.09	850	10.00/m	IO	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 1 yr 100k+	4.09	850	10/m	IO	X	N/A	N/A	X	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.54	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gent	uine Savir	ngs	Family	No Partial No No No No No No No	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
RESI Mortgage Corp	FlexiFix 80 1 yr	4.49	649	Nil	Both	✓	5.00%	3 mths	X	No	80%
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	5.00%	3 mths	1	Partial	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	4.39	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Suncorp Bank	Owner Occupied Fixed 1 yr	4.54	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 1 yr	4.19	363	Nil	Ю	X	N/A	N/A	X	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.19	363	Nil	Ю	X	N/A	N/A	×	No	90%
*											
Adelaide Bank	Smartdoc Fixed 1 yr	4.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	X	N/A	N/A	×	No	90%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	iine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	7
*											
Citi	Standard Fixed IO 1 yr 500k+ 80%	4.24	649	8.00/m	10	✓	5.00%	6 mths	X	No	90%
Citi	Standard Fixed P&I 1 yr 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	20.00%	12 mths	, X	Full	95%
Homeloans	Ultra Plus Fixed IO 1 yr	4.49	363	120.00/a	10	X	N/A	N/A	X	No	95%
Homeloans	Ultra Plus Fixed PI 1 yr	4.29	363	120.00/a	P+I	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	FlexiFix 1 yr	4.74	649	Nil	Both	✓	5.00%	3 mths	X	No	95%
Transport Mutual Credit Union	Residential Fixed 1 yr	5.14	1010	Nil	P+I	X	N/A	N/A	X	No	95%



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	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only	Genuine Savings					
Company							equired Size (%) Length		Family Guarantee	Offset Available	Max LVR (%)
			Upfront	Ongoing	or Both	Required	Size (%)	Lengtn	Available	Available	LVK (70)
**** "Outstanding Val											
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	X	N/A	N/A	✓	No	90%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed Lite 2 yrs	3.85	Nil	Nil	Both	X	N/A	N/A	1	Full	95%
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Heritage Bank	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Illawarra CU NSW	Fixed Lite 2 yrs	3.85	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.69	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%



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First Home Buyer 2 Year Fixed \$200,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both **★★★★★** "Outstanding Value" Residential Fixed 2 yrs **Newcastle Permanent** 3.69 Nil Nil Both 5.00% 3 mths No 95% Fixed Honeymoon Owner Occupied 2 yrs Northern Inland CU 3.74 600 Nil P+IN/A No 95% Residential Fixed 2 yrs 3.65 Nil P+I **Pacific Mortgage Group** Nil 6 mths No 95% Partnership Advantage Fixed 2 yrs Regional Bank Australia 3.89 Nil 375.00/a Both N/A Full 95% Fixed Rate 2 yrs **Teachers Mutual Bank** 3.69 750 Nil P+I5.00% 3 mths Full 95% Fixed Rate 2 yrs UniBank 750 3.69 Nil P+I 5.00% 3 mths Full 95% *** SmartFix 2 yrs **Adelaide Bank** 15.00/m 3.99 495 Both N/A N/A Full 95% Select Basic Fixed 2 yrs Aussie 3.89 100 Nil Both 3 mths No 95% Advantage Package Residential Fixed 2 yrs 150k+ **Bank of Melbourne** 3.75 Nil 395/a Both 5.00% 3 mths **Partial** 95% Advantage Package Residential Fixed 2 yrs 150k+ **BankSA** Nil 395/a Both 3.75 5.00% 3 mths **Partial** 95%



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Name Product Product	Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Genuine Savings			Family	Offset	Max
BankVic Fixed 2 yrs 3.97 600 Nil Both ✓ 5.00% 3 mths X No 95% BankVic Premium Home Fixed 2 yrs 50k+ 3.87 Nil 375/a Both ✓ 5.00% 3 mths X No 95% Beyond Bank Residential Fixed 2 yrs 4.09 595 Nil Both X N/A N/A ✓ Full 95% Heritage Bank Home Advantage Residential Fixed 2 yrs 150k+ 3.84 100 350/a Both ✓ 5.00% 3 mths ✓ Partial 95% Hume Bank Property Package Residential Fixed 2 yrs 150k+ 3.70 Nil 375/a Both ✓ 5.00% 3 mths ✓ No 97% Hume Bank Residential Fixed 2 yrs 3.80 750 Nil Both ✓ 5.00% 3 mths ✓ No 97% Mystate Residential Fixed 2 yrs 80% 3.69 350 Nil Both ✓ 5.00%				Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length			
BankVic 3.97 600 Nil Both ✓ 5.00% 3 mths ✗ No 95% BankVic Premium Home Fixed 2 yrs 50k+ 3.87 Nil 375/a Both ✓ 5.00% 3 mths ✗ No 95% Beyond Bank Residential Fixed 2 yrs 4.09 595 Nil Both ✗ N/A N/A ✓ Full 95% Heritage Bank Home Advantage Residential Fixed 2 yrs 150k+ 3.84 100 350/a Both ✗ 5.00% 3 mths ✗ Partial 95% Hume Bank Property Package Residential Fixed 2 yrs 150k+ 3.70 Nil 375/a Both ✗ 5.00% 3 mths ✗ No 97% Hume Bank Residential Fixed (Refinance) 2 yrs 3.80 Nil Nil Both ✗ 5.00% 3 mths ✗ No 97% Hume Bank Residential Fixed 2 yrs 3.80 750 Nil Both ✗ 5.00% 3 mths ✗	***											
BankVic 3.87 Nil 375/a Both ✓ 5.00% 3 mths X No 95% Beyond Bank Residential Fixed 2 yrs 4.09 595 Nil Both X N/A N/A ✓ Full 95% Heritage Bank Home Advantage Residential Fixed 2 yrs 150k+ 3.84 100 350/a Both ✓ 5.00% 3 mths ✓ Partial 95% Hume Bank Property Package Residential Fixed 2 yrs 150k+ 3.75 Nil 375/a Both ✓ 5.00% 3 mths ✓ No 97% Hume Bank Residential Fixed 2 yrs 3.80 Nil Nil Both ✓ 5.00% 3 mths ✓ No 97% Hume Bank Residential Fixed 2 yrs 3.80 750 Nil Both ✓ 5.00% 3 mths ✓ No 97% MyState Residential Fixed 2 yrs 3.75 Nil 395/a Both ✓ 5.00% 3 mths	BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	X	No	95%
Beyond Bank 4.09 595 Nil Both X N/A N/A V Full 95% Heritage Bank Home Advantage Residential Fixed 2 yrs 150k+ 3.84 100 350/a Both ✓ 5.00% 3 mths ✓ Partial 95% Hume Bank Property Package Residential Fixed 2 yrs 150k+ 3.70 Nil 375/a Both ✓ 5.00% 3 mths ✓ No 97% Hume Bank Residential Fixed (Refinance) 2 yrs 3.80 Nil Nil Both ✓ 5.00% 3 mths ✓ No 97% Hume Bank Residential Fixed 2 yrs 3.80 750 Nil Both ✓ 5.00% 3 mths ✓ No 97% MyState Residential Fixed 2 yrs 80% 3.69 350 Nil Both ✓ 5.00% 3 mths ✓ No 95% NAB Choice Package Standard Fixed 2 yrs 3.75 Nil 395/a Both ✓ 5.00%	BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Heritage Bank 3.84 100 350/a Both ✓ 5.00% 3 mths ✓ Partial 95% Hume Bank Property Package Residential Fixed 2 yrs 150k+ 3.70 Nil 375/a Both ✓ 5.00% 3 mths ✓ No 97% Hume Bank Residential Fixed (Refinance) 2 yrs 3.80 Nil Nil Both ✓ 5.00% 3 mths ✓ No 97% Hume Bank Residential Fixed 2 yrs 3.80 750 Nil Both ✓ 5.00% 3 mths ✓ No 97% MyState Residential Fixed 2 yrs 80% 3.69 350 Nil Both ✓ N/A N/A N/A N/A N/A No 95% NAB Choice Package Standard Fixed 2 yrs 150k+ 3.75 Nil 395/a Both ✓ 5.00% 3 mths ✓ No 95%	Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	X	N/A	N/A	✓	Full	95%
Hume Bank 3.70 Nil 375/a Both ✓ 5.00% 3 mths ✓ No 97% Hume Bank Residential Fixed (Refinance) 2 yrs 3.80 Nil Nil Both ✓ 5.00% 3 mths ✓ No 97% Hume Bank Residential Fixed 2 yrs 3.80 750 Nil Both ✓ 5.00% 3 mths ✓ No 97% MyState Residential Fixed 2 yrs 80% 3.69 350 Nil Both ✓ 5.00% 3 mths ✓ No 95% NAB Choice Package Standard Fixed 2 yrs 3.75 Nil 395/a Both ✓ 5.00% 3 mths ✓ No 95%	Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank 3.80 Nil Nil Both ✓ 5.00% 3 mths ✓ No 97% Hume Bank Residential Fixed 2 yrs 3.80 750 Nil Both ✓ 5.00% 3 mths ✓ No 97% MyState Residential Fixed 2 yrs 80% 3.69 350 Nil Both ✓ N/A N/A N/A N/A NO 95% NAB Choice Package Standard Fixed 2 yrs 3.75 Nil 395/a Both ✓ 5.00% 3 mths ✓ No 95%	Hume Bank	Property Package Residential Fixed 2 yrs 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank 3.80 750 Nil Both ✓ 5.00% 3 mths ✓ No 97% MyState Residential Fixed 2 yrs 80% 3.69 350 Nil Both ✓ N/A N/A N/A NO 95% NAB Choice Package Standard Fixed 2 yrs 150k+ 3.75 Nil 395/a Both ✓ 5.00% 3 mths ✓ No 95%	Hume Bank	Residential Fixed (Refinance) 2 yrs	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
MyState 3.69 350 Nil Both X N/A N/A N/A No 95% NAB Choice Package Standard Fixed 2 yrs 150k+ 3.75 Nil 395/a Both ✓ 5.00% 3 mths ✓ No 95%	Hume Bank	Residential Fixed 2 yrs	3.80	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
NAB 3.75 Nil 395/a Both ✓ 5.00% 3 mths ✓ No 95% Standard Fixed 2 vrs	MyState	Residential Fixed 2 yrs 80%	3.69	350	Nil	Both	X	N/A	N/A	✓	No	95%
NAB Standard Fixed 2 yrs 3.85 600 8.00/m Both ✓ 5.00% 3 mths ✓ No 95%	NAB	Choice Package Standard Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
	NAB	Standard Fixed 2 yrs	3.85	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Genuine Savings			Family		
			Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	✓	5.00%	3 mths	✓	No	80%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	15	3 mths	x	Full	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 2 yrs 80%	3.69	950	5.00/m	Both	X	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.69	Nil	350/a	Both	X	N/A	N/A	✓	No	80%
UniBank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 2 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%

AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	N/A	N/A	X	No	90%
ANZ	Residential Fixed 2 yrs	3.90	760	10.00/m	Both	X	N/A	N/A	✓	No	90%
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✓	20.00%	12 mth	s 🗸	No	95%
Aussie	Optimizer Fixed PI 80 2 yrs	3.94	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 2 yrs	3.94	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Standard Fixed 2 yrs	3.89	Nil	15.00/m	Both	✓	10.00%	3 mths	×	No	95%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs	3.89	650	10.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	4.24	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%



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Bank Australia Residential Fixed 2 yrs 4.34 595 Nil P+I ✓ 5.00% 6 mths ✓ No 95% Bank of Melbourne Residential Fixed 2 yrs 3.90 700 10.00/m Both ✓ 5.00% 3 mths ✓ Partial 95% BankSA Residential Fixed 2 yrs 3.90 700 10.00/m Both ✓ 5.00% 3 mths ✓ Partial 95% Bankwest Complete Home Loan Package Fixed Owner Occupied 2 yrs 3.69 Nil 395/a Both X N/A N/A Partial 90% Bankwest Residential Fixed 2 yrs 3.79 445 12.00/m Both X N/A N/A Y Partial 90% bcu Fixed Rate Special Residential 2 yrs 3.70 600 495.00/a Both X N/A N/A N No 95% bcu Residential Fixed 2 yrs 4.14 829 10.00/m Both X N/A				Loon Foo	ot 250V (¢)		Com	ilma Cavin				
*** Bank Australia	Company	Draduct		Loan Fee	s at 250K (\$)		Gent	ime Savir	igs	-		
Bank Australia Premium Fixed Package Residential Fixed 2 yrs 10k+ 3.85 Nil 350/a P+I ✓ 5.00% 6 mths ✓ No 95% Bank Australia Residential Fixed 2 yrs 4.34 595 Nil P+I ✓ 5.00% 6 mths ✓ No 95% Bank Of Melbourne Residential Fixed 2 yrs 3.90 700 10.00/m Both ✓ 5.00% 3 mths ✓ Partial 95% BankSA Residential Fixed 2 yrs 3.90 700 10.00/m Both ✓ 5.00% 3 mths ✓ Partial 95% Bankwest Complete Home Loan Package Fixed Owner Occupied 2 yrs 3.69 Nil 395/a Both X N/A N/A ✓ Partial 90% Bankwest Residential Fixed 2 yrs 3.79 445 12.00/m Both X N/A	Company	Product	(%)*	Upfront	Ongoing		Required	Size (%)	Length		Available	LVR (%)
Bank Australia Residential Fixed 2 yrs 4.34 595 Nil 350/a P+I ✓ 5.00% 6 mths ✓ No 95% Bank Australia Residential Fixed 2 yrs 3.90 700 10.00/m Both ✓ 5.00% 3 mths ✓ Partial 95% BankSA Residential Fixed 2 yrs 3.90 700 10.00/m Both ✓ 5.00% 3 mths ✓ Partial 95% Bankwest Complete Home Loan Package Fixed Owner Occupied 2 yrs 200K+ 3.69 Nil 395/a Both X N/A N/A Partial 90% Bankwest Residential Fixed 2 yrs 3.79 445 12.00/m Both X N/A N/A Partial 90% bcu Fixed Rate Special Residential 2 yrs 3.70 600 495.00/a Both X N/A N/A N/A No 95% bcu Residential Fixed 2 yrs 4.19 600 Nil Both X N/A N/A N/A N/A N/A	***											
Bank Australia 4.34 595 Nil P+I ✓ 5.00% 6 mths ✓ No 95% Bank of Melbourne Residential Fixed 2 yrs 3.90 700 10.00/m Both ✓ 5.00% 3 mths ✓ Partial 95% BankSA Residential Fixed 2 yrs 3.90 700 10.00/m Both ✓ 5.00% 3 mths ✓ Partial 95% Bankwest Complete Home Loan Package Fixed Owner Occupied 2 yrs 3.69 Nil 395/a Both X N/A N/A ✓ Partial 90% Bankwest Residential Fixed 2 yrs 3.79 445 12.00/m Both X N/A	Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.85	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne 3.90 700 10.00/m Both ✓ 5.00% 3 mths ✓ Partial 95% BankSA Residential Fixed 2 yrs 3.90 700 10.00/m Both ✓ 5.00% 3 mths ✓ Partial 95% Bankwest Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+ 3.69 Nil 395/a Both X N/A N/A Partial 90% Bankwest Residential Fixed 2 yrs 3.79 445 12.00/m Both X N/A N/A N/A No 95% bcu Fixed Rate Special Residential 2 yrs 3.70 600 495.00/a Both X N/A N/A N/A No 95% bcu Residential Fixed 2 yrs 4.19 600 Nil Both X N/A N/A N/A No 95% bcu Basic Fixed Owner Occupied 2 yrs 4.14 829 10.00/m Both X N/A N/A N/A <td>Bank Australia</td> <td>Residential Fixed 2 yrs</td> <td>4.34</td> <td>595</td> <td>Nil</td> <td>P+I</td> <td>✓</td> <td>5.00%</td> <td>6 mths</td> <td>✓</td> <td>No</td> <td>95%</td>	Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
BankSA 3.90 700 10.00/m Both ✓ 5.00% 3 mths ✓ Partial 95% Bankwest Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+ 3.69 Nil 395/a Both X N/A N/A ✓ Partial 90% Bankwest Residential Fixed 2 yrs 3.79 445 12.00/m Both ✓ 5.00% 3 mths ✓ Partial 90% bcu Fixed Rate Special Residential 2 yrs 3.70 600 495.00/a Both X N/A N/A N/A No 95% bcu Residential Fixed 2 yrs 4.19 600 Nil Both X N/A N/A N/A No 95% Bendigo Bank Basic Fixed Owner Occupied 2 yrs 4.14 829 10.00/m Both X N/A N/A N/A No 95%	Bank of Melbourne	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest yrs 200k+ 3.69 Nil 395/a Both X N/A N/A N/A Partial 90% Bankwest Residential Fixed 2 yrs 3.79 445 12.00/m Both ✓ 5.00% 3 mths ✓ Partial 90% bcu Fixed Rate Special Residential 2 yrs 3.70 600 495.00/a Both X N/A N/A N/A X No 95% bcu Residential Fixed 2 yrs 4.19 600 Nil Both X N/A N/A N/A X No 95% Bendigo Bank Basic Fixed Owner Occupied 2 yrs 4.14 829 10.00/m Both X N/A	BankSA	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bankwest 3.79 445 12.00/m Both ✓ 5.00% 3 mths ✓ Partial 90% bcu Fixed Rate Special Residential 2 yrs 3.70 600 495.00/a Both X N/A N/A N/A No 95% bcu Residential Fixed 2 yrs 4.19 600 Nil Both X N/A N/A N/A No 95% Bendigo Bank Basic Fixed Owner Occupied 2 yrs 4.14 829 10.00/m Both X N/A N/A N/A No 95%	Bankwest	,	3.69	Nil	395/a	Both	X	N/A	N/A	✓	Partial	90%
a 3.70 600 495.00/a Both	Bankwest	Residential Fixed 2 yrs	3.79	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
Basic Fixed Owner Occupied 2 yrs Bendigo Bank Basic Fixed Owner Occupied 2 yrs 4.14 829 10.00/m Both Residential Fixed 2 yrs	bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	X	N/A	N/A	X	No	95%
Bendigo Bank 4.14 829 10.00/m Both X N/A N/A √ No 95% Residential Fixed 2 vrs	bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	X	N/A	N/A	X	No	95%
Residential Fixed 2 yrs Bendigo Bank 4.14 Nil 10.00/m Both N/A N/A N/A Partial 95%	Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	X	N/A	N/A	✓	No	95%
	Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	5.00%	3 mths	X	Full	95%
Coastline Credit Union	Residential Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Residential Fixed 2 yrs	4.34	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	4.19	595	395/a	Both	X	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 2 yrs	3.85	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Geni	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Firstmac	VIP Pack Fixed 2 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homestar Finance	Homestar Fixed 2 yrs	3.64	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
Horizon Credit Union	Platinum Loan Residential Fixed 2 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 2 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	X	N/A	N/A	✓	No	95%



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		Rate	Loan Fees	s at 250K (\$)	Principal+	Genu	ine Savir	igs	Family		
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	3.74	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 2 yrs	3.84	519	Nil	Both	X	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	X	N/A	N/A	X	Full	85%
loans.com.au	Fixed - Owner Occupier 2 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	X	Full	80%



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			Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	ngs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)

Mortgage HOUSE	Advantage Fixed 2 yrs 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	395/a	Ю	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.75	Nil	750/a	Both	✓	5.00%	3 mths	1	No	95%
NAB	Tailored Fixed - IO 2 yrs	3.95	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 2 yrs	3.75	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+	3.75	850	10/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	X	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	iine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* **											
QBANK	Residential Fixed 2 yrs	4.19	900	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.95	Nil	395/a	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 2 yrs	4.05	600	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.95	Nil	25/m	Both	X	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 2 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Steady Rate 2 yrs	3.99	250	Nil	P+I	X	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	✓	5.00%	3 mths	X	Full	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

scu	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	X	N/A	N/A	✓	Full	95%
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	X	N/A	N/A	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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First Home Buyer 2 Year Fixed \$200,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both *** Premier Advantage Fixed Options 2 yrs 150k+ 395/a 3.75 Nil Both 5.00% 3 mths Westpac No 95% Empower Fixed PI 2 yrs **Yellow Brick Road** 3.94 363 Nil P+IN/A No 95% Empower Package Empower Fixed PI 2 yrs 100k+ Yellow Brick Road 3.94 P+I 363 Nil N/A N/A No 95% ** Basic Fixed 2 yrs **AMP Bank** 4.28 545 Nil Both N/A N/A No 90% Professional Package Residential Classic Fixed 2 yrs 100k+ **AMP Bank** 4.28 Nil 349/a Both N/A N/A No 90% Select Package Residential Classic Fixed 2 yrs 100k+ **AMP Bank** 4.28 295 Nil Both N/A N/A No 90% Optimizer Fixed IO 80 2 yrs 4.14 Nil Ю Aussie Nil 5.00% 3 mths No 80% Optimizer Plus Fixed IO 80 2 yrs Aussie 4.14 Nil 198.00/a IO 5.00% 3 mths No 80% Fixed Rate 2 yrs 80% **Australian Military Bank** 3.75 964 Nil Both 5.00% 3 mths No 95% Standard Fixed 2 yrs 90% **Auswide Bank** 10.00/m Both Full 4.44 600 5.00% 3 mths 95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	✓	5.00%	3 mths	X	No	95%
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 2 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
воо	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	5.00%	3 mths	X	No	95%
Gateway Credit Union	Residential Fixed 2 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	X	N/A	N/A	X	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	Ю	✓	5.00%	3 mths	X	No	80%



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		Rate	Loan Fee:	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family		
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)
* *											
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	X	N/A	N/A	X	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	750/a	Ю	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 2 yrs	3.85	850	10.00/m	IO	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+	3.85	850	10/m	IO	X	N/A	N/A	X	No	95%
P&N Bank	Residential Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	FlexiFix 80 2 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	X	No	80%
Suncorp Bank	Owner Occupied Fixed 2 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	X	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	5.00%	12 mths	, /	No	95%



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First Home Buye	er 2 Year Fixe	d \$200,000
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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	ine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	-570	Nil	P+I	✓	5.00%	3 mths	1	No	95%
Yellow Brick Road	Empower Fixed IO 2 yrs	4.14	363	Nil	Ю	X	N/A	N/A	x	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.14	363	Nil	IO	X	N/A	N/A	X	No	90%
*											
Adelaide Bank	Smartdoc Fixed 2 yrs	4.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	X	N/A	N/A	x	No	90%
Citi	Standard Fixed IO 2 yrs 50-499k 80%	4.29	649	8.00/m	Ю	✓	5.00%	6 mths	x	No	90%
Citi	Standard Fixed P&I 2 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	20.00%	12 mths	X	Full	95%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	20.00%	12 mths	X	Full	95%



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First Home Buy	er 2 Ye	ear Fixe	ed \$ 2 00,0	000				
	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family
ct	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available

		Kate							. Gilling	Officet	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	LVR (%)
*											
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	IO	X	N/A	N/A	X	No	95%
P&N Bank	Residential Fixed IO 2 yrs 80%	4.39	650	8.00/m	Ю	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	FlexiFix 2 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	X	No	95%



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	Dundrick	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	iine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		LVR (%)
**** Outstanding Val	lue"										
AMO Group	Residential Fixed 2 yrs	3.65	1180	120.00/a	Both	✓	5.00%	3 mths	X	No	95%
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	X	N/A	N/A	✓	No	90%
Bendigo Bank	Connect Package Fixed Owner Occupied 2 yrs 250k+	3.99	250	20/m	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 2 yrs	3.85	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%



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First Home Buyer 2 Year Fixed \$350,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both **★★★★★** "Outstanding Value" Residential Fixed 2 yrs 3.84 5.00/m 5.00% 3 mths **Heritage Bank** 100 **Both Partial** 95% Property Package Residential Fixed 2 yrs 150k+ **Hume Bank** 3.70 Nil 375/a Both 5.00% 3 mths No 97% Fixed 2 yrs Illawarra CU NSW 3.85 Nil Nil Both N/A Full 95% Premium Plus Package Residential Fixed 2 yrs **Newcastle Permanent** 3.69 Nil 375/a Both 5.00% 3 mths No 95% Residential Fixed 2 yrs **Newcastle Permanent** 3.69 Nil Nil Both 5.00% 3 mths No 95% Special Fixed Rate P&I 2 yrs **Queenslanders CU** 3.99 595 Nil P+IN/A Full N/A 90% Partnership Advantage Fixed 2 yrs 3.89 375.00/a X Regional Bank Australia Nil Both N/A N/A Full 95% **** SmartFix 2 yrs Adelaide Bank 3.99 495 15.00/m N/A Both Full 95% Select Basic Fixed 2 yrs Aussie 3.89 100 Nil Both 5.00% 3 mths No 95% Premium Fixed Package Residential Fixed 2 yrs 10k+ **Bank Australia** 3.85 Nil 350/a P+I5.00% 6 mths No 95%



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		Rate	Loan Fee	at 250K (\$)	Principal+	Gent	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	1	Partial	95%
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	X	No	95%
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	x	No	95%
Hume Bank	Residential Fixed (Refinance) 2 yrs	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
MyState	Residential Fixed 2 yrs 80%	3.69	350	Nil	Both	X	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.75	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 2 yrs	3.85	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 2 yrs	3.75	850	10.00/m	P+I	X	N/A	N/A	1	No	95%



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Company		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Northern Inland CU	Fixed Honeymoon Owner Occupied 2 yrs	3.74	600	Nil	P+I	X	N/A	N/A	✓	No	95%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	✓	5.00%	3 mths	✓	No	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 2 yrs 80%	3.69	950	5.00/m	Both	X	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.69	Nil	350/a	Both	X	N/A	N/A	✓	No	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

UniBank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 2 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	1	No	95%
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%

ANZ	Residential Fixed 2 yrs	3.90	760	10.00/m	Both	X	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 80 2 yrs	3.94	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 2 yrs	3.94	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Standard Fixed 2 yrs	3.89	Nil	15.00/m	Both	✓	10.00%	3 mths	x	No	95%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs	3.89	650	10.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	4.24	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%



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Company		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Pankwast	Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+	3.69	Nil	395/a	Both	X	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 2 yrs	3.79	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	X	N/A	N/A	X	No	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	X	N/A	N/A	✓	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-

Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	1	5.00%	3 mths	x	Full	95%
Coastline Credit Union	Residential Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Residential Fixed 2 yrs	4.34	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	4.19	595	395/a	Both	X	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 2 yrs	3.85	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Geni	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		LVR (%)

Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Firstmac	VIP Pack Fixed 2 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homestar Finance	Homestar Fixed 2 yrs	3.64	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
Horizon Credit Union	Platinum Loan Residential Fixed 2 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 2 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	2yr Fixed 2 yrs	3.85	853	Nil	Both	X	N/A	N/A	✓	No	90%



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			The same	L 250V (Å)							
Company	Duradicat	Rate	Loan Fee	s at 250K (\$)	Principal+	Gent	ine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%)

Hume Bank	Residential Fixed 2 yrs	3.80	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	X	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	3.74	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 2 yrs	3.84	519	Nil	Both	X	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	X	N/A	N/A	X	Full	85%
loans.com.au	Fixed - Owner Occupier 2 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gent	ine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	X	Full	80%
Mortgage HOUSE	Advantage Fixed 2 yrs 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 2 yrs	3.95	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+	3.75	850	10/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	X	N/A	N/A	✓	No	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* **											
QBANK	Residential Fixed 2 yrs	4.19	900	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.95	Nil	395/a	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 2 yrs	4.05	600	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.95	Nil	25/m	Both	X	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 2 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	15	3 mths	X	Full	95%
Regional Bank Australia	Steady Rate 2 yrs	3.99	250	Nil	P+I	X	N/A	N/A	✓	No	95%
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	X	N/A	N/A	✓	Full	95%
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	X	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1363	Nil	Both	✓	5.00%	12 mths	5 √	No	95%
UniBank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%)

Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 2 yrs	3.94	363	Nil	P+I	X	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	3.94	363	Nil	P+I	X	N/A	N/A	✓	No	95%
**											
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Basic Fixed 2 yrs	4.28	545	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.28	Nil	349/a	Both	X	N/A	N/A	X	No	90%
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	N/A	N/A	X	No	90%



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			Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savii	ngs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)
**											
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✓	20.00%	12 mth	s 1	No	95%
Aussie	Optimizer Fixed IO 80 2 yrs	4.14	Nil	Nil	Ю	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 2 yrs	4.14	Nil	198.00/a	Ю	✓	5.00%	3 mths	✓	No	80%
Australian Military Bank	Fixed Rate 2 yrs 80%	3.75	964	Nil	Both	✓	5.00%	3 mths	x	No	95%
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	✓	5.00%	3 mths	X	No	95%
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 2 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	5.00%	3 mths	X	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Gateway Credit Union	Residential Fixed 2 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	X	N/A	N/A	X	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	IO	✓	5.00%	3 mths	X	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 2 yrs	3.85	850	10.00/m	IO	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+	3.85	850	10/m	IO	X	N/A	N/A	X	No	95%
P&N Bank	Residential Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	X	N/A	N/A	X	No	95%



Adelaide Bank

Home Loans Star Ratings

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	First Home B	uyer 2 Y	ear Fixe	ed \$350,0	000						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	✓	5.00%	3 mths	X	Full	95%
RESI Mortgage Corp	FlexiFix 80 2 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	x	No	80%
Suncorp Bank	Owner Occupied Fixed 2 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	X	N/A	N/A	✓	Full	95%
Гһе Мас	Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	5.00%	12 mth	s 🗸	No	95%
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 2 yrs	4.14	363	Nil	Ю	X	N/A	N/A	×	No	90%
ellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.14	363	Nil	Ю	X	N/A	N/A	×	No	90%
*											
Adolaido Rank	Smartdoc Fixed 2 yrs	4.00	405	15 00/m	Poth	¥	NI/A	NI /A	./	F. III	900/

4.99

15.00/m

Both

Full

80%

N/A



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
*											
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	X	N/A	N/A	X	No	90%
Citi	Standard Fixed IO 2 yrs 50-499k 80%	4.29	649	8.00/m	Ю	✓	5.00%	6 mths	X	No	90%
Citi	Standard Fixed P&I 2 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	20.00%	12 mths	, X	Full	95%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	20.00%	12 mths	, X	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	Ю	X	N/A	N/A	X	No	95%
P&N Bank	Residential Fixed IO 2 yrs 80%	4.39	650	8.00/m	Ю	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	FlexiFix 2 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	X	No	95%



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		Rate	Loan Fees	s at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**** Outstanding Value	ue"										
AMO Group	Residential Fixed 2 yrs	3.65	1180	120.00/a	Both	✓	5.00%	3 mths	X	No	95%
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	X	N/A	N/A	1	No	90%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 2 yrs	3.85	Nil	Nil	Both	X	N/A	N/A	1	Full	95%
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	1	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	1	No	97%



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	First Home Bu	yer 2 Y	ear Fixe	-u 5500,							
		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%
* * * * * * "Outstanding V	alue"										
awarra CU NSW	Fixed 2 yrs	3.85	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
ewcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.69	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
ewcastle Permanent	Residential Fixed 2 yrs	3.69	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
ueenslanders CU	Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	X	N/A	N/A	✓	Full	90%
egional Bank Australia	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%
outhern Cross Credit Union	Fixed Platinum Professional Loan 2 yrs	3.90	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%

delaide Bank	SmartFix 2 yrs	3.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	95%
ussie	Select Basic Fixed 2 yrs	3.89	100	Nil	Both	✓	5.00%	3 mths	×	No	95%
ank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.85	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
ank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%



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		Rate	Loan Fees	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	055-1	May
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	X	No	95%
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Heritage Bank	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Residential Fixed (Refinance) 2 yrs	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
MyState	Residential Fixed 2 yrs 80%	3.69	350	Nil	Both	X	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.75	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 2 yrs	3.85	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 2 yrs	3.74	600	Nil	P+I	X	N/A	N/A	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Pacific Mortgage Group	Residential Fixed 2 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	✓	5.00%	3 mths	✓	No	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 2 yrs 80%	3.69	950	5.00/m	Both	X	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.69	Nil	350/a	Both	X	N/A	N/A	✓	No	80%
UniBank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%



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First Home Buyer 2 Year Fixed \$500,000	

Victoria Teachers Mutual Bank Occupied 2 yrs Premier Advantage Fixed Options 2 yrs 150k+ ANZ Residential Fixed 2 yrs Optimizer Fixed PI 80 2 yrs Optimizer Plus Fixed PI 80 2 yrs Select Standard Fixed 2 yrs Select Standard Fixed 2 yrs No promit Ongoing Int/Int Only or Both or Both or Both or Both or Size (%) Length Guarantee Available Interest National Predictions (%)* Upfront Ongoing Int/Int Only or Both or Both Int/Int Only or Both Int/I	Max LVR (%)
Victoria Teachers Mutual Bank First Home Buyers Package Standard Fixed - Owner Occupied 2 yrs 3.79 Nil Nil Nil P+I ✓ 5.00% 6 mths ✓ No Westpac Premier Advantage Fixed Options 2 yrs 150k+ 3.75 Nil 395/a Both ✓ 5.00% 3 mths ✓ No ANZ Residential Fixed 2 yrs 3.90 760 10.00/m Both X N/A N/A ✓ No Aussie Optimizer Fixed PI 80 2 yrs 3.94 Nil Nil Nil P+I ✓ 5.00% 3 mths ✓ No Aussie Optimizer Plus Fixed PI 80 2 yrs 3.94 Nil 198.00/a P+I ✓ 5.00% 3 mths ✓ No	
Victoria Teachers Mutual Bank Occupied 2 yrs 3.79 Nil Nil P+l ✓ 5.00% 6 mths ✓ No Westpac Premier Advantage Fixed Options 2 yrs 150k+ 3.75 Nil 395/a Both ✓ 5.00% 3 mths ✓ No ANZ Residential Fixed 2 yrs 3.90 760 10.00/m Both X N/A N/A No Aussie Optimizer Fixed PI 80 2 yrs 3.94 Nil Nil Nil P+l ✓ 5.00% 3 mths ✓ No Aussie Optimizer Plus Fixed PI 80 2 yrs 3.94 Nil 198.00/a P+l ✓ 5.00% 3 mths ✓ No	
Westpac 3.75 Nil 395/a Both ✓ 5.00% 3 mths ✓ No ★★★ ANZ Residential Fixed 2 yrs 3.90 760 10.00/m Both ✗ N/A N/A ✓ No Aussie Optimizer Fixed PI 80 2 yrs 3.94 Nil Nil Nil P+I ✓ 5.00% 3 mths ✓ No Aussie Optimizer Plus Fixed PI 80 2 yrs 3.94 Nil 198.00/a P+I ✓ 5.00% 3 mths ✓ No	95%
ANZ Residential Fixed 2 yrs 3.90 760 10.00/m Both X N/A N/A N/A N NO Optimizer Fixed PI 80 2 yrs 3.94 Nil Nil P+I ✓ 5.00% 3 mths ✓ No Optimizer Plus Fixed PI 80 2 yrs 3.94 Nil 198.00/a P+I ✓ 5.00% 3 mths ✓ No Select Standard Fixed 2 yrs	95%
Aussie Optimizer Fixed PI 80 2 yrs 3.94 Nil Nil P+I ✓ 5.00% 3 mths ✓ No Optimizer Plus Fixed PI 80 2 yrs 3.94 Nil 198.00/a P+I ✓ 5.00% 3 mths ✓ No Select Standard Fixed 2 yrs	
Aussie Optimizer Plus Fixed Pl 80 2 yrs 3.94 Nil Nil P+I 5.00% 3 mths No No Select Standard Fixed 2 yrs	90%
Aussie 3.94 Nil 198.00/a P+I ✓ 5.00% 3 mths ✓ No Select Standard Fixed 2 vrs	80%
Select Standard Fixed 2 yrs 3.89 Nil 15.00/m Both 10.00% 3 mths No.	80%
3.03 Mil 13.00/III Dotti • 10.00/0 3 Hitis • No	95%
Auswide Bank Freedom Package Standard Fixed 2 yrs 90% 150k+ 4.19 Nil 395/a Both ✓ 5.00% 3 mths ✓ Full	95%
Fixed Residential FlexiChoice 2 yrs 8&E Personal Banking Fixed Residential FlexiChoice 2 yrs 3.89 650 10.00/m P+I ✓ 5.00% 3 mths Full	95%
Basic Fixed (LVR <80%) 2 yrs 4.24 Nil Nil P+I ✓ 5.00% 6 mths ✓ No	80%
Residential Fixed 2 yrs 4.34 595 Nil P+I 5.00% 6 mths No	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Genuine Savings			Family		
			Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)

Bank of Melbourne	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Dankusat	Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+	3.69	Nil	395/a	Both	X	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 2 yrs	3.79	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	X	N/A	N/A	X	No	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	X	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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Company	Dundunk	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	5.00%	3 mths	X	Full	95%
Coastline Credit Union	Residential Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Residential Fixed 2 yrs	4.34	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	4.19	595	395/a	Both	X	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 2 yrs	3.85	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	5.00%	6 mths	1	No	95%



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										<u></u>	
		Rate	Loan Fee	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Firstmac	VIP Pack Fixed 2 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	Nil	299/a	P+I	✓	5.00%	3 mths	1	No	80%
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 2 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 2 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	2yr Fixed 2 yrs	3.85	853	Nil	Both	X	N/A	N/A	✓	No	90%
HSBC	Premier 2yr Fixed 2 yrs 500k+	3.85	553	35/m	Both	X	N/A	N/A	✓	No	90%
Hume Bank	Residential Fixed 2 yrs	3.80	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	X	N/A	N/A	1	No	95%



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	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	7

IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	3.74	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 2 yrs	3.84	519	Nil	Both	X	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	X	N/A	N/A	X	Full	85%
loans.com.au	Fixed - Owner Occupier 2 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	X	Full	80%



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		Data	Loan Fees	at 250K (\$)	Principal+	Gent	uine Savin	gs	Family		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)
* **											
Mortgage HOUSE	Advantage Fixed 2 yrs 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	395/a	Ю	✓	5.00%	3 mths	1	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 2 yrs	3.95	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 2 yrs	3.75	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+	3.75	850	10/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	X	N/A	N/A	✓	No	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QBANK	Residential Fixed 2 yrs	4.19	900	Nil	Both	X	N/A	N/A	1	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.95	Nil	395/a	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 2 yrs	4.05	600	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.95	Nil	25/m	Both	×	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 2 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	×	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	✓	5.00%	3 mths	√	No	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	15	3 mths	X	Full	95%
Regional Bank Australia	Steady Rate 2 yrs	3.99	250	Nil	P+I	X	N/A	N/A	✓	No	95%
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	✓	5.00%	3 mths	1	Full	95%



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Company	Duodinat	Rate	late		Principal+	Genu	uine Savir	ngs	Family	Office	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	

St.George Bank	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Suncorp Bank	Owner Occupied Fixed 2 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	X	N/A	N/A	✓	Full	95%
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	X	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1363	Nil	Both	✓	5.00%	12 mth	5 √	No	95%
UniBank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%)

Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	1	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	1	No	95%
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	✓	5.00%	3 mths	1	No	95%
Yellow Brick Road	Empower Fixed PI 2 yrs	3.94	363	Nil	P+I	X	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	3.94	363	Nil	P+I	X	N/A	N/A	1	No	95%
**											
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Basic Fixed 2 yrs	4.28	545	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.28	Nil	349/a	Both	X	N/A	N/A	X	No	90%
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	N/A	N/A	X	No	90%



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	Product			s at 250K (\$)	Principal+	Gen	uine Savin	gs	Family		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)
**											
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✓	20.00%	12 mths	, /	No	95%
Aussie	Optimizer Fixed IO 80 2 yrs	4.14	Nil	Nil	Ю	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 2 yrs	4.14	Nil	198.00/a	Ю	✓	5.00%	3 mths	✓	No	80%
Australian Military Bank	Fixed Rate 2 yrs 80%	3.75	964	Nil	Both	✓	5.00%	3 mths	X	No	95%
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	✓	5.00%	3 mths	x	No	95%
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	1	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 2 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	5.00%	3 mths	X	No	95%



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Company	Dundunk	Rate	Loan Fee	s at 250K (\$)	Principal+	Geni	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Gateway Credit Union	Residential Fixed 2 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	Ю	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	X	N/A	N/A	X	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	10	✓	5.00%	3 mths	X	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 2 yrs	3.85	850	10.00/m	10	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+	3.85	850	10/m	IO	X	N/A	N/A	X	No	95%
P&N Bank	Residential Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%



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	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	iine Savir	ngs	Family	011	Man
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)
**											
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	✓	5.00%	3 mths	x	Full	95%
RESI Mortgage Corp	FlexiFix 80 2 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	X	No	80%
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	X	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	5.00%	12 mths	, /	No	95%
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	-570	Nil	P+I	✓	5.00%	3 mths	1	No	95%
Yellow Brick Road	Empower Fixed IO 2 yrs	4.14	363	Nil	Ю	X	N/A	N/A	X	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.14	363	Nil	Ю	X	N/A	N/A	x	No	90%
*											
Adelaide Bank	Smartdoc Fixed 2 yrs	4.99	495	15.00/m	Both	x	N/A	N/A	✓	Full	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	7
*											
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	X	N/A	N/A	X	No	90%
Citi	Standard Fixed IO 2 yrs 500k+ 80%	4.24	649	8.00/m	Ю	✓	5.00%	6 mths	×	No	90%
Citi	Standard Fixed P&I 2 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	20.00%	12 mth	s X	Full	95%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	20.00%	12 mth	s X	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	IO	X	N/A	N/A	X	No	95%
P&N Bank	Residential Fixed IO 2 yrs 80%	4.39	650	8.00/m	IO	✓	5.00%	3 mths	√	No	90%
RESI Mortgage Corp	FlexiFix 2 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	X	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**** "Outstanding	Value"										
AMO Group	Residential Fixed 2 yrs	3.65	1180	120.00/a	Both	✓	5.00%	3 mths	X	No	95%
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.75	160	395/a	Both	X	N/A	N/A	1	No	90%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.94	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 2 yrs	3.85	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	1	Full	95%
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.89	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.84	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	3.70	Nil	375/a	Both	✓	5.00%	3 mths	1	No	97%



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First Home Buyer 2 Year Fixed \$750,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both **★★★★★** "Outstanding Value" Fixed 2 yrs 3.85 Illawarra CU NSW Nil Nil Both N/A Full 95% Premium Plus Package Residential Fixed 2 yrs **Newcastle Permanent** 3.69 Nil 375/a Both 5.00% 3 mths 95% No Residential Fixed 2 vrs **Newcastle Permanent** 3.69 Nil Both Nil 5.00% 3 mths No 95% Special Fixed Rate P&I 2 yrs **Queenslanders CU** 3.99 595 Nil P+IN/A N/A Full 90% Partnership Advantage Fixed 2 yrs **Regional Bank Australia** 3.89 Nil 375.00/a N/A Both Full 95% Fixed Platinum Professional Loan 2 yrs 200.00/a Southern Cross Credit Union 3.90 425 Both 5.00% 3 mths No 95% *** SmartFix 2 yrs **Adelaide Bank** 15.00/m 3.99 495 Both N/A N/A Full 95% Premium Fixed Package Residential Fixed 2 yrs 10k+ **Bank Australia** 3.85 Nil 350/a P+I 6 mths No 95% Advantage Package Residential Fixed 2 yrs 150k+ **Bank of Melbourne** 3.75 Nil 395/a Both 5.00% 3 mths **Partial** 95% Advantage Package Residential Fixed 2 yrs 150k+ **BankSA** Nil 395/a Both 3.75 5.00% 3 mths **Partial** 95%



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	Dundunk	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	iine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	X	No	95%
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Heritage Bank	Residential Fixed 2 yrs	3.84	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Residential Fixed (Refinance) 2 yrs	3.80	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
MyState	Residential Fixed 2 yrs 80%	3.69	350	Nil	Both	X	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.75	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 2 yrs	3.85	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 2 yrs	3.74	600	Nil	P+I	X	N/A	N/A	✓	No	95%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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Company	Dundrunt	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

People's Choice Credit Union	Home Loan Package Fixed 80 LVR Offer 2 yrs 20k+	3.75	200	395/a	Both	✓	5.00%	3 mths	✓	No	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.89	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.75	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Teachers Mutual Bank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 2 yrs 80%	3.69	950	5.00/m	Both	X	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.69	Nil	350/a	Both	X	N/A	N/A	✓	No	80%
UniBank	Fixed Rate 2 yrs	3.69	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%



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First Home Buyer 2 Year Fixed \$750,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront Ongoing **Available** or Both **** First Home Buyers Package Standard Fixed - Owner Nil P+I Victoria Teachers Mutual Bank 3.79 Nil 5.00% 6 mths No 95% Occupied 2 vrs Premier Advantage Fixed Options 2 yrs 150k+ Westpac 3.75 Nil 395/a Both 5.00% 3 mths No 95% *** Residential Fixed 2 yrs ANZ 3.90 10.00/m Both N/A 760 N/A No 90% Optimizer Fixed PI 80 2 yrs Aussie 3.94 Nil Nil P+I 5.00% 3 mths Nο 80% Optimizer Plus Fixed PI 80 2 yrs Aussie 3.94 Nil 198.00/a P+I 5.00% 3 mths No 80% Select Basic Fixed 2 yrs Aussie 3.89 100 Nil Both 5.00% 3 mths No 95% Select Standard Fixed 2 yrs 3.89 15.00/m Aussie Nil Both 10.00% 3 mths No 95% Freedom Package Standard Fixed 2 yrs 90% 150k+ **Auswide Bank** 4.19 Nil 395/a Both 5.00% 3 mths Full 95%

3.89

4.24

650

Nil

10.00/m

Nil

P+I

P+I

B&E Personal Banking

Bank Australia

Fixed Residential FlexiChoice 2 yrs

Basic Fixed (LVR <80%) 2 yrs

Full

No

95%

80%

5.00% 3 mths

5.00% 6 mths



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Company	Dona dona d	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Bank Australia	Residential Fixed 2 yrs	4.34	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Pankuyast	Complete Home Loan Package Fixed Owner Occupied 2 yrs 200k+	3.69	Nil	395/a	Both	X	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 2 yrs	3.79	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	X	N/A	N/A	X	No	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.14	829	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 2 yrs	4.14	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 2 yrs	4.09	595	Nil	Both	X	N/A	N/A	✓	Full	95%



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Company	Dundunt	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	5.00%	3 mths	X	Full	95%
Coastline Credit Union	Residential Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Residential Fixed 2 yrs	4.34	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	4.19	595	395/a	Both	X	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Fixed - Owner Occupier 2 yrs	3.96	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.18	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 2 yrs	3.85	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Delphi Bank	Standard Fixed 2 yrs	4.14	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%



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Company	Dona donat	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Firstmac	VIP Pack Fixed 2 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homeloans	MoniPower Fixed 2 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.13	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	3.93	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 2 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 2 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	2yr Fixed 2 yrs	3.85	853	Nil	Both	X	N/A	N/A	✓	No	90%
HSBC	Premier 2yr Fixed 2 yrs 500k+	3.85	553	35/m	Both	X	N/A	N/A	✓	No	90%



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			The same	L 250V (Å)							
Company	Duradicat	Rate	Loan Fee	s at 250K (\$)	Principal+	Gent	ine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%)

Hume Bank	Residential Fixed 2 yrs	3.80	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	X	N/A	N/A	✓	No	95%
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.80	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	3.74	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 2 yrs	3.84	519	Nil	Both	X	N/A	N/A	✓	No	95%
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	X	N/A	N/A	X	Full	85%
loans.com.au	Fixed - Owner Occupier 2 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	3.94	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Geni	ine Savir	gs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)

ME Bank	Flexible Fixed OO Max 80 LVR 2 yrs	3.99	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	x	Full	80%
Mortgage HOUSE	Advantage Fixed 2 yrs 750k+	3.99	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	395/a	Ю	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.85	Nil	750/a	Ю	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 2 yrs	3.95	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 2 yrs	3.75	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 2 yrs 100k+	3.75	850	10/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	X	N/A	N/A	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

People's Choice Credit Union	Residential Fixed 2 yrs	4.04	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QBANK	Residential Fixed 2 yrs	4.19	900	Nil	Both	X	N/A	N/A	1	No	95%
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.95	Nil	395/a	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 2 yrs	4.05	600	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.95	Nil	25/m	Both	X	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 2 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 2 yrs	3.89	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	15	3 mths	X	Full	95%
Regional Bank Australia	Steady Rate 2 yrs	3.99	250	Nil	P+I	X	N/A	N/A	✓	No	95%



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Company	Dunderak	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

scu	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.14	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Residential Fixed 2 yrs	3.90	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	X	N/A	N/A	✓	Full	95%
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	X	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1363	Nil	Both	✓	5.00%	12 mths	; /	No	95%
UniBank	Standard Fixed IO 2 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Geni	uine Savir	ngs	Family	255	
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	5.00%	6 mths	1	No	95%
Westpac	Fixed Options 2 yrs	3.95	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 2 yrs	3.94	363	Nil	P+I	X	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	3.94	363	Nil	P+I	X	N/A	N/A	1	No	95%
**											
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	N/A	N/A	x	No	90%
AMP Bank	Basic Fixed 2 yrs	4.28	545	Nil	Both	X	N/A	N/A	x	No	90%
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.28	Nil	349/a	Both	X	N/A	N/A	x	No	90%
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.28	295	Nil	Both	X	N/A	N/A	X	No	90%



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			Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savii	ngs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)
**											
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✓	20.00%	12 mth	s 1	No	95%
Aussie	Optimizer Fixed IO 80 2 yrs	4.14	Nil	Nil	Ю	✓	5.00%	3 mths	1	No	80%
Aussie	Optimizer Plus Fixed IO 80 2 yrs	4.14	Nil	198.00/a	Ю	✓	5.00%	3 mths	✓	No	80%
Australian Military Bank	Fixed Rate 2 yrs 80%	3.75	964	Nil	Both	✓	5.00%	3 mths	X	No	95%
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs	3.79	650	10.00/m	P+I	✓	5.00%	3 mths	X	No	95%
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 2 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	5.00%	3 mths	X	No	95%



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Company	Dona donas	Rate	Loan Fee	s at 250K (\$)	Principal+	Geni	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 600k+	4.55	657	375/a	Both	✓	20.00%	12 mth	s X	Full	95%
Gateway Credit Union	Residential Fixed 2 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.09	363	120.00/a	P+I	X	N/A	N/A	X	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.00	363	120.00/a	Ю	✓	5.00%	3 mths	X	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	3.94	Nil	199.00/s	P+I	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 2 yrs	3.85	850	10.00/m	Ю	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 2 yrs 100k+	3.85	850	10/m	IO	X	N/A	N/A	X	No	95%
P&N Bank	Residential Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%



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First Home Buyer 2 Y	ear Fixed \$750,0	000
	Loan Food at 2EOK (\$)	

		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		LVR (%)
* *											
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.63	854	Nil	Both	✓	5.00%	3 mths	X	Full	95%
RESI Mortgage Corp	FlexiFix 80 2 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	X	No	80%
Suncorp Bank	Owner Occupied Fixed 2 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	X	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	5.00%	12 mth	5 √	No	95%
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 2 yrs	4.14	363	Nil	10	X	N/A	N/A	X	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.14	363	Nil	10	X	N/A	N/A	X	No	90%
*											
Adelaide Bank	Smartdoc Fixed 2 yrs	4.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	80%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
*											
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	X	N/A	N/A	X	No	90%
Citi	Standard Fixed IO 2 yrs 500k+ 80%	4.24	649	8.00/m	Ю	✓	5.00%	6 mths	X	No	90%
Citi	Standard Fixed P&I 2 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	20.00%	12 mths	, X	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.29	363	120.00/a	Ю	X	N/A	N/A	X	No	95%
P&N Bank	Residential Fixed IO 2 yrs 80%	4.39	650	8.00/m	Ю	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	FlexiFix 2 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	X	No	95%
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	7
★★★★★ "Outstanding Va	lue"										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed Lite 3 yrs	3.95	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed IO 3 yrs	3.59	Nil	395.00/a	Both	X	N/A	N/A	1	No	95%
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	X	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Illawarra CU NSW	Fixed Lite 3 yrs	3.95	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
MOVE - People Driven Banking	Lockit 3 yrs	3.85	450	Nil	Both	X	N/A	N/A	✓	Full	95%



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First Home Buyer 3 Year Fixed \$200,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both **★★★★★** "Outstanding Value" Residential Fixed 3 yrs 3.79 Both **Newcastle Permanent** Nil Nil 5.00% 3 mths No 95% Residential Fixed 3 yrs SCU 3.69 673 Nil Both 5.00% 3 mths No 95% Fixed Rate 3 yrs 3.69 750 P+I **Teachers Mutual Bank** Nil 5.00% 3 mths Full 95% Standard Fixed IO 3 yrs **Teachers Mutual Bank** 3.69 750 Nil Ю 5.00% 3 mths Full 95% UHomeLoan Fixed IO 3 yrs **UBank** 3.69 395 Nil Ю 20.00% 3 mths No 80% UHomeLoan Fixed PI 3 yrs **UBank** 3.69 395 Nil P+I 20.00% 3 mths No 80% Fixed Rate 3 yrs UniBank 3.69 750 Nil P+I 5.00% 3 mths Full 95% Standard Fixed IO 3 yrs UniBank 3.69 750 Nil Ю 5.00% 3 mths Full 95% *** Select Basic Fixed 3 yrs Aussie 3.89 100 Nil Both 5.00% 3 mths No 95% Advantage Package Residential Fixed 3 yrs 150k+ Bank of Melbourne 3.85 Nil 395/a Both 5.00% 3 mths **Partial** 95%



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			Loan Fees at 250K (\$)		Principal+	Genu	ine Savin	gs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)

Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	X	N/A	N/A	✓	Full	95%
BOQ	Residential 3yr Fixed 3 yrs	3.59	450	10.00/m	Both	✓	5.00%	3 mths	X	No	80%
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.69	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 3 yrs	3.79	519	Nil	Both	X	N/A	N/A	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	055	May
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

MyState	Residential Fixed 3 yrs 80%	3.74	350	Nil	Both	X	N/A	N/A	1	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs	3.89	600	Nil	P+I	X	N/A	N/A	✓	No	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
QBANK	Residential Fixed 3 yrs	3.95	900	Nil	Both	X	N/A	N/A	✓	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	15	3 mths	X	Full	95%
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	X	N/A	N/A	✓	No	95%
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
The Rock	Residential Fixed 3 yrs 80%	3.74	950	5.00/m	Both	X	N/A	N/A	✓	No	95%



Aussie

Aussie

Home Loans Star Ratings

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First Home Buyer 3 Year Fixed \$200,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both **** Rockstar Package Residential Fixed 3 yrs 80% 150k+ 350/a The Rock 3.74 Nil Both N/A No 80% First Home Buyers Package Standard Fixed - Owner Victoria Teachers Mutual Bank 3.69 Nil Nil P+I 5.00% 6 mths No 95% Occupied 3 yrs *** SmartFix 3 yrs **Adelaide Bank** 3.99 495 15.00/m Both N/A N/A Full 95% Affinity Package Residential Classic Fixed 3 yrs 100k+ **AMP Bank** 4.28 295 Nil Both N/A N/A No 90% Basic Fixed 3 yrs **AMP Bank** 4.28 545 Nil Both N/A N/A No 90% Select Package Residential Classic Fixed 3 yrs 100k+ AMP Bank 4.28 295 Nil Both N/A N/A No 90% Breakfree Residential Fixed 3 yrs 150k+ ANZ 3.85 395/a 160 Both N/A N/A No 90% Residential Fixed 3 yrs 10.00/m ANZ 4.00 760 N/A Both No 90%

3.99

3.99

Nil

Nil

Nil

198.00/a

P+I

Optimizer Fixed PI 80 3 yrs

Optimizer Plus Fixed PI 80 3 yrs

No

No

80%

80%

5.00% 3 mths

5.00% 3 mths



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Aussie	Select Standard Fixed 3 yrs	3.89	Nil	15.00/m	Both	✓	10.00%	3 mths	X	No	95%
Australian Military Bank	Fixed Rate 3 yrs 80%	3.89	964	Nil	Both	✓	5.00%	3 mths	X	No	95%
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.69	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	3.88	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 3 yrs	3.88	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-

BankSA	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	x	No	95%
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Pankuast	Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+	3.89	Nil	395/a	Both	X	N/A	N/A	1	Partial	90%
Bankwest	Residential Fixed 3 yrs	3.99	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	X	N/A	N/A	X	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	5.00%	3 mths	1	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gent	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	5.00%	3 mths	X	Full	95%
Commonwealth Bank	Residential Fixed 3 yrs	4.44	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.29	595	395/a	Both	X	N/A	N/A	✓	Partial	95%
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 3 yrs	3.99	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Firstmac	VIP Pack Fixed 3 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-

Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 3 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 3 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	3 Year Fixed 3 yrs	3.79	853	Nil	Both	X	N/A	N/A	✓	No	90%
HSBC	Premier 3 Year Fixed 3 yrs 50k+	3.69	300	35/m	Both	X	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	4.00	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.10	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 3 yrs	4.10	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-
* **											
iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	X	N/A	N/A	x	Full	85%
loans.com.au	Fixed - Owner Occupier 3 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	×	No	90%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
ME Pank	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	✓	5.00%	3 mths	X	Full	80%
Mortgage HOUSE	Advantage Fixed 3 yrs 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Standard Fixed 3 yrs 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	395/a	Ю	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Office	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	

NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	3.89	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 3 yrs	3.99	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 3 yrs	4.09	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 3 yrs	3.89	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+	3.89	850	10/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	X	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.99	Nil	395/a	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 3 yrs	4.09	600	Nil	Both	X	N/A	N/A	✓	No	95%



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Company	Dunderak	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	055-11	May
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.99	Nil	25/m	Both	X	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 3 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 3 yrs	4.19	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%
Regional Bank Australia	Steady Rate 3 yrs	3.99	250	Nil	P+I	X	N/A	N/A	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 3 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



AMP Bank

Home Loans Star Ratings

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First Home Buyer 3 Year Fixed \$200,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both *** Home Package Plus Owner Occupied Fixed 3 yrs 150k+ 375/a 3.64 Nil Both 5.00% 3 mths **Suncorp Bank** No 90% Complete Fixed - Owner Occupied 3 yrs Victoria Teachers Mutual Bank 3.79 600 Nil P+I5.00% 6 mths No 95% Education Package Home Loan Standard Fixed - Owner Victoria Teachers Mutual Bank 3.69 300 300/a P+I 5.00% 6 mths No 95% Occupied 3 yrs First Home Buyers Package Complete Fixed - Owner Victoria Teachers Mutual Bank 3.79 Nil Nil P+I5.00% 6 mths No 95% Occupied 3 yrs Standard Fixed - Owner Occupied 3 yrs Victoria Teachers Mutual Bank 3.79 600 Nil P+I 5.00% 6 mths No 95% Fixed Options 3 yrs 5.00% 3 mths Westpac 4.05 600 8.00/m Both No 95% Premier Advantage Fixed Options 3 yrs 150k+ 395/a Westpac 3.85 Nil Both 5.00% 3 mths No 95% Empower Fixed PI 3 yrs **Yellow Brick Road** 3.99 363 Nil P+I N/A N/A No 95% Empower Package Empower Fixed PI 3 yrs 100k+ X **Yellow Brick Road** 3.99 363 Nil P+I N/A N/A No 95% ** Professional Package Residential Classic Fixed 3 yrs 100k+

4.28

Nil

349/a

Both

N/A

N/A

No

90%



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Company	Dundunt	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✓	20.00%	12 mths	, /	No	95%
Aussie	Optimizer Fixed IO 80 3 yrs	4.19	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 3 yrs	4.19	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	X	No	95%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	3.99	Nil	350/a	P+I	✓	5.00%	6 mths	X	No	80%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	4.04	Nil	350/a	P+I	✓	5.00%	6 mths	X	No	80%
Citi	Standard Fixed P&I 3 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%



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Company	Dundunk	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
Gateway Credit Union	Residential Fixed 3 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	5.00%	3 mths	x	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	X	N/A	N/A	X	No	95%
Homestar Finance	Homestar Fixed 3 yrs	3.95	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	IO	✓	5.00%	3 mths	X	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	X	N/A	N/A	X	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	750/a	Ю	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 3 yrs	3.99	850	10.00/m	IO	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+	3.99	850	10/m	IO	X	N/A	N/A	X	No	95%



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										<u></u>	
		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
P&N Bank	Residential Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	5.00%	3 mths	X	Full	95%
RESI Mortgage Corp	FlexiFix 80 3 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	X	No	80%
Suncorp Bank	Owner Occupied Fixed 3 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	√	No	90%
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	X	N/A	N/A	✓	Full	95%
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	X	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	5.00%	12 mth:	s √	No	95%
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	5.00%	3 mths	√	No	95%
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	-570	Nil	P+I	✓	5.00%	3 mths	√	No	95%



Citi

Home Loans Star Ratings

Standard Fixed IO 3 yrs 50-499k 80%

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First Home Buyer 3 Year Fixed \$200,000												
		Rate	Loan Fee	s at 250K (\$)			uine Savir	ngs	Family	Offset	Max	
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available		
* *												
Yellow Brick Road	Empower Fixed IO 3 yrs	4.19	363	Nil	Ю	X	N/A	N/A	X	No	90%	
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.19	363	Nil	Ю	X	N/A	N/A	x	No	90%	
*												
Adelaide Bank	Smartdoc Fixed 3 yrs	4.99	495	15.00/m	Both	x	N/A	N/A	1	Full	80%	
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	X	N/A	N/A	X	No	90%	

4.29

649

8.00/m

IO

5.00% 6 mths

No

90%



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First Home Buyer 3 Year Fixed \$200,000											
		Rate	Loan Fees	at 250K (\$)	Principal+	Geni	uine Savin	igs	Family	Officet	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	
*											
RESI Mortgage Corp	FlexiFix 3 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	X	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**** Outstanding Val	lue"										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 3 yrs	3.95	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed IO 3 yrs	3.59	Nil	395.00/a	Both	X	N/A	N/A	1	No	95%
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	X	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	√	Full	95%
Illawarra CU NSW	Fixed 3 yrs	3.95	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Newcastle Permanent	Residential Fixed 3 yrs	3.79	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	X	N/A	N/A	1	Full	90%



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First Home Buyer 3 Year Fixed \$350,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both **★★★★★** "Outstanding Value" My Life Residential Fixed 3 yrs 150k+ SCU 473 350/a 3.69 Both 5.00% 3 mths No 95% Fixed Rate 3 yrs **Teachers Mutual Bank** 3.69 750 Nil P+I 5.00% 3 mths Full 95% Standard Fixed IO 3 yrs **Teachers Mutual Bank** 3.69 750 IO Nil 5.00% 3 mths Full 95% Residential Fixed 3 yrs 80% The Rock 3.74 950 5.00/m Both N/A N/A No 95% UHomeLoan Fixed IO 3 yrs **UBank** 3.69 395 Nil Ю 20.00% 3 mths No 80% UHomeLoan Fixed PI 3 yrs **UBank** 3.69 395 Nil P+I 20.00% 3 mths No 80% Fixed Rate 3 yrs UniBank 3.69 750 Nil P+I 5.00% 3 mths Full 95% Standard Fixed IO 3 yrs UniBank 3.69 750 Nil Ю 5.00% 3 mths Full 95% *** Residential Fixed 3 yrs **AMO Group** 3.67 1180 120.00/a Both 5.00% 3 mths No 95% Freedom Package Standard Fixed 3 yrs 80% 150k+ **Auswide Bank** 3.69 Nil 395/a Both 5.00% 3 mths Full 95%



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			Loan Foo	s at 250K (\$)		Gony	uine Savir	nge			
Company	Product	Rate			Principal+ Int/Int Only				Family Guarantee	Offset	Max
		(%)*	Upfront	Ongoing	or Both	Required	Size (%)	Length	Available	Available	LVR (%)

Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	1	Partial	95%
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	Nil	Nil	Both	✓	5.00%	6 mths	√	No	90%
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	√	Partial	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+	3.89	Nil	395/a	Both	X	N/A	N/A	✓	Partial	90%
Bendigo Bank	Connect Package Fixed Owner Occupied 3 yrs 250k+	4.09	250	20/m	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	X	N/A	N/A	✓	Full	95%
BOQ	Residential 3yr Fixed 3 yrs	3.59	450	10.00/m	Both	✓	5.00%	3 mths	X	No	80%
CUA	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	✓	5.00%	3 mths	√	No	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	√	No	90%
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	√	No	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	or .	
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.69	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 3 yrs	3.79	519	Nil	Both	X	N/A	N/A	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	✓	5.00%	3 mths	X	Full	80%
MOVE - People Driven Banking	Lockit 3 yrs	3.85	450	Nil	Both	X	N/A	N/A	✓	Full	95%
MyState	Residential Fixed 3 yrs 80%	3.74	350	Nil	Both	X	N/A	N/A	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 3 yrs	4.19	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%



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First Home Buyer 3 Year Fixed \$350,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both *** Residential Fixed 3 yrs SCU 673 Both 3.69 Nil 5.00% 3 mths No 95% Fixed 3 yrs **Select Encompass Credit Union** 3.99 Nil Nil Both N/A No 95% Advantage Package Residential Fixed 3 yrs 150k+ St.George Bank 3.85 Nil 395/a Both 3 mths **Partial** 95% Rockstar Package Residential Fixed 3 yrs 80% 150k+ 3.74 The Rock Nil 350/a Both N/A N/A No 80% *** SmartFix 3 yrs Adelaide Bank 3.99 495 15.00/m Both N/A N/A Full 95% Breakfree Residential Fixed 3 yrs 150k+ ANZ 3.85 160 395/a Both N/A N/A No 90% Residential Fixed 3 yrs ANZ 4.00 760 10.00/m Both N/A N/A No 90% Optimizer Fixed PI 80 3 yrs 3.99 Nil Nil P+I Aussie 3 mths No 80% Optimizer Plus Fixed PI 80 3 yrs Aussie 3.99 Nil 198.00/a P+I 5.00% 3 mths No 80% Select Basic Fixed 3 yrs Aussie 3.89 100 Nil Both 5.00% 3 mths No 95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* **											
Aussie	Select Standard Fixed 3 yrs	3.89	Nil	15.00/m	Both	✓	10.00%	3 mths	X	No	95%
Australian Military Bank	Fixed Rate 3 yrs 80%	3.89	964	Nil	Both	✓	5.00%	3 mths	X	No	95%
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	3.88	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 3 yrs	3.88	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	iine Savin	igs	Family	055	May
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	X	No	95%
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Bankwest	Residential Fixed 3 yrs	3.99	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	X	N/A	N/A	X	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	5.00%	3 mths	X	Full	95%
Commonwealth Bank	Residential Fixed 3 yrs	4.44	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Gen	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.29	595	395/a	Both	X	N/A	N/A	✓	Partial	95%
Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	✓	20.00%	3 mths	1	Full	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 3 yrs	3.99	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Firstmac	VIP Pack Fixed 3 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%



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		Rate	Loan Fee	at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	x	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Homestar Finance	Homestar Fixed 3 yrs	3.95	330	15.00/m	P+I	✓	5.00%	3 mths	1	No	95%
Horizon Credit Union	Platinum Loan Residential Fixed 3 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	1	Full	95%
Horizon Credit Union	Residential Fixed 3 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	3 Year Fixed 3 yrs	3.79	853	Nil	Both	X	N/A	N/A	✓	No	90%
HSBC	Premier 3 Year Fixed 3 yrs 50k+	3.69	300	35/m	Both	X	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	4.00	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.10	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%



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			Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)
* **											
Hume Bank	Residential Fixed 3 yrs	4.10	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	X	N/A	N/A	X	Full	85%
loans.com.au	Fixed - Owner Occupier 3 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Mortgage HOUSE	Advantage Fixed 3 yrs 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	x	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	5.00%	3 mths	1	No	95%
NAB	Choice Package Standard Fixed 3 yrs 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	395/a	Ю	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	255	
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	3.89	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 3 yrs	3.99	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 3 yrs	4.09	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 3 yrs	3.89	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+	3.89	850	10/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs	3.89	600	Nil	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	X	N/A	N/A	✓	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QBANK	Residential Fixed 3 yrs	3.95	900	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.99	Nil	395/a	Both	X	N/A	N/A	✓	No	95%



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		Rate	Loan Fee	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	or .	
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

QT Mutual Bank	Residential Fixed 3 yrs	4.09	600	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.99	Nil	25/m	Both	X	N/A	N/A	1	No	95%
Qudos Bank	Fixed Rate 3 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	15	3 mths	X	Full	95%
Regional Bank Australia	Steady Rate 3 yrs	3.99	250	Nil	P+I	X	N/A	N/A	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Summerland CU	Standard Fixed 3 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 3 yrs	3.69	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 3 yrs	3.99	363	Nil	P+I	X	N/A	N/A	✓	No	95%



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First Home Buyer 3 Year Fixed \$350,000	

		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%)

Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	3.99	363	Nil	P+I	X	N/A	N/A	✓	No	95%
**											
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Basic Fixed 3 yrs	4.28	545	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.28	Nil	349/a	Both	X	N/A	N/A	x	No	90%
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	X	N/A	N/A	X	No	90%
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✓	20.00%	12 mth	s 🗸	No	95%
Aussie	Optimizer Fixed IO 80 3 yrs	4.19	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 3 yrs	4.19	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	✓	5.00%	3 mths	×	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	X	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	4.04	Nil	350/a	P+I	✓	5.00%	6 mths	X	No	80%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	3.99	Nil	350/a	P+I	✓	5.00%	6 mths	X	No	80%
Citi	Standard Fixed P&I 3 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Gateway Credit Union	Residential Fixed 3 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	X	N/A	N/A	X	No	95%
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	IO	✓	5.00%	3 mths	X	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	X	N/A	N/A	X	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 3 yrs	3.99	850	10.00/m	Ю	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+	3.99	850	10/m	IO	X	N/A	N/A	X	No	95%
P&N Bank	Residential Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	5.00%	3 mths	X	Full	95%
RESI Mortgage Corp	FlexiFix 80 3 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	X	No	80%
Suncorp Bank	Owner Occupied Fixed 3 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	X	N/A	N/A	✓	Full	95%
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	X	N/A	N/A	✓	Full	95%



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First Home E	Buyer 3 Ye	ear Fixed \$350,0	000		
	Rate	Loan Fees at 250K (\$)	Principal+	Genuine Savings	Family
Product	Hate		Int/Int Only		Guarante

		Rate	Loan Fee	s at 250K (\$)	Principal+	Ge	nuine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Require	d Size (%)	Length	Guarantee Available	Available	LVR (%)
**											
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	5.00%	12 mths	√	No	95%
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	-570	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed IO 3 yrs	4.19	363	Nil	Ю	×	N/A	N/A	X	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.19	363	Nil	Ю	X	N/A	N/A	x	No	90%
*											
Adelaide Bank	Smartdoc Fixed 3 yrs	4.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	X	N/A	N/A	x	No	90%
Citi	Standard Fixed IO 3 yrs 50-499k 80%	4.29	649	8.00/m	Ю	✓	5.00%	6 mths	X	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	20.00%	12 mths	X	Full	95%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	20.00%	12 mths	X	Full	95%



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0		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savin	igs	Family	Offset Available	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		
*											
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	Ю	X	N/A	N/A	X	No	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	X	N/A	N/A	1	No	95%
P&N Bank	Residential Fixed IO 3 yrs 80%	4.49	650	8.00/m	Ю	✓	5.00%	3 mths	1	No	90%
RESI Mortgage Corp	FlexiFix 3 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	X	No	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
***** "Outstanding Val	ue"										
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	X	N/A	N/A	1	Full	95%
Catalyst Money	Fixed 3 yrs	3.95	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed IO 3 yrs	3.59	Nil	395.00/a	Both	X	N/A	N/A	✓	No	95%
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	X	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Illawarra CU NSW	Fixed 3 yrs	3.95	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%



Bankwest

Home Loans Star Ratings

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First Home Buyer 3 Year Fixed \$500,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both * * * * * * "Outstanding Value" Residential Fixed 3 yrs 3.79 Both **Newcastle Permanent** Nil Nil 5.00% 3 mths No 95% Special Fixed Rate P&I 3 yrs **Queenslanders CU** 3.99 595 Nil P+I N/A Full 90% My Life Residential Fixed 3 yrs 150k+ SCU 3.69 473 350/a Both 5.00% 3 mths No 95% Advantage Package Residential Fixed 3 yrs 150k+ St.George Bank 3.85 Nil 395/a Both 5.00% 3 mths **Partial** 95% Fixed Rate 3 yrs **Teachers Mutual Bank** 3.69 750 Nil P+I 5.00% 3 mths Full 95% Fixed Rate 3 yrs UniBank 750 3.69 Nil P+I 5.00% 3 mths Full 95% *** Residential Fixed 3 yrs 120.00/a **AMO Group** 3.67 1180 Both 5.00% 3 mths No 95% Freedom Package Standard Fixed 3 yrs 80% 150k+ **Auswide Bank** 3.69 Nil 395/a 5.00% 3 mths Both Full 95% Expect More Residential Fixed PAYG 3 yrs 100k+ Bank of Sydney 3.88 Nil Nil Both 6 mths No 90% Complete Home Loan Package Fixed Owner Occupied 3

3.89

Nil

395/a

Both

N/A

N/A

vrs 200k+

Partial

90%



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Company	Deceluet	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

BOQ	Residential 3yr Fixed 3 yrs	3.59	450	10.00/m	Both	✓	5.00%	3 mths	X	No	80%
CUA	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.69	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 3 yrs	3.79	519	Nil	Both	X	N/A	N/A	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	✓	5.00%	3 mths	X	Full	80%
MOVE - People Driven Banking	Lockit 3 yrs	3.85	450	Nil	Both	X	N/A	N/A	✓	Full	95%
MyState	Residential Fixed 3 yrs 80%	3.74	350	Nil	Both	X	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 3 yrs 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%



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Company	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 3 yrs	4.19	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	X	N/A	N/A	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 3 yrs	3.89	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	Standard Fixed IO 3 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 3 yrs 80%	3.74	950	5.00/m	Both	X	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	3.74	Nil	350/a	Both	X	N/A	N/A	✓	No	80%



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First Home Buyer 3 Year Fixed \$500,000	
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Company	Droduct	Rate	Loan Fees	at 250K (\$)	Principal+	Ger	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%)

UBank	UHomeLoan Fixed IO 3 yrs	3.69	395	Nil	IO	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan Fixed PI 3 yrs	3.69	395	Nil	P+I	✓	20.00%	3 mths	x	No	80%
UniBank	Standard Fixed IO 3 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%

Adelaide Bank	SmartFix 3 yrs	3.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	95%
ANZ	Breakfree Residential Fixed 3 yrs 150k+	3.85	160	395/a	Both	X	N/A	N/A	1	No	90%
ANZ	Residential Fixed 3 yrs	4.00	760	10.00/m	Both	X	N/A	N/A	1	No	90%
Aussie	Optimizer Plus Fixed PI 80 3 yrs	3.99	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 3 yrs	3.89	100	Nil	Both	✓	5.00%	3 mths	x	No	95%
Aussie	Select Standard Fixed 3 yrs	3.89	Nil	15.00/m	Both	✓	10.00%	3 mths	X	No	95%
Australian Military Bank	Fixed Rate 3 yrs 80%	3.89	964	Nil	Both	✓	5.00%	3 mths	X	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	e Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-
* **											
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	3.88	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 3 yrs	3.88	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	X	No	95%
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%



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			Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Required			Family Guarantee Available	Offset Available	Max LVR (%)

Bankwest	Residential Fixed 3 yrs	3.99	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	X	N/A	N/A	X	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	X	N/A	N/A	1	No	95%
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	X	N/A	N/A	1	Partial	95%
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	X	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	5.00%	3 mths	x	Full	95%
Commonwealth Bank	Residential Fixed 3 yrs	4.44	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.29	595	395/a	Both	X	N/A	N/A	✓	Partial	95%



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		Rate	Loan Fees	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 3 yrs	3.99	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Firstmac	VIP Pack Fixed 3 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%



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Company Product Rate (%)* Upfront Ongoing Ongoing Ongoing Ongoing Ongoing Ongoing Required	Size (%)	Length	Family Guarantee Available	Offset Available	Max
					LVK (%)

Homeloans MoniPower Fixed 3 yrs 4.24 363 Nil Both ✓	5.00%	3 mths	s X	Full	95%
Homeloans Optima Fixed - Owner Occupied PI 3 yrs 3.98 693 198.00/a P+I ✓	5.00%	3 mths	s 🗸	No	80%
Horizon Credit Union Platinum Loan Residential Fixed 3 yrs 150k+ 3.99 Nil 150/a Both ✓	5.00%	6 mths	s √	Full	95%
Horizon Credit Union Residential Fixed 3 yrs 3.99 945 Nil Both ✓	5.00%	6 mths	s √	Full	95%
HSBC 3 Year Fixed 3 yrs 3.79 853 Nil Both	N/A	N/A	✓	No	90%
HSBC Premier 3 Year Fixed 3 yrs 50k+ 3.69 300 35/m Both	N/A	N/A	✓	No	90%
Property Package Residential Fixed 3 yrs 150k+ Hume Bank 4.00 Nil 375/a Both ✓	5.00%	3 mths	s √	No	97%
Hume Bank Residential Fixed (Refinance) 3 yrs 4.10 Nil Nil Both ✓	5.00%	3 mths	s √	No	97%
Hume Bank Residential Fixed 3 yrs 4.10 750 Nil Both ✓	5.00%	3 mths	s √	No	97%
Residential Fixed 3 yrs 90% 3.85 769 6.00/m Both ✓	5.00%	3 mths	s √	No	95%



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Company		Rate	Loan Fee	s at 250K (\$)	Principal+	Gent	uine Savir	ngs	Family	055-1	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	

iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	X	N/A	N/A	X	Full	85%
loans.com.au	Fixed - Owner Occupier 3 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Mortgage HOUSE	Advantage Fixed 3 yrs 100-749k	3.99	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	3.89	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 3 yrs	3.99	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	iine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

NAB	Tailored Fixed - IO 3 yrs	4.09	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 3 yrs	3.89	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 3 yrs 100k+	3.89	850	10/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Honeymoon Owner Occupied 3 yrs	3.89	600	Nil	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	X	N/A	N/A	✓	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	3.94	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QBANK	Residential Fixed 3 yrs	3.95	900	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.99	Nil	395/a	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Residential Fixed 3 yrs	4.09	600	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.99	Nil	25/m	Both	X	N/A	N/A	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Qudos Bank	Fixed Rate 3 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	15	3 mths	X	Full	95%
Regional Bank Australia	Steady Rate 3 yrs	3.99	250	Nil	P+I	X	N/A	N/A	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 3 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 3 yrs	3.69	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 3 yrs	3.99	363	Nil	P+I	X	N/A	N/A	1	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	3.99	363	Nil	P+I	X	N/A	N/A	✓	No	95%
**											
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	X	N/A	N/A	x	No	90%



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Company		Rate	Loan Fees	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
AMP Bank	Basic Fixed 3 yrs	4.28	545	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.28	Nil	349/a	Both	X	N/A	N/A	x	No	90%
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	X	N/A	N/A	X	No	90%
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✓	20.00%	12 mth	5 √	No	95%
Aussie	Optimizer Fixed IO 80 3 yrs	4.19	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Fixed PI 80 3 yrs	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 3 yrs	4.19	Nil	198.00/a	10	✓	5.00%	3 mths	✓	No	80%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	X	No	95%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	3.99	Nil	350/a	P+I	✓	5.00%	6 mths	X	No	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Geni	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	4.04	Nil	350/a	P+I	✓	5.00%	6 mths	X	No	80%
Citi	Standard Fixed P&I 3 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
Gateway Credit Union	Residential Fixed 3 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	Ю	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	X	N/A	N/A	X	No	95%
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	IO	✓	5.00%	3 mths	X	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	X	N/A	N/A	X	No	95%



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Company		Int/	Principal+	Genu	ine Savin	igs	Family				
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)
* *											
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 3 yrs	3.99	850	10.00/m	Ю	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+	3.99	850	10/m	Ю	X	N/A	N/A	X	No	95%
P&N Bank	Residential Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	5.00%	3 mths	X	Full	95%
RESI Mortgage Corp	FlexiFix 80 3 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	X	No	80%
Suncorp Bank	Owner Occupied Fixed 3 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	X	N/A	N/A	✓	Full	95%
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	X	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	5.00%	12 mths	5 √	No	95%



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First Home Buyer 3 Year Fixed \$500,	000
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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		
**											
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	-570	Nil	P+I	✓	5.00%	3 mths	1	No	95%
Yellow Brick Road	Empower Fixed IO 3 yrs	4.19	363	Nil	IO	X	N/A	N/A	X	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.19	363	Nil	IO	X	N/A	N/A	X	No	90%
*											
Adelaide Bank	Smartdoc Fixed 3 yrs	4.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	X	N/A	N/A	x	No	90%
Citi	Standard Fixed IO 3 yrs 500k+ 80%	4.24	649	8.00/m	Ю	✓	5.00%	6 mths	x	No	90%
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	20.00%	12 mths	X	Full	95%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	20.00%	12 mths	X	Full	95%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	Ю	X	N/A	N/A	X	No	95%



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First Home Buyer 3 Year Fixed \$500,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ Family Rate Max Offset **Product** Int/Int Only **Company** Guarantee (%)* LVR (%) Required Size (%) Length Available Upfront Ongoing **Available** or Both Fixed 3 yrs 4.40 350 8.00/m P+I N/A **Hunter United** No 95% Residential Fixed IO 3 yrs 80% 8.00/m 10 **P&N Bank** 4.49 650 5.00% 3 mths No 90% FlexiFix 3 yrs **RESI Mortgage Corp** 4.74 649 Nil Both 5.00% 3 mths No 95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**** Outstanding Val	ue"										
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	1	Partial	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.94	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
Catalyst Money	Fixed 3 yrs	3.95	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Fixed IO 3 yrs	3.59	Nil	395.00/a	Both	X	N/A	N/A	✓	No	95%
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	X	N/A	N/A	✓	No	95%
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	3.99	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Illawarra CU NSW	Fixed 3 yrs	3.95	Nil	Nil	Both	X	N/A	N/A	1	Full	95%



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First Home Buyer 3 Year Fixed \$750,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront Ongoing **Available** or Both * * * * * * "Outstanding Value" Residential Fixed 3 yrs 3.79 **Newcastle Permanent** Nil Nil Both 5.00% 3 mths No 95% Special Fixed Rate P&I 3 yrs **Queenslanders CU** 3.99 595 Nil P+I N/A Full 90% My Life Residential Fixed 3 yrs 150k+ SCU 3.69 473 350/a Both 5.00% 3 mths No 95% Fixed Platinum Professional Loan 3 yrs **Southern Cross Credit Union** 3.89 425 200.00/a Both 5.00% 3 mths No 95% Advantage Package Residential Fixed 3 yrs 150k+ St.George Bank 3.85 Nil 395/a Both 5.00% 3 mths **Partial** 95% Fixed Rate 3 yrs **Teachers Mutual Bank** 3.69 750 Nil P+I 5.00% 3 mths Full 95% Fixed Rate 3 yrs 750 P+I UniBank 3.69 Nil 5.00% 3 mths Full 95% **** Residential Fixed 3 yrs **AMO Group** 3.67 1180 120.00/a 5.00% 3 mths Both No 95% Freedom Package Standard Fixed 3 yrs 80% 150k+ **Auswide Bank** 3.69 Nil 395/a Both 5.00% 3 mths Full 95% Expect More Residential Fixed PAYG 3 yrs 100k+ **Bank of Sydney** 3.88 Nil Nil Both 5.00% 6 mths No 90%



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		Loan Fees at 250									
		Rate	Loan Fee	at 250K (\$)	Principal+	Geni	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Bankwest	Complete Home Loan Package Fixed Owner Occupied 3 yrs 200k+	3.89	Nil	395/a	Both	X	N/A	N/A	✓	Partial	90%
BOQ	Residential 3yr Fixed 3 yrs	3.59	450	10.00/m	Both	✓	5.00%	3 mths	X	No	80%
CUA	Fixed - Owner Occupier 3 yrs	3.99	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.69	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 3 yrs	3.79	519	Nil	Both	X	N/A	N/A	✓	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 3 yrs	3.79	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	3.79	Nil	395/a	Both	✓	5.00%	3 mths	X	Full	80%
MOVE - People Driven Banking	Lockit 3 yrs	3.85	450	Nil	Both	X	N/A	N/A	✓	Full	95%



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Company		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

MyState	Residential Fixed 3 yrs 80%	3.74	350	Nil	Both	X	N/A	N/A	✓	No	95%
NAB	Choice Package Standard Fixed 3 yrs 150k+	3.89	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.79	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.79	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 3 yrs	4.19	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%
scu	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.64	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%
Teachers Mutual Bank	Standard Fixed IO 3 yrs	3.69	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Rock	Residential Fixed 3 yrs 80%	3.74	950	5.00/m	Both	X	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	3.74	Nil	350/a	Both	X	N/A	N/A	✓	No	80%



Company

Home Loans Star Ratings

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Product (%)* Int/Int Only Product Guarante		First Home Buy	er 3 Ye	ear Fixe	ed \$750,0	000				
Product (%)* Unfront Ongoing Int/Int Only Required Size (%) Length			Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family
	′	Product		Upfront	Ongoing	•	Required	Size (%)	Length	Guarantee Available

		(70)	Upfront	Ongoing	or Both	Kequirea	Size (%)	Length	Available	Available	LVIC (70)

UBank	UHomeLoan Fixed IO 3 yrs	3.69	395	Nil	Ю	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan Fixed PI 3 yrs	3.69	395	Nil	P+I	✓	20.00%	3 mths	×	No	80%
UniBank	Standard Fixed IO 3 yrs	3.69	750	Nil	Ю	✓	5.00%	3 mths	✓	Full	95%

Adelaide Bank	SmartFix 3 yrs	3.99	495	15.00/m	Both	×	N/A	N/A	✓	Full	95%
ANZ	Breakfree Residential Fixed 3 yrs 150k+	3.85	160	395/a	Both	X	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 3 yrs	4.00	760	10.00/m	Both	X	N/A	N/A	✓	No	90%
Aussie	Optimizer Plus Fixed PI 80 3 yrs	3.99	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 3 yrs	3.89	100	Nil	Both	✓	5.00%	3 mths	x	No	95%
Aussie	Select Standard Fixed 3 yrs	3.89	Nil	15.00/m	Both	✓	10.00%	3 mths	x	No	95%
Australian Military Bank	Fixed Rate 3 yrs 80%	3.89	964	Nil	Both	✓	5.00%	3 mths	X	No	95%

Offset



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		Rate	Loan Fees	at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	4.34	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	4.29	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	4.44	595	Nil	P+I	✓	5.00%	6 mths	1	No	95%
Bank of Melbourne	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	1	Partial	95%
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	3.88	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 3 yrs	3.88	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	5.00%	3 mths	X	No	95%
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	5.00%	3 mths	x	No	95%



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Company		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	iine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Bankwest	Residential Fixed 3 yrs	3.99	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	X	N/A	N/A	X	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.24	829	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 3 yrs	4.24	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%
Beyond Bank	Residential Fixed 3 yrs	4.09	595	Nil	Both	X	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	5.00%	3 mths	X	Full	95%
Commonwealth Bank	Residential Fixed 3 yrs	4.44	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.29	595	395/a	Both	X	N/A	N/A	✓	Partial	95%



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Company		Doto	Loan Fees	at 250K (\$)	Principal+	Geni	ine Savir	igs	Family		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

Community First CU	Accelerator Home Loan True Fixed 3 yrs 100k+	3.99	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Fixed 3 yrs	3.99	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.21	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Fixed 3 yrs	3.99	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Delphi Bank	Standard Fixed 3 yrs	4.24	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Firstmac	VIP Pack Fixed 3 yrs	3.96	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	Nil	299/a	P+I	✓	5.00%	3 mths	✓	No	80%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-

Homeloans	MoniPower Fixed 3 yrs	4.24	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	3.98	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 3 yrs 150k+	3.99	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 3 yrs	3.99	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	3 Year Fixed 3 yrs	3.79	853	Nil	Both	X	N/A	N/A	1	No	90%
HSBC	Premier 3 Year Fixed 3 yrs 50k+	3.69	300	35/m	Both	X	N/A	N/A	✓	No	90%
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	4.00	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.10	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 3 yrs	4.10	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
iMortgage	Fusion Fixed IO 80 3 yrs	3.89	363	120.00/a	Ю	✓	5.00%	3 mths	x	No	80%



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Company	Dona donati	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

iMortgage	Fusion Fixed PI 80 3 yrs	3.69	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	X	N/A	N/A	X	Full	85%
loans.com.au	Fixed - Owner Occupier 3 yrs	3.76	520	Nil	Both	✓	5.00%	3 mths	X	No	90%
Mortgage HOUSE	Advantage Fixed 3 yrs 750k+	3.99	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	3.89	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	3.99	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 3 yrs	3.99	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	iine Savin	gs	Family	O.C.	0.40
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

NAB Tailo	ored Fixed - IO 3 yrs	4.09	600	8.00/m	Ю	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	neplus Fixed Rate PI 3 yrs	3.89	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	neplus Package Homeplus Fixed Rate PI 3 yrs 100k+	3.89	850	10/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	ed Honeymoon Owner Occupied 3 yrs	3.89	600	Nil	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	ed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	X	N/A	N/A	✓	No	95%
Pacific Mortgage Group	idential Fixed 3 yrs	3.65	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
People's Choice Credit Union	idential Fixed 3 yrs	3.94	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QBANK	idential Fixed 3 yrs	3.95	900	Nil	Both	X	N/A	N/A	✓	No	95%
Choi	ices Residential Fixed 3 yrs 20k+	3.99	Nil	395/a	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	idential Fixed 3 yrs	4.09	600	Nil	Both	X	N/A	N/A	✓	No	95%



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Company		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.99	Nil	25/m	Both	X	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 3 yrs	4.24	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 3 yrs	3.99	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	15	3 mths	X	Full	95%
Regional Bank Australia	Steady Rate 3 yrs	3.99	250	Nil	P+I	X	N/A	N/A	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.99	Nil	Nil	Both	X	N/A	N/A	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.24	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 3 yrs	4.00	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gent	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Summerland CU	Standard Fixed 3 yrs	3.99	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	1	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 3 yrs	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 3 yrs	3.69	Nil	Nil	P+I	✓	5.00%	6 mths	1	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	5.00%	6 mths	1	No	95%
Westpac	Fixed Options 3 yrs	4.05	600	8.00/m	Both	✓	5.00%	3 mths	1	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	3.85	Nil	395/a	Both	✓	5.00%	3 mths	1	No	95%
**											
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Basic Fixed 3 yrs	4.28	545	Nil	Both	X	N/A	N/A	x	No	90%



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		Product	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	011	Name
Company	Product		Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)
* *											
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.28	Nil	349/a	Both	X	N/A	N/A	X	No	90%
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.28	295	Nil	Both	X	N/A	N/A	x	No	90%
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✓	20.00%	12 mths	5 √	No	95%
Aussie	Optimizer Fixed IO 80 3 yrs	4.19	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Fixed PI 80 3 yrs	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 3 yrs	4.19	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs	4.29	650	10.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs	4.19	650	10.00/m	P+I	✓	5.00%	3 mths	X	No	95%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	4.04	Nil	350/a	P+I	✓	5.00%	6 mths	X	No	80%
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150k+	3.99	Nil	350/a	P+I	✓	5.00%	6 mths	X	No	80%



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			Loan Fee	s at 250K (\$)	Principal+	Geni	uine Savir	ngs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)
**											
Citi	Standard Fixed P&I 3 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	P+I	✓	20.00%	3 mths	✓	Full	95%
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 600k+	4.65	657	375/a	Both	✓	20.00%	12 mth	s X	Full	95%
Gateway Credit Union	Residential Fixed 3 yrs	4.49	750	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Holiday Coast CU	Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.18	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.09	363	120.00/a	P+I	X	N/A	N/A	×	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	3.99	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	3.99	Nil	199.00/s	P+I	X	N/A	N/A	X	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 3 yrs	3.99	850	10.00/m	IO	X	N/A	N/A	X	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 3 yrs 100k+	3.99	850	10/m	Ю	X	N/A	N/A	X	No	95%
P&N Bank	Residential Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 3 yrs	3.89	1045	Nil	Both	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	5.00%	3 mths	X	Full	95%
RESI Mortgage Corp	FlexiFix 80 3 yrs	4.49	649	Nil	Both	✓	5.00%	3 mths	X	No	80%
Suncorp Bank	Owner Occupied Fixed 3 yrs	3.99	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	X	N/A	N/A	✓	Full	95%
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	X	N/A	N/A	✓	Full	95%
The Mac	Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	5.00%	12 mths	; /	No	95%
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
Yellow Brick Road	Empower Fixed IO 3 yrs	4.19	363	Nil	Ю	X	N/A	N/A	X	No	90%
Yellow Brick Road	Empower Fixed PI 3 yrs	3.99	363	Nil	P+I	X	N/A	N/A	1	No	95%
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.19	363	Nil	Ю	X	N/A	N/A	x	No	90%
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	3.99	363	Nil	P+I	X	N/A	N/A	✓	No	95%
*											
Adelaide Bank	Smartdoc Fixed 3 yrs	4.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	X	N/A	N/A	x	No	90%
Citi	Standard Fixed IO 3 yrs 500k+ 80%	4.24	649	8.00/m	Ю	✓	5.00%	6 mths	x	No	90%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	20.00%	12 mths	, X	Full	95%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.29	363	120.00/a	Ю	X	N/A	N/A	X	No	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	X	N/A	N/A	✓	No	95%



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First Home Buyer 3 Year Fixed \$750,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ Family Rate Max Offset **Product** Int/Int Only **Company** Guarantee (%)* LVR (%) Required Size (%) Length Available Upfront **Ongoing Available** or Both Residential Fixed IO 3 yrs 80% **P&N Bank** 4.49 650 8.00/m Ю 5.00% 3 mths No 90% FlexiFix 3 yrs Nil **RESI Mortgage Corp** 4.74 649 Both 5.00% 3 mths No 95% Owner Occupied Fixed 3 yrs **Woolworths Employees CU** 4.84 -570 Nil P+I 5.00% 3 mths No 95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
★★★★★ "Outstanding V	alue"										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Residential Fixed 5 yrs	4.59	595	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
G&C Mutual Bank	Residential Syr Fixed 5 yrs	4.29	500	Nil	Both	✓	5.00%	0 mths	√	Full	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Newcastle Permanent	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	√	No	95%
Qudos Bank	Fixed Rate 5 yrs	4.49	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%



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	First Home B	uyer 5 Y	ear Fixe	ed \$200,0	000						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**** Outstanding	g Value"										
Teachers Mutual Bank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Standard Fixed IO 5 yrs	3.94	750	Nil	Ю	✓	5.00%	3 mths	✓	Full	95%
UniBank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Standard Fixed IO 5 yrs	3.94	750	Nil	Ю	✓	5.00%	3 mths	✓	Full	95%

Adelaide Bank	SmartFix 5 yrs	4.49	495	15.00/m	Both	X	N/A	N/A	✓	Full	95%
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Catalyst Money	Fixed Lite 5 yrs	4.74	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%



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Company Product Rate (%)* Loan Fees at 250K (\$) Principal Int/Int O or Bott	Only		uine Savi				
Of Both		Required	Size (%)	Length	Family Guarantee Available	Offset Available	Max LVR (%)

Property Package Residential Fixed 5 yrs 150k+ Hume Bank 4.40 Nil 375/a Both	1	✓	5.00%	3 mths	s 1	No	97%
Hume Bank Residential Fixed (Refinance) 5 yrs 4.50 Nil Nil Both	1	✓	5.00%	3 mths	s 1	No	97%
Residential Fixed 5 yrs Hume Bank 4.50 750 Nil Both	1	✓	5.00%	3 mths	s /	No	97%
Fixed Lite 5 yrs 4.74 Nil Nil Both	1	X	N/A	N/A	✓	Full	95%
Flexible Fixed OO Max 80 LVR 5 yrs 4.49 400 Nil Both) 	✓	5.00%	3 mths	s X	Full	80%
Mortgage HOUSE Advantage Fixed 5 yrs 100-749k 4.49 895 10.00/m Both	1	✓	5.00%	3 mths	s X	Full	95%
Premium Plus Package Residential Fixed 5 yrs Newcastle Permanent 3.94 Nil 375/a Both) 	✓	5.00%	3 mths	s X	No	95%
QBANK Residential Fixed 5 yrs 4.59 900 Nil Both	1	X	N/A	N/A	1	No	95%
Choices Residential Fixed 5 yrs 20k+ QT Mutual Bank Choices Residential Fixed 5 yrs 20k+ 3.99 Nil 395/a Both	1	X	N/A	N/A	✓	No	95%
QT Mutual Bank Residential Fixed 5 yrs 4.09 600 Nil Both	1	X	N/A	N/A	1	No	95%



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First Home Bu	ver 5 Year	Fixed \$20	0.000
i iiot iioiiio Ba	J 01 0 1 0 41	I IMOU YES	0,000

		Rate	Loan Fee	s at 250K (\$)	Principal+	Geni	uine Savir	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%)

QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	3.99	Nil	25/m	Both	X	N/A	N/A	1	No	95%
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
UBank	UHomeLoan Fixed PI 5 yrs	4.27	395	Nil	P+I	✓	20.00%	3 mths	X	No	80%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 5 yrs	4.29	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%

AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	N/A	N/A	x	No	90%
AMP Bank	Basic Fixed 5 yrs	4.59	545	Nil	Both	X	N/A	N/A	x	No	90%
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	N/A	N/A	X	No	90%
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	X	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	X	N/A	N/A	✓	No	90%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Aussie	Optimizer Fixed IO 80 5 yrs	4.39	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Fixed PI 80 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed PI 80 5 yrs	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 5 yrs	4.19	100	Nil	Both	✓	5.00%	3 mths	X	No	95%
Aussie	Select Standard Fixed 5 yrs	4.19	Nil	15.00/m	Both	✓	10.00%	3 mths	X	No	95%
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	1	No	90%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-

Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	5.00%	3 mths	X	No	95%
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+	4.45	Nil	395/a	Both	X	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 5 yrs	4.55	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	X	N/A	N/A	X	No	95%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%



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Company		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ıgs	Family		
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

воо	Residential Fixed 5 yrs	4.59	450	10.00/m	Both	✓	5.00%	3 mths	X	No	95%
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	5.00%	3 mths	x	Full	95%
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	X	N/A	N/A	✓	Partial	95%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Freedom Lend	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	Ю	X	N/A	N/A	✓	No	95%
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Horizon Credit Union	Platinum Loan Residential Fixed 5 yrs 150k+	4.49	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 5 yrs	4.49	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	X	N/A	N/A	✓	No	90%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	324	395/a	Both	✓	5.00%	3 mths	1	No	90%
IMB	Residential Fixed 5 yrs 90%	4.49	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.49	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 5 yrs	4.59	519	Nil	Both	X	N/A	N/A	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
ME Dank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	5.00%	3 mths	X	Full	80%
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	X	N/A	N/A	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 5 yrs	4.59	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+	4.59	850	10/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.49	930	Nil	P+I	X	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 5 yrs	4.69	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	Genuine Savings		Family	055	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

scu	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 5 yrs	4.49	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	X	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	X	N/A	N/A	✓	No	80%
UBank	UHomeLoan Fixed IO 5 yrs	4.27	395	Nil	IO	✓	20.00%	3 mths	X	No	80%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Geni	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 5 yrs	4.19	363	Nil	P+I	X	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.19	363	Nil	P+I	X	N/A	N/A	✓	No	95%
**											
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	4.59	Nil	349/a	Both	X	N/A	N/A	X	No	90%
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✓	20.00%	12 mths	; ✓	No	95%
Aussie	Optimizer Plus Fixed IO 80 5 yrs	4.39	Nil	198.00/a	Ю	✓	5.00%	3 mths	1	No	80%
Bank of Sydney	Residential Fixed 5 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
Citi	Standard Fixed IO 5 yrs 50-499k 80%	4.49	649	8.00/m	Ю	✓	5.00%	6 mths	X	No	90%



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		Rate	Loan Fees	s at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Citi	Standard Fixed P&I 5 yrs 50-499k 80%	4.44	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Holiday Coast CU	Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homestar Finance	Homestar Fixed 5 yrs	4.35	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	X	N/A	N/A	X	No	95%
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-
**											
NAB	Tailored Fixed - IO 5 yrs	4.79	600	8.00/m	Ю	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+	4.69	850	10/m	IO	X	N/A	N/A	X	No	95%
P&N Bank	Residential Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	X	N/A	N/A	X	No	95%
Regional Bank Australia	Steady Rate 5 yrs	4.79	250	Nil	P+I	X	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	5.00%	3 mths	X	Full	95%
RESI Mortgage Corp	FlexiFix 5 yrs	4.99	649	Nil	Both	✓	5.00%	3 mths	X	No	95%
RESI Mortgage Corp	FlexiFix 80 5 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	X	No	80%
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.69	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	90%



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	First Home B	uyer 5 Y	ear Fixe	ed \$200,0	000						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.84	600	10.00/m	Both	✓	5.00%	3 mths	✓	No	90%
Yellow Brick Road	Empower Fixed IO 5 yrs	4.39	363	Nil	Ю	X	N/A	N/A	×	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.39	363	Nil	Ю	X	N/A	N/A	X	No	90%
*											
Adelaide Bank	Smartdoc Fixed 5 yrs	5.49	495	15.00/m	Both	X	N/A	N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	X	N/A	N/A	×	No	90%
Homeloans	Ultra Plus Fixed IO 5 yrs	5.04	363	120.00/a	Ю	X	N/A	N/A	×	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.84	363	120.00/a	P+I	X	N/A	N/A	×	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.79	363	120.00/a	Ю	✓	5.00%	3 mths	×	No	80%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 5 yrs	4.69	850	10.00/m	Ю	X	N/A	N/A	×	No	95%
P&N Bank	Residential Fixed IO 5 yrs 80%	5.15	650	8.00/m	IO	✓	5.00%	3 mths	✓	No	90%



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		Rate	Loan Fees	s at 250K (\$)	Principal+	Gen	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
★★★★★ "Outstanding Va	alue"										
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Bendigo Bank	Connect Package Fixed Owner Occupied 5 yrs 250k+	4.59	250	20/m	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
G&C Mutual Bank	Residential 5yr Fixed 5 yrs	4.29	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Newcastle Permanent	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%



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	First Home B	uyer 5 Y	ear Fixe	ed \$350,0	000						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		
**** Outstanding	Value"										
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Teachers Mutual Bank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	✓	5.00%	3 mths	1	Full	95%
Teachers Mutual Bank	Standard Fixed IO 5 yrs	3.94	750	Nil	Ю	✓	5.00%	3 mths	1	Full	95%
UniBank	Fixed Rate 5 yrs	3.94	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Standard Fixed IO 5 yrs	3.94	750	Nil	Ю	✓	5.00%	3 mths	✓	Full	95%

Adelaide Bank	SmartFix 5 yrs	4.49	495	15.00/m	Both	X	N/A	N/A	✓	Full	95%
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	X	N/A	N/A	x	No	95%
Beyond Bank	Residential Fixed 5 yrs	4.59	595	Nil	Both	X	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	5.00%	3 mths	X	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	7

Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.40	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.50	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 5 yrs	4.50	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
Mortgage HOUSE	Advantage Fixed 5 yrs 100-749k	4.49	895	10.00/m	Both	✓	5.00%	3 mths	×	Full	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
QBANK	Residential Fixed 5 yrs	4.59	900	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	3.99	Nil	395/a	Both	X	N/A	N/A	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	3.99	Nil	25/m	Both	X	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 5 yrs	4.49	Nil	Nil	Both	✓	5.00%	3 mths	x	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 5 yrs	4.29	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%

AMO Group	Residential Fixed 5 yrs	4.39	1180	120.00/a	Both	✓	5.00%	3 mths	X	No	95%
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	N/A	N/A	x	No	90%
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	N/A	N/A	x	No	90%
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	X	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	X	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 80 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%



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	Company Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Aussie	Optimizer Plus Fixed Pl 80 5 yrs	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 5 yrs	4.19	100	Nil	Both	✓	5.00%	3 mths	x	No	95%
Aussie	Select Standard Fixed 5 yrs	4.19	Nil	15.00/m	Both	✓	10.00%	3 mths	X	No	95%
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 5 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%



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		Data	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	ngs	Family		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

BankSA	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	5.00%	3 mths	X	No	95%
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Pankuyast	Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+	4.45	Nil	395/a	Both	X	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 5 yrs	4.55	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%
BOQ	Residential Fixed 5 yrs	4.59	450	10.00/m	Both	✓	5.00%	3 mths	X	No	95%
Catalyst Money	Fixed 5 yrs	4.74	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gent	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* **											
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	X	N/A	N/A	✓	Partial	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Freedom Lend	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	IO	X	N/A	N/A	✓	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	✓	5.00%	3 mths	√	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 5 yrs 150k+	4.49	Nil	150/a	Both	✓	5.00%	6 mths	√	Full	95%
Horizon Credit Union	Residential Fixed 5 yrs	4.49	945	Nil	Both	✓	5.00%	6 mths	√	Full	95%



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			Loan Fees	s at 250K (\$)	Principal+	Genu	ine Savin	gs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)

HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	X	N/A	N/A	✓	No	90%
Illawarra CU NSW	Fixed 5 yrs	4.74	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
IMB	Residential Fixed 5 yrs 90%	4.49	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.49	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 5 yrs	4.59	519	Nil	Both	X	N/A	N/A	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	X	N/A	N/A	X	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
N/IE Dank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	5.00%	3 mths	X	Full	80%
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	X	N/A	N/A	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 5 yrs	4.59	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+	4.59	850	10/m	P+I	X	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
QT Mutual Bank	Residential Fixed 5 yrs	4.09	600	Nil	Both	X	N/A	N/A	✓	No	95%
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 5 yrs	4.69	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%
scu	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

scu	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 5 yrs	4.49	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	X	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	X	N/A	N/A	✓	No	80%
UBank	UHomeLoan Fixed IO 5 yrs	4.27	395	Nil	IO	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan Fixed PI 5 yrs	4.27	395	Nil	P+I	✓	20.00%	3 mths	X	No	80%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	1	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	1	No	95%
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 5 yrs	4.19	363	Nil	P+I	X	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.19	363	Nil	P+I	X	N/A	N/A	1	No	95%
**											
AMP Bank	Basic Fixed 5 yrs	4.59	545	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	4.59	Nil	349/a	Both	X	N/A	N/A	x	No	90%
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✓	20.00%	12 mths	1	No	95%
Aussie	Optimizer Fixed IO 80 5 yrs	4.39	Nil	Nil	Ю	✓	5.00%	3 mths	✓	No	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product		Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Aussie	Optimizer Plus Fixed IO 80 5 yrs	4.39	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Citi	Standard Fixed IO 5 yrs 50-499k 80%	4.49	649	8.00/m	IO	✓	5.00%	6 mths	X	No	90%
Citi	Standard Fixed P&I 5 yrs 50-499k 80%	4.44	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Holiday Coast CU	Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homestar Finance	Homestar Fixed 5 yrs	4.35	330	15.00/m	P+I	✓	5.00%	3 mths	✓	No	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	750/a	Ю	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
NAB	Tailored Fixed - IO 5 yrs	4.79	600	8.00/m	Ю	✓	5.00%	3 mths	✓	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.49	930	Nil	P+I	X	N/A	N/A	✓	No	95%
P&N Bank	Residential Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	✓	5.00%	3 mths	√	No	90%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	5.00%	3 mths	√	No	95%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	X	N/A	N/A	X	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
Regional Bank Australia	Steady Rate 5 yrs	4.79	250	Nil	P+I	X	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	5.00%	3 mths	x	Full	95%
RESI Mortgage Corp	FlexiFix 5 yrs	4.99	649	Nil	Both	✓	5.00%	3 mths	X	No	95%
RESI Mortgage Corp	FlexiFix 80 5 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	X	No	80%



iMortgage

NAB (Exclusive to Brokers)

Home Loans Star Ratings

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First Home Buyer 5 Year Fixed \$350,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max Int/Int Only **Company Product** Guarantee (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both ** Home Package Plus Owner Occupied Fixed 5 yrs 150k+ 375/a Both 4.69 Nil 5.00% 3 mths **Suncorp Bank** No 90% Owner Occupied Fixed 5 yrs Suncorp Bank 4.84 600 10.00/m Both 5.00% 3 mths No 90% Empower Fixed IO 5 yrs **Yellow Brick Road** 4.39 363 Nil IO N/A No 90% Empower Package Empower Fixed IO 5 yrs 100k+ **Yellow Brick Road** 4.39 363 Nil Ю N/A N/A No 90% Smartdoc Fixed 5 yrs Adelaide Bank 5.49 495 15.00/m Both N/A N/A Full 80% Residential Classic Fixed 5 yrs **AMP Bank** 5.14 895 Nil Both N/A N/A No 90% Ultra Plus Fixed IO 5 yrs X 5.04 **Homeloans** 363 120.00/a Ю N/A N/A No 95% Ultra Plus Fixed PI 5 yrs **Homeloans** 4.84 363 120.00/a N/A N/A P+INo 95% Fusion Fixed IO 80 5 yrs

4.79

4.69

363

850

120.00/a

10.00/m

Ю

IO

Homeplus Fixed Rate IO 5 yrs

No

No

80%

95%

3 mths

N/A

N/A



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First Home Buyer 5 Year Fixed \$350,000											
Company	Product	Rate (%)*	Loan Fees	at 250K (\$) Ongoing	Int/Int Only		uine Savir Size (%)		Family Guarantee Available	Offset Available	Max LVR (%)
*					0,00						
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+	4.69	850	10/m	Ю	X	N/A	N/A	X	No	95%
P&N Bank	Residential Fixed IO 5 yrs 80%	5.15	650	8.00/m	Ю	✓	5.00%	3 mths	✓	No	90%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%)
★★★★★ "Outstanding V	alue"										
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	✓	5.00%	3 mths	1	No	95%
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
G&C Mutual Bank	Residential 5yr Fixed 5 yrs	4.29	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Newcastle Permanent	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%



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First Home Buyer 5 Year Fixed \$500,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both **★★★★★** "Outstanding Value" Fixed Rate 5 yrs 3.94 750 Nil P+I **Teachers Mutual Bank** 5.00% 3 mths Full 95% Standard Fixed IO 5 yrs **Teachers Mutual Bank** 3.94 750 Nil Ю 5.00% 3 mths Full 95% Fixed Rate 5 yrs UniBank 3.94 750 Nil P+I 5.00% 3 mths Full 95% Standard Fixed IO 5 yrs UniBank 3.94 750 Nil Ю 5.00% 3 mths Full 95% *** SmartFix 5 yrs Adelaide Bank 4.49 495 15.00/m Both N/A N/A Full 95% Fixed Rate Special Residential 5 yrs bcu 4.10 600 495.00/a Both N/A N/A No 95% Residential Fixed 5 yrs **Beyond Bank** 4.59 595 Nil Both N/A N/A Full 95% The Online Home Loan Fixed 5 yrs **Click Loans** 4.49 363 Nil Both 5.00% 3 mths No 95% The Online Offset Home Loan Fixed 5 yrs **Click Loans** 4.49 363 198.00/a Both 5.00% 3 mths Full 95% Freedom Fixed IO 5 yrs Freedom Lend 4.44 395.00/a IO N/A N/A Nil No 95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	7

Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.40	Nil	375/a	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.50	Nil	Nil	Both	✓	5.00%	3 mths	✓	No	97%
Hume Bank	Residential Fixed 5 yrs	4.50	750	Nil	Both	✓	5.00%	3 mths	✓	No	97%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	324	395/a	Both	✓	5.00%	3 mths	✓	No	90%
Mortgage HOUSE	Advantage Fixed 5 yrs 100-749k	4.49	895	10.00/m	Both	✓	5.00%	3 mths	×	Full	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
QBANK	Residential Fixed 5 yrs	4.59	900	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	3.99	Nil	395/a	Both	X	N/A	N/A	✓	No	95%



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First Home Buye	er 5 Year	Fixed \$50	0.000
I not morno Buy	or our	I IACU ÇCC	0,000

		Rate	Loan Fee			Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	3.99	Nil	25/m	Both	X	N/A	N/A	✓	No	95%
Qudos Bank	Fixed Rate 5 yrs	4.49	Nil	Nil	Both	✓	5.00%	3 mths	x	No	95%
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs	4.64	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%

AMO Group	Residential Fixed 5 yrs	4.39	1180	120.00/a	Both	✓	5.00%	3 mths	X	No	95%
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	N/A	N/A	X	No	90%
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	X	N/A	N/A	1	No	90%
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	X	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 80 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Aussie	Optimizer Plus Fixed Pl 80 5 yrs	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Basic Fixed 5 yrs	4.19	100	Nil	Both	✓	5.00%	3 mths	x	No	95%
Aussie	Select Standard Fixed 5 yrs	4.19	Nil	15.00/m	Both	✓	10.00%	3 mths	X	No	95%
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.54	Nil	350/a	P+I	✓	5.00%	6 mths	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 5 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%



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		Data	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	igs	Family		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

BankSA	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	5.00%	3 mths	X	No	95%
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Pankuyast	Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+	4.45	Nil	395/a	Both	X	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 5 yrs	4.55	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%
BOQ	Residential Fixed 5 yrs	4.59	450	10.00/m	Both	✓	5.00%	3 mths	X	No	95%
Catalyst Money	Fixed 5 yrs	4.74	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* **											
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%
Commonwealth Bank	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	X	N/A	N/A	✓	Partial	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	IO	✓	5.00%	3 mths	√	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 5 yrs 150k+	4.49	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 5 yrs	4.49	945	Nil	Both	✓	5.00%	6 mths	√	Full	95%
HSBC	Premier Residential Fixed 5 yrs 500k+	4.49	553	35/m	Both	X	N/A	N/A	✓	No	90%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	X	N/A	N/A	✓	No	90%
Illawarra CU NSW	Fixed 5 yrs	4.74	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
IMB	Residential Fixed 5 yrs 90%	4.49	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.49	519	199/a	Both	X	N/A	N/A	✓	No	95%
ING DIRECT	Residential Fixed 5 yrs	4.59	519	Nil	Both	X	N/A	N/A	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	X	N/A	N/A	X	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
ME Pank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	5.00%	3 mths	X	Full	80%
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	X	N/A	N/A	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 5 yrs	4.59	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+	4.59	850	10/m	P+I	X	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
QT Mutual Bank	Residential Fixed 5 yrs	4.09	600	Nil	Both	X	N/A	N/A	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 5 yrs	4.69	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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			Loan Fee	s at 250K (\$)	Principal+	Gent	ine Savir	igs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)

SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 5 yrs	4.49	800	Nil	P+I	✓	5.00%	3 mths	1	No	95%
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	X	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	X	N/A	N/A	✓	No	80%
UBank	UHomeLoan Fixed IO 5 yrs	4.27	395	Nil	Ю	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan Fixed PI 5 yrs	4.27	395	Nil	P+I	✓	20.00%	3 mths	X	No	80%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%



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		Rate	Loan Fee	at 250K (\$)	Principal+	Geni	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-

Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 5 yrs	4.29	Nil	Nil	P+I	✓	5.00%	6 mths	1	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	1	No	95%
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Yellow Brick Road	Empower Fixed PI 5 yrs	4.19	363	Nil	P+I	X	N/A	N/A	✓	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.19	363	Nil	P+I	X	N/A	N/A	✓	No	95%
**											
AMP Bank	Basic Fixed 5 yrs	4.59	545	Nil	Both	X	N/A	N/A	x	No	90%
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	4.59	Nil	349/a	Both	X	N/A	N/A	X	No	90%
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	N/A	N/A	X	No	90%
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✓	20.00%	12 mths	, /	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Aussie	Optimizer Fixed IO 80 5 yrs	4.39	Nil	Nil	Ю	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 5 yrs	4.39	Nil	198.00/a	Ю	✓	5.00%	3 mths	✓	No	80%
Citi	Standard Fixed IO 5 yrs 500k+ 80%	4.44	649	8.00/m	Ю	✓	5.00%	6 mths	X	No	90%
Citi	Standard Fixed P&I 5 yrs 500k+ 80%	4.39	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Holiday Coast CU	Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	√	5.00%	3 mths	X	No	95%
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	750/a	IO	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
NAB	Tailored Fixed - IO 5 yrs	4.79	600	8.00/m	Ю	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 5 yrs	4.69	850	10.00/m	IO	X	N/A	N/A	X	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.49	930	Nil	P+I	X	N/A	N/A	✓	No	95%
P&N Bank	Residential Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	X	N/A	N/A	×	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
Regional Bank Australia	Steady Rate 5 yrs	4.79	250	Nil	P+I	X	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	5.00%	3 mths	X	Full	95%
RESI Mortgage Corp	FlexiFix 80 5 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	X	No	80%



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First Home Buyer 5 Year Fixed \$500,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both ** Home Package Plus Owner Occupied Fixed 5 yrs 150k+ 375/a 4.69 Nil Both 5.00% 3 mths **Suncorp Bank** No 90% Owner Occupied Fixed 5 yrs Suncorp Bank 4.84 600 10.00/m Both 5.00% 3 mths No 90% Empower Fixed IO 5 yrs **Yellow Brick Road** 4.39 363 Nil IO N/A No 90% Empower Package Empower Fixed IO 5 yrs 100k+ **Yellow Brick Road** 4.39 363 Nil Ю N/A N/A No 90% Smartdoc Fixed 5 yrs Adelaide Bank 5.49 495 15.00/m Both N/A N/A Full 80% Residential Classic Fixed 5 yrs **AMP Bank** 5.14 895 Nil Both N/A N/A No 90% Ultra Plus Fixed IO 5 yrs X 5.04 **Homeloans** 363 120.00/a Ю N/A N/A No 95% Ultra Plus Fixed PI 5 yrs **Homeloans** 4.84 363 120.00/a N/A P+IN/A No 95% Fusion Fixed IO 80 5 yrs **iMortgage** 4.79 363 120.00/a Ю 3 mths No 80%

4.69

850

10/m

IO

N/A

N/A

NAB (Exclusive to Brokers)

Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+

No

95%



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	First Home Bu	yer 5 Yo	ear Fixe	ed \$500,0	000						
Company	Product	Rate (%)*	Loan Fees	at 250K (\$) Ongoing	Int/Int Only		uine Savir Size (%)		Family Guarantee Available	Offset Available	Max LVR (%)
*											
P&N Bank	Residential Fixed IO 5 yrs 80%	5.15	650	8.00/m	Ю	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	FlexiFix 5 yrs	4.99	649	Nil	Both	✓	5.00%	3 mths	X	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gent	uine Savir	ngs	Family		
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)
★★★★★ "Outstanding Va	lue"										
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.44	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.39	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
CUA	Fixed - Owner Occupier 5 yrs	4.38	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
G&C Mutual Bank	Residential 5yr Fixed 5 yrs	4.29	500	Nil	Both	✓	5.00%	0 mths	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	3.94	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Newcastle Permanent	Residential Fixed 5 yrs	3.94	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	Partial	95%



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First Home Buyer 5 Year Fixed \$750,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both **★★★★★** "Outstanding Value" Fixed Rate 5 yrs 3.94 750 Nil P+I **Teachers Mutual Bank** 5.00% 3 mths Full 95% Standard Fixed IO 5 yrs **Teachers Mutual Bank** 3.94 750 Nil Ю 5.00% 3 mths Full 95% Fixed Rate 5 yrs UniBank 3.94 750 Nil P+I 5.00% 3 mths Full 95% Standard Fixed IO 5 yrs UniBank 3.94 750 Nil Ю 5.00% 3 mths Full 95% *** SmartFix 5 yrs Adelaide Bank 4.49 495 15.00/m Both N/A N/A Full 95% Premium Fixed Package Residential Fixed 5 yrs 10k+ **Bank Australia** 4.54 Nil 350/a P+I5.00% 6 mths No 95% Fixed Rate Special Residential 5 yrs 600 bcu 4.10 495.00/a Both N/A N/A No 95% Residential Fixed 5 yrs **Beyond Bank** 4.59 595 Nil N/A Both Full 95% The Online Offset Home Loan Fixed 5 yrs **Click Loans** 4.49 363 198.00/a Both 3 mths Full 95% Freedom Fixed IO 5 yrs Freedom Lend 395.00/a IO N/A N/A 4.44 Nil No 95%



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		Dete	Loan Fee	s at 250K (\$)	Principal+	Gent	ine Savir	ngs	Family		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	100	350/a	Both	✓	5.00%	3 mths	√	Partial	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	100	5.00/m	Both	✓	5.00%	3 mths	1	Partial	95%
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.40	Nil	375/a	Both	✓	5.00%	3 mths	√	No	97%
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.50	Nil	Nil	Both	✓	5.00%	3 mths	√	No	97%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.39	324	395/a	Both	✓	5.00%	3 mths	√	No	90%
Mortgage HOUSE	Advantage Fixed 5 yrs 750k+	4.49	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	√	No	95%
QBANK	Residential Fixed 5 yrs	4.59	900	Nil	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	3.99	Nil	395/a	Both	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	3.99	Nil	25/m	Both	X	N/A	N/A	✓	No	95%



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First Home Buyer 5 Year Fixed \$750,000

		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Qudos Bank	Fixed Rate 5 yrs	4.49	Nil	Nil	Both	✓	5.00%	3 mths	X	No	95%
RAMS	Fixed Rate 5 yrs	4.19	870	20.00/m	Both	✓	5.00%	3 mths	✓	No	95%
Regional Bank Australia	Partnership Advantage Fixed 5 yrs	4.69	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs	4.64	425	200.00/a	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	3.99	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%

AMO Group	Residential Fixed 5 yrs	4.39	1180	120.00/a	Both	✓	5.00%	3 mths	X	No	95%
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	395/a	Both	X	N/A	N/A	✓	No	90%
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	X	N/A	N/A	✓	No	90%
Aussie	Optimizer Fixed PI 80 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	3 mths	1	No	80%
Aussie	Optimizer Plus Fixed PI 80 5 yrs	4.19	Nil	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Aussie	Select Basic Fixed 5 yrs	4.19	100	Nil	Both	✓	5.00%	3 mths	X	No	95%
Aussie	Select Standard Fixed 5 yrs	4.19	Nil	15.00/m	Both	✓	10.00%	3 mths	X	No	95%
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.59	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Residential Fixed 5 yrs	4.69	595	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Bank of Melbourne	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	Nil	395/a	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	Nil	Nil	Both	✓	5.00%	6 mths	✓	No	90%
Bank of Sydney	Residential Fixed 5 yrs	4.59	Nil	395.00/a	Both	✓	5.00%	6 mths	✓	No	90%
BankSA	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	5.00%	3 mths	X	No	95%



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		Rate	Loan Fee	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	5.00%	3 mths	X	No	95%
Bankwest	Complete Home Loan Package Fixed Owner Occupied 5 yrs 200k+	4.45	Nil	395/a	Both	X	N/A	N/A	✓	Partial	90%
Bankwest	Residential Fixed 5 yrs	4.55	445	12.00/m	Both	✓	5.00%	3 mths	✓	Partial	90%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	X	N/A	N/A	X	No	95%
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	X	N/A	N/A	✓	Partial	95%
воо	Residential Fixed 5 yrs	4.59	450	10.00/m	Both	✓	5.00%	3 mths	X	No	95%
Catalyst Money	Fixed 5 yrs	4.74	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Commonwealth Bank	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	X	N/A	N/A	✓	Partial	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Commonwealth Bank	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	X	N/A	N/A	✓	Partial	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.60	795	Nil	Both	✓	5.00%	3 mths	1	Full	95%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	5.00%	6 mths	✓	No	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.38	693	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.18	693	198.00/a	P+I	✓	5.00%	3 mths	✓	No	80%
Horizon Credit Union	Platinum Loan Residential Fixed 5 yrs 150k+	4.49	Nil	150/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Residential Fixed 5 yrs	4.49	945	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
HSBC	Premier Residential Fixed 5 yrs 500k+	4.49	553	35/m	Both	X	N/A	N/A	✓	No	90%
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	X	N/A	N/A	✓	No	90%



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			Loan Fee	at 250K (\$)		Ganu	uine Savin	ac			
Company	Product	Rate			Principal+ Int/Int Only				Family Guarantee	Offset	Max
		(%)*	Upfront	Ongoing	or Both	Required	Size (%)	Length	Available	Available	LVR (%)

Hume Bank	Residential Fixed 5 yrs	4.50	750	Nil	Both	✓	5.00%	3 mths	1	No	97%
Illawarra CU NSW	Fixed 5 yrs	4.74	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
IMB	Residential Fixed 5 yrs 90%	4.49	769	6.00/m	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.49	519	199/a	Both	X	N/A	N/A	1	No	95%
ING DIRECT	Residential Fixed 5 yrs	4.59	519	Nil	Both	X	N/A	N/A	1	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.19	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.19	Nil	199.00/s	P+I	X	N/A	N/A	X	No	95%
ME Bank	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
ME Bank	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	5.00%	3 mths	X	Full	80%
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	X	N/A	N/A	✓	No	95%



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		Rate	Loan Fees	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate PI 5 yrs	4.59	850	10.00/m	P+I	X	N/A	N/A	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate PI 5 yrs 100k+	4.59	850	10/m	P+I	X	N/A	N/A	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	5.00%	3 mths	✓	No	95%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	5.00%	3 mths	✓	No	95%
QT Mutual Bank	Residential Fixed 5 yrs	4.09	600	Nil	Both	X	N/A	N/A	✓	No	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	5.00%	3 mths	✓	No	95%
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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			Loan Fee	s at 250K (\$)	Principal+	Gent	ine Savir	igs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)

SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	200.00/a	Both	✓	5.00%	3 mths	1	No	95%
St.George Bank	Residential Fixed 5 yrs	4.14	700	10.00/m	Both	✓	5.00%	3 mths	✓	Partial	95%
Summerland CU	Standard Fixed 5 yrs	4.49	800	Nil	P+I	✓	5.00%	3 mths	1	No	95%
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	X	N/A	N/A	✓	No	95%
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	X	N/A	N/A	✓	No	80%
UBank	UHomeLoan Fixed IO 5 yrs	4.27	395	Nil	Ю	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan Fixed PI 5 yrs	4.27	395	Nil	P+I	✓	20.00%	3 mths	X	No	80%
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	5.00%	6 mths	✓	No	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	iine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	7

Victoria Teachers Mutual Bank	First Home Buyers Package Complete Fixed - Owner Occupied 5 yrs	4.39	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Fixed - Owner Occupied 5 yrs	4.29	Nil	Nil	P+I	✓	5.00%	6 mths	1	No	95%
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	5.00%	6 mths	1	No	95%
Westpac	Fixed Options 5 yrs	4.19	600	8.00/m	Both	✓	5.00%	3 mths	1	No	95%
Yellow Brick Road	Empower Fixed PI 5 yrs	4.19	363	Nil	P+I	X	N/A	N/A	1	No	95%
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.19	363	Nil	P+I	X	N/A	N/A	1	No	95%
**											
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Basic Fixed 5 yrs	4.59	545	Nil	Both	X	N/A	N/A	X	No	90%
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	4.59	Nil	349/a	Both	X	N/A	N/A	X	No	90%
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	4.59	295	Nil	Both	X	N/A	N/A	X	No	90%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✓	20.00%	12 mths	, /	No	95%
Aussie	Optimizer Fixed IO 80 5 yrs	4.39	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Plus Fixed IO 80 5 yrs	4.39	Nil	198.00/a	IO	✓	5.00%	3 mths	✓	No	80%
Citi	Standard Fixed IO 5 yrs 500k+ 80%	4.44	649	8.00/m	IO	✓	5.00%	6 mths	X	No	90%
Citi	Standard Fixed P&I 5 yrs 500k+ 80%	4.39	649	8.00/m	P+I	✓	5.00%	6 mths	X	No	90%
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Holiday Coast CU	Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	MoniPower Fixed 5 yrs	4.83	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.59	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	395/a	IO	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	Genuine Savings		Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	7
**											
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.69	Nil	750/a	Ю	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Fixed - IO 5 yrs	4.79	600	8.00/m	IO	✓	5.00%	3 mths	✓	No	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Fixed Rate IO 5 yrs 100k+	4.69	850	10/m	IO	X	N/A	N/A	X	No	95%
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.49	930	Nil	P+I	X	N/A	N/A	✓	No	95%
P&N Bank	Residential Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	X	N/A	N/A	X	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	X	N/A	N/A	✓	Full	95%
Regional Bank Australia	Steady Rate 5 yrs	4.79	250	Nil	P+I	X	N/A	N/A	✓	No	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	5.00%	3 mths	X	Full	95%
RESI Mortgage Corp	FlexiFix 80 5 yrs	4.74	649	Nil	Both	✓	5.00%	3 mths	X	No	80%



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First Home Buyer 5 Year Fixed \$750,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ Family Rate Max Offset Company **Product** Int/Int Only Guarantee (%)* Available LVR (%) Required Size (%) Length Upfront Ongoing **Available** or Both Home Package Plus Owner Occupied Fixed 5 yrs 150k+ Nil 375/a Both 5.00% 3 mths **Suncorp Bank** 4.69 90% Owner Occupied Fixed 5 yrs

Suncorp Bank	Owner Occupied Fixed 5 yrs	4.84	600	10.00/m	Both	✓	5.00% 3 mths	✓	No	90%
Yellow Brick Road	Empower Fixed IO 5 yrs	4.39	363	Nil	Ю	X	N/A N/A	X	No	90%
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.39	363	Nil	Ю	X	N/A N/A	X	No	90%
*										
Adelaide Bank	Smartdoc Fixed 5 yrs	5.49	495	15.00/m	Both	X	N/A N/A	✓	Full	80%
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	X	N/A N/A	X	No	90%
Homeloans	Ultra Plus Fixed IO 5 yrs	5.04	363	120.00/a	Ю	X	N/A N/A	X	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.84	363	120.00/a	P+I	X	N/A N/A	X	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.79	363	120.00/a	IO	✓	5.00% 3 mths	X	No	80%
NAB (Exclusive to Brokers)	Homeplus Fixed Rate IO 5 yrs	4.69	850	10.00/m	IO	X	N/A N/A	X	No	95%



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First Home Buyer 5 Year Fixed \$750,000											
Company	Product	Rate (%)*		at 250K (\$) Ongoing	Principal+ Int/Int Only or Both	<u> </u>	uine Savin		Family Guarantee Available	Offset Available	Max LVR (%)
*											
P&N Bank	Residential Fixed IO 5 yrs 80%	5.15	650	8.00/m	Ю	✓	5.00%	3 mths	✓	No	90%
RESI Mortgage Corp	FlexiFix 5 yrs	4.99	649	Nil	Both	✓	5.00%	3 mths	X	No	95%



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		Loop Formet 2500		1 250V (A)		+ Genuine Savings					
		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**** Outstanding Val	ue"										
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Click Loans	The Online Home Loan 80 150-499k	3.84	440	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Click Loans	The Online Offset Home Loan 80 150-499k	3.84	363	198.00/a	Both	✓	5.00%	3 mths	X	Full	80%
Click Loans	The Online Offset Home Loan 80%	3.84	440	Nil	P+I	✓	5.00%	3 mths	X	Full	80%
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	X	N/A	N/A	✓	Full	80%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	X	N/A	N/A	✓	Full	100%
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Homestar Finance	Homestar Standard Variable 80 50-499k	3.98	825	Nil	P+I	✓	5.00%	3 mths	✓	Full	80%



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		Loan Fees at 250K (\$) Princ		Principal+ Genuine Savings			gs				
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Family Guarantee Available	Offset Available	Max LVR (%)
**** "Outstanding Valu	ue"										
Homestar Finance	Owner Occupied Property Loan	3.44	633	Nil	P+I	X	N/A	N/A	X	No	85%
HSBC	Home Value - Owner Occupier	3.73	253	Nil	Both	X	N/A	N/A	✓	No	90%
IMB	Budget - Owner Occupied 80%	3.87	769	Nil	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
INC DIDECT	Orange Advantage Orange Advantage Variable 80% 150-499k	3.67	299	199/a	Both	X	N/A	N/A	✓	Full	80%
ING DIRECT	Orange Advantage Variable 150-499k 80%	3.67	299	199.00/a	Both	X	N/A	N/A	✓	Full	95%
loans.com.au	Offset Variable-Owner Occupier <80%	3.79	520	Nil	Both	✓	5.00%	3 mths	X	Full	80%
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	X	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Premium Variable 150-499k	3.85	Nil	375/a	Both	✓	5.00%	3 mths	X	Full	90%
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%



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			Loan Fees	s at 250K (\$)	Principal+	Genu	Genuine Savings		Family		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)
**** Outstanding Va	lue"										
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	X	N/A	N/A	x	Full	95%
QBANK	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
Qudos Bank	Low Cost Home Loan- OO 150-249k	4.24	Nil	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Reduce Home Loans	Rate Buster 100% Offset Variable	3.44	570	Nil	Both	✓	15	6 mths	X	Full	80%
Reduce Home Loans	Rate Buster Standard Variable	3.35	570	Nil	Both	X	15	N/A	X	No	80%
State Custodians	Breathe Easy Offset 80%	3.72	286	Nil	Both	✓	5.00%	3 mths	X	Full	95%
State Custodians	Standard Variable Offset 80%	3.59	286	299.00/a	Both	✓	5.00%	3 mths	X	Full	95%
The Rock	Essentials Special 80%	3.89	650	Nil	Both	X	N/A	N/A	✓	Full	90%



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	First Home B	uyer V	ariable	\$200,00	0						
		Rate	Loan Fees	at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**** * Outstanding Va	lue"										
UBank	Value Offer - 20% Deposit Minimum	3.64	Nil	Nil	P+I	✓	20.00%	3 mths	X	No	80%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Variable OO 80%	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	1	Full	95%

Adelaide Bank	Smartfit Variable 90%	3.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	95%
Adelaide Bank	SmartSaver 90%	3.94	495	Nil	Both	X	N/A	N/A	1	No	95%
AMP Bank	Basic Variable Loan	3.98	545	Nil	Both	X	N/A	N/A	X	Full	90%
AMP Bank	Essential Home Loan	3.98	295	Nil	P+I	X	N/A	N/A	X	No	90%
Aussie	Optimizer Plus Variable PI 100-499k	3.84	Nil	198.00/a	P+I	✓	5.00%	3 mths	X	Full	95%
Aussie	Optimizer Variable PI 100-499k	3.84	Nil	Nil	P+I	1	5.00%	3 mths	✓	No	95%



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Company	Dundust	Rate	Loan Fees at 250K (\$)		Principal+				Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Aussie	Select Basic Variable 100-499k	3.95	100	Nil	Both	✓	5.00%	3 mths	X	No	95%
Bank Australia	Premium Package Premium 100-399k	3.94	Nil	350/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	✓	5.00%	6 mths	✓	Full	90%
BankSA	Basic Promo Variable IO	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Bankwest	Complete Home Loan Mortgage Shredder 80 200-499k	3.92	150	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
Bankwest	Premium Select 20-499k 80%	4.02	150	Nil	Both	✓	5.00%	3 mths	✓	Full	90%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	20.00%	3 mths	✓	No	95%
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
Firstmac	VIP Pack 80 P&I	3.94	520	Nil	P+I	✓	5.00%	3 mths	X	Full	80%



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Company	Drodust	Rate	Loan Fee	at 250K (\$)	Principal+				Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Freedom Lend	Freedom Variable IO 150-499k	3.93	Nil	10.00/m	Both	X	N/A	N/A	✓	Full	95%
Gateway Credit Union	Premium Variable 80% 150k+	3.73	750	299/a	P+I	✓	5.00%	3 mths	✓	Full	85%
Heritage Bank	Home Advantage Variable 150-249k	3.88	100	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	693	198.00/a	P+I	✓	5.00%	3 mths	✓	Full	80%
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	5.00%	3 mths	X	No	90%
iMortgage	Fusion Variable PI 80 200-499k	3.59	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
ING DIRECT	Mortgage Simplifier 150-499k	3.84	519	Nil	Both	X	N/A	N/A	✓	No	80%
loans.com.au	Essentials - Owner Occ - PI	3.71	520	Nil	P+I	✓	5.00%	3 mths	X	No	80%
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	X	N/A	N/A	x	Full	95%



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		Rate		s at 250K (\$)	Principal+	Genuine Savings			Family		
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)

NAT Dami.	Member Package Flexible Home Loan OO Max 80 LVR 150-399k	3.89	400	395/a	Both	✓	5.00%	3 mths	X	Full	80%
Mortgage View	Special Offset to 80%	3.68	150	Nil	P+I	✓	5.00%	6 mths	X	Full	80%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	X	N/A	N/A	X	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	5.00%	3 mths	X	No	80%
RAMS	Low Rate	4.30	870	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
SCU	My Life Variable Rate Package 150-249k	4.07	473	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%



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First Home Buyer Variable \$200,000													
		Rate	Loan Fees	at 250K (\$)			uine Savir	_	Family	Offset	Max		
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available			

St.George Bank	Basic Promo Variable IO	4.02	600	Nil	Ю	✓	5.00%	3 mths	✓	No	95%		
Summerland CU	Offset Home Loan PI 80	3.94	800	8.00/m	P+I	X	N/A	N/A	x	Full	80%		
Suncorp Bank	Home Package Plus Owner Occupied Variable 150-499k	4.05	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	80%		
	Classic												

St.George Bank	Basic Promo Variable IU	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Offset Home Loan PI 80	3.94	800	8.00/m	P+I	X	N/A	N/A	X	Full	80%
Suncorp Bank	Home Package Plus Owner Occupied Variable 150-499k	4.05	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	80%
Teachers Mutual Bank	Classic	3.79	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
UniBank	Classic	3.79	750	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Variable OO 80%	3.79	300	300/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	X	N/A	N/A	✓	No	80%
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	X	N/A	N/A	✓	No	80%

AMP Bank	Affinity Package Classic Variable 100-249k	4.58	295	Nil	Both	X	N/A	N/A	X	Full	90%
AMP Bank	Select Package Classic Variable 100-249k	4.58	295	Nil	Both	X	N/A	N/A	X	Full	90%



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		_									
		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

ANZ	Breakfree Variable 150-249k	4.75	160	395/a	Both	X	N/A	N/A	✓	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	X	N/A	N/A	✓	No	90%
Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Aussie	Optimizer Plus Variable IO 100-749k	4.07	Nil	198.00/a	IO	✓	5.00%	3 mths	X	Full	80%
Aussie	Optimizer Variable IO 100-749k	4.07	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Standard Variable 100-499k	3.95	Nil	15.00/m	Both	✓	5.00%	3 mths	×	No	95%
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	✓	5.00%	3 mths	X	No	80%



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	Dundunk	Rate	Loan Fees	at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

B&E Personal Banking	Topline 100-249k	4.64	650	Nil	P+I	✓	5.00%	3 mths	X	Full	95%
B&E Personal Banking	Topline Turbo 100-249k	4.22	650	Nil	P+I	✓	5.00%	3 mths	X	Full	90%
Bank Australia	Premium	4.74	595	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 150-249k	4.56	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 150-249k	4.52	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Advantage Package Variable P&I 150-249k	4.59	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	✓	5.00%	3 mths	X	No	95%
BankVic	Base Variable	4.09	600	Nil	P+I	✓	5.00%	3 mths	x	No	95%



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	Dona donate	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

BankVic	offset	4.64	600	Nil	P+I	✓	5.00%	3 mths	X	Full	95%
BankVic	Premium Home standard variable 50-249k	4.34	Nil	375/a	Both	✓	5.00%	3 mths	X	Full	95%
BankVic	standard variable	4.59	600	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Bankwest	Regular Saver	4.95	445	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	X	N/A	N/A	X	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	X	N/A	N/A	X	Full	95%
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	X	N/A	N/A	X	No	80%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Connect Package Variable Owner Occupied	4.43	Nil	20/m	Both	X	N/A	N/A	✓	Full	95%
Bendigo Bank	Residential Variable 50-249k	4.78	Nil	10.00/m	Both	X	N/A	N/A	1	Full	95%



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	Dundunk	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	X	N/A	N/A	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Variable 200-299k	4.80	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Variable 50-299k	4.60	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Variable	5.10	595	Nil	Both	X	N/A	N/A	✓	Full	95%
Big Sky Building Society	Premium Choice 100-249k	4.67	250	399.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Catalyst Money	Variable Lite	5.05	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Citi	Mortgage Plus Offset Variable P&I 80% 150-499k	4.22	Nil	350/a	P+I	✓	5.00%	6 mths	X	Full	80%
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	90%
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%



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	Dundunk	Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		LVR (%)

Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	X	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Standard Variable 150-349k	4.72	595	395/a	Both	X	N/A	N/A	✓	Full	95%
Community First CU	Accelerator Home Loan True Value Var Hl 100-249k	4.37	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
CUA	Basic Variable	4.68	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Variable	4.69	795	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	✓	20.00%	3 mths	✓	No	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-

ECU Australia	Premium Plus Standard Variable 150.00001-k	4.52	Nil	30/m	Both	✓	5.00%	6 mths	✓	Full	95%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	X	N/A	N/A	✓	No	80%
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	X	N/A	N/A	X	No	95%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	X	N/A	N/A	X	Full	95%
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	✓	20.00%	12 mths	, X	Full	95%
Firstmac	Home Loan 80	4.28	520	Nil	Both	✓	5.00%	3 mths	X	Full	80%
Firstmac	VIP Pack 80 IO	4.14			Ю	✓	5.00%	3 mths	X	Full	iered sca
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	✓	5.00%	N/A	✓	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	5.00%	N/A	1	Full	95%



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Company	Dundensk	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Gateway Credit Union	Low Rate Essentials	4.20	275	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Heritage Bank	Variable	5.04	100	5.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	5.00%	3 mths	X	Full	95%
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	Monipower	4.14	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	693	198.00/a	IO	✓	5.00%	3 mths	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 200-499k	3.94	363	120.00/a	IO	X	N/A	N/A	X	No	80%
Homeloans	Ultra Plus Variable Pl 80 200-499k	3.74	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	5.00%	6 mths	✓	Full	95%



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Company	Dundunk	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	✓	5.00%	6 mths	✓	No	95%
Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Property Package Variable 150-249k	4.40	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Variable	5.10	750	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	X	N/A	N/A	✓	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	X	N/A	N/A	✓	Full	95%



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			Loan Fee:	s at 250K (\$)	Principal+	Genu	ine Savir	gs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)
** *											
Hunter United	Variable	4.85	350	8.00/m	P+I	X	N/A	N/A	✓	Full	95%
Illawarra CU NSW	Variable Lite	5.05	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
IMB	Introductory Variable 1 yr	3.99	769	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Platinum Package Standard Variable 80% 150-249k	4.49	324	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
iMortgage	Fusion Variable IO 80 200-499k	3.79	363	120.00/a	IO	✓	5.00%	3 mths	X	No	80%
Intech Credit Union	Classic Home Loan	4.59	1025	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	X	N/A	N/A	X	Full	80%
Liberty Financial	Liberty Sharp 70 - 80 LVR	4.14	995	Nil	Both	X	N/A	N/A	X	No	80%
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	X	N/A	N/A	X	Full	80%
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	80%



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Company	Dona donate	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	✓	3.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Home Loan Variable	4.89	464	Nil	Both	✓	3.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Power 150.00001-k	4.39	Nil	400.00/a	Both	✓	.00%	3 mths	✓	Full	95%
ME Bank	Basic Home Loan OO Max 80 LVR	3.99	400	Nil	Both	✓	5.00%	3 mths	X	No	80%
ME Bank	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
Mortgage HOUSE	Advantage Home Loan 80	4.22	500	Nil	P+I	X	N/A	N/A	X	Full	80%
Mortgage HOUSE	Advantage Standard Variable	4.47	595	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Mortgage HOUSE	Advantage Variable 100-749k	4.47	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Mortgage HOUSE	Advantage Variable One 80	4.02	500	10.00/m	P+I	X	N/A	N/A	X	Full	80%
Mortgage HOUSE	Pure and Simple 80	4.24	Nil	Nil	P+I	X	N/A	N/A	X	No	80%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Genuine Savings			Family	Offset	Max
			Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Variable - P&I 100-249k	4.65	600	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 100-249k	4.57	Nil	Nil	IO	X	N/A	N/A	X	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 100-249k	4.47	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	5.00%	3 mths	X	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	✓	5.00%	3 mths	X	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	5.00%	3 mths	X	Partial	95%
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	X	N/A	N/A	✓	No	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Genuine Savings			Family	Offset	Max
			Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	✓	5.00%	3 mths	✓	No	90%
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	X	N/A	N/A	X	Full	95%
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	X	N/A	N/A	X	Full	95%
QBANK	Classic Home Loan	4.39	900	Nil	Both	X	N/A	N/A	✓	No	95%
QBANK	Classic Plus Residential Variable 100-249k	4.39	Nil	25/m	Both	X	N/A	N/A	✓	Full	95%
QT Mutual Bank	Choices Mortgage Breaker 150-249k	4.52	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	X	N/A	N/A	✓	Full	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 125-249k	4.52	Nil	25/m	Both	X	N/A	N/A	✓	Full	95%
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	5.00%	3 mths	x	Full	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Genuine Savings			Family	Offset	Max
			Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	X	N/A	N/A	✓	Full	95%
Regional Bank Australia	Basic 25 yrs	4.42	250	Nil	Both	X	N/A	N/A	✓	No	95%
Regional Bank Australia	Basic Special 3 yrs	3.99	250	Nil	Both	X	N/A	N/A	✓	No	95%
Regional Bank Australia	Partnership Advantage Variable 150-249k	4.66	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%
RESI Mortgage Corp	Essentials	4.64	649	Nil	Both	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	Essentials Plus	4.54	649	330.00/a	Both	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	✓	5.00%	3 mths	X	Full	80%
RESI Mortgage Corp	Smart Pro 80 200-499k	4.25	649	Nil	Both	✓	5.00%	3 mths	X	No	80%
RESI Mortgage Corp	Smart Pro Plus 80 200-499k	4.15	649	120.00/a	Both	✓	5.00%	3 mths	X	No	80%
SCU	Basic Home Loan	4.49	673	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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Company		Rate	Loan Fee	s at 250K (\$)	Principal+	Genuine Savings			Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

scu	ProPack 150-249k	4.65	673	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
SCU	Standard Variable	5.00	673	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 50-249k	4.50	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 150-249k	4.60	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	X	N/A	N/A	X	No	95%
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
Summerland CU	Premium	4.07	380	380.00/a	P+I	✓	5.00%	3 mths	X	No	95%
Summerland CU	Premium PI 80	3.87	380	380.00/a	P+I	X	N/A	N/A	X	No	80%
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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Company	Post Los	Rate	Loan Fee	at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Teachers Mutual Bank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
Teachers Mutual Bank	Rewards Package Solutions Plus <\$250k 150k+	4.75	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Solutions Plus <\$250k	4.75	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Variable 50-249k	4.69	785	Nil	Both	X	N/A	N/A	✓	Full	95%
The Mac	Basic Variable 150-249k	4.24	1220	Nil	Both	✓	5.00%	12 mths	5 √	No	95%
The Mac	Home Loan	4.94	1363	Nil	Both	✓	5.00%	12 mths	5 √	No	95%
The Mac	Offset Home Loan	4.94	1220	Nil	Both	✓	5.00%	12 mths	5 √	Full	95%
The Mutual	Budget	4.18	150	Nil	P+I	✓	10.00%	6 mths	✓	No	90%
The Mutual	Mutual	4.38	300	Nil	Both	✓	5.00%	3 mths	✓	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%



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	Dundrick	Rate	Loan Fee	s at 250K (\$)	Principal+	Genuine Savings			Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	X	N/A	N/A	✓	Full	80%
UBank	UHomeLoan - Real Reward Offer IO	4.03	Nil	Nil	Ю	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan - Standard Variable IO	4.36	Nil	Nil	Ю	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan - Standard Variable PI	4.07	Nil	Nil	P+I	✓	20.00%	3 mths	X	No	80%
UniBank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
UniBank	Rewards Package Solutions Plus <\$250k 150k+	4.75	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%
UniBank	Solutions Plus <\$250k	4.75	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Westpac	Flexi First Option	4.64	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Rocket Repay Home Loan 150-249k	4.59	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%



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	First Home	Buyer V	ariable	\$200,00	0						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%)

Woolworths Employees CU	Owner Occupied Special Offer	4.21	-570	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Woolworths Employees CU	Standard Variable	4.71	-570	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	Ю	X	N/A	N/A	X	No	80%
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	Ю	X	N/A	N/A	X	No	80%
**											
Adelaide Bank	Smartdoc Variable	5.15	495	15.00/m	Both	X	N/A	N/A	✓	Full	80%
AMP Bank	Professional Package Classic Variable 100-249k	4.93	Nil	349/a	Both	X	N/A	N/A	X	Full	90%
ANZ	Variable	5.25	760	5.00/m	Both	X	N/A	N/A	✓	Full	90%
Arab Bank Australia	Essentials Home Loan	5.19	250	Nil	Both	✓	20.00%	12 mths	; ✓	Full	95%

4.49

5.09

600

600

8.00/m

8.00/m

P+I

Arab Bank Australia

Arab Bank Australia

HeadStart Intro Variable 1 yr

The Basics

No

No

95%

95%

20.00% 12 mths

20.00% 12 mths



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Company	Duradicat	Rate	Loan Fees	at 250K (\$)	Principal+				Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Australian Military Bank	Standard Variable Offset	5.14	964	Nil	Both	✓	10.00%	3 mths	X	Full	95%
Auswide Bank	Freedom Package Standard Variable 150-249k	4.70	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
Bank of Melbourne	Variable IO	5.26	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Advantage Package Variable IO 150-249k	4.63	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
bcu	Standard Variable	4.95	600	Nil	Both	X	N/A	N/A	X	Full	95%
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	✓	5.00%	3 mths	✓	Full	95%



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First Home B	Buyer Variable \$200,00	0
I list Hollic L	uyul vallabic q200,00	, ,

Company		Rate	Loan Fee	at 250K (\$)	Principal+				Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
BOQ	Economy	3.89	450	10.00/m	Both	✓	5.00%	3 mths	X	No	80%
Citi	Basic Variable IO 50-499k 80%	4.47	649	Nil	Ю	X	N/A	N/A	x	No	90%
Citi	Basic Variable P&I 50-499k 80%	4.42	649	Nil	P+I	X	N/A	N/A	X	No	90%
Citi	Mortgage Plus Variable IO 80% 150-499k	4.32	Nil	350/a	IO	✓	5.00%	6 mths	X	No	80%
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	✓	5.00%	3 mths	1	No	90%
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	X	N/A	N/A	✓	Full	95%
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	X	N/A	N/A	1	No	95%
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	X	N/A	N/A	1	No	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	X	N/A	N/A	1	Full	95%
Community First CU	True Value Var Hl	5.17	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%



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Company		Rate	Loan Fees	at 250K (\$)	Principal+	Genuine Savings			Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
Delphi Bank	Complete	5.27	770	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Delphi Bank	Essential	5.27	1020	8.00/m	Both	✓	10.00%	6 mths	1	No	90%
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	20.00%	12 mths	, x	Full	95%
Gateway Credit Union	Variable 80%	4.84	750	Nil	P+I	✓	5.00%	3 mths	1	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	5.00%	3 mths	X	Full	95%
HSBC	Home Smart	5.23	853	Nil	P+I	X	N/A	N/A	✓	Full	90%
HSBC	Variable	5.23	853	Nil	Both	x	N/A	N/A	✓	Full	90%
Hunter United	Interest Only	4.90	350	Nil	10	X	N/A	N/A	✓	No	90%
IMB	Standard Variable 80%	5.34	769	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Basic Home Loan	4.64	464	Nil	P+I	✓	3.00%	3 mths	X	No	95%



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Company	Description 1	Rate	Loan Fee	s at 250K (\$)	Principal+				Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	464	Nil	P+I	✓	3.00%	3 mths	X	Full	95%
MyState	Standard Variable	5.11	350	Nil	Both	X	N/A	N/A	✓	Full	95%
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Variable - IO 20-249k	4.75	600	395/a	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Private Tailored Pkg Tailored Variable - P&I 100-249k	4.65	600	750/a	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	X	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	375/a	Both	✓	5.00%	3 mths	X	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	5.00%	3 mths	x	Full	95%



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Company		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	5.00%	3 mths	X	Partial	95%
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	X	N/A	N/A	✓	Full	95%
P&N Bank	Easypay Variable 80%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Police Bank	Premium Variable	4.74	1045	Nil	Both	X	N/A	N/A	X	Full	95%
QBANK	Standard Variable	4.89	900	Nil	Both	X	N/A	N/A	✓	No	95%
RAMS	Full Feature	5.20	870	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Regional Bank Australia	Mortgage Offset	5.22	250	Nil	Both	X	N/A	N/A	✓	Full	95%
St.George Bank	Advantage Package Variable IO 150-249k	4.64	700	395/a	Ю	✓	5.00%	3 mths	✓	Full	95%



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Company	Develope	Rate	Loan Fee	s at 250K (\$)	Principal+	Genuine Savings			Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Summerland CU	ECO Home Loan Standard	5.07	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Home Loan Plus	5.07	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Offset Home Loan Standard	5.14	800	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	X	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	X	N/A	N/A	X	Full	95%
UniBank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Interest Only Variable	5.11	750	Nil	Ю	✓	5.00%	3 mths	✓	Full	95%



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First Home Buyer Variable \$200,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Max Offset **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both ** Rocket Repay Home Loan 5.29 750 8.00/m Both 5.00% 3 mths Full Westpac 95% Classic Variable **AMP Bank** 5.43 895 10.00/m Both N/A N/A Full 90% Standard Variable **Auswide Bank** 5.33 600 10.00/m Both Full 5.00% 3 mths 95% FlexiDiscount **B&E Personal Banking** 5.02 650 10.00/m P+I 5.00% 3 mths Nο 95% FlexiLine **B&E Personal Banking** 5.12 650 10.00/m P+I 5.00% 3 mths Full 80% Variable **Bank of Sydney** 5.64 990 10.00/m Both 5.00% 6 mths Full 95% Variable IO **BankSA** 5.33 700 10.00/m Ю 5.00% 3 mths Full 95% First Start 1 yr BOQ 4.46 645 10.00/m Both 5.00% 3 mths Full 95% Standard Variable **BOQ** 5.46 450 10.00/m Both 5.00% 3 mths Full 95% Offset Variable IO 50-499k 80% Citi 649 8.00/m IO Full 5.68 90%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	ine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
*											
Citi	Offset Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓	5.00%	6 mths	X	Full	90%
Citi	Variable IO 50-499k 80%	5.68	649	8.00/m	Ю	✓	5.00%	6 mths	x	No	90%
Citi	Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓			✓	No	90%
NAB (Exclusive to Brokers)	Homeplus Variable Rate IO	5.28	850	10.00/m	IO	X	N/A	N/A	X	Full	95%
St.George Bank	Variable IO	5.34	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Introductory Rate 1 yr	3.89	785	Nil	Both	X	N/A	N/A	✓	No	95%
The Rock	Variable	5.61	950	5.00/m	Both	X	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	X	N/A	N/A	x	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gent	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**** Outstanding Val	lue"										
AMO Group	Variable Home Loan	3.58	1180	120.00/a	Both	✓	5.00%	3 mths	X	No	95%
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Click Loans	The Online Home Loan 80 150-499k	3.84	440	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Click Loans	The Online Offset Home Loan 80 150-499k	3.84	363	198.00/a	Both	✓	5.00%	3 mths	x	Full	80%
Click Loans	The Online Offset Home Loan 80%	3.84	440	Nil	P+I	✓	5.00%	3 mths	X	Full	80%
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Freedom Lend	Freedom Variable IO 150-499k	3.93	Nil	10.00/m	Both	X	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	X	N/A	N/A	✓	Full	80%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	X	N/A	N/A	✓	Full	100%
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	✓	5.00%	0 mths	✓	Full	95%



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		Rate	Loan Fee	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
***** "Outstanding Val	lue"										
Gateway Credit Union	Premium Variable 80% 150k+	3.73	750	299/a	P+I	✓	5.00%	3 mths	✓	Full	85%
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Heritage Bank	Home Advantage Variable 250-699k	3.84	100	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Homestar Finance	Homestar Standard Variable 80 50-499k	3.98	825	Nil	P+I	✓	5.00%	3 mths	✓	Full	80%
Homestar Finance	Owner Occupied Property Loan	3.44	633	Nil	P+I	X	N/A	N/A	X	No	85%
HSBC	Home Value - Owner Occupier	3.73	253	Nil	Both	X	N/A	N/A	✓	No	90%
Hunter United	Platinum	3.79	Nil	8.00/m	P+I	X	N/A	N/A	✓	Full	90%
IMB	Budget - Owner Occupied 80%	3.87	769	Nil	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 150-499k	3.67	299	199/a	Both	X	N/A	N/A	✓	Full	80%
ING DIRECT	Orange Advantage Variable 150-499k 80%	3.67	299	199.00/a	Both	X	N/A	N/A	✓	Full	95%



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First Home Buy	er Variable \$350,000

Company		Rate	Loan Fees at 250K (\$)		Genu	uine Savin	gs	Family	Offset	Max	
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**** Uutstanding Val	ue"										
loans.com.au	Offset Variable-Owner Occupier <80%	3.79	520	Nil	Both	✓	5.00%	3 mths	X	Full	80%
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	X	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Premium Variable 150-499k	3.85	Nil	375/a	Both	✓	5.00%	3 mths	X	Full	90%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	X	N/A	N/A	X	Full	95%
QBANK	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
Qudos Bank	Low Cost Home Loan- OO 250-499k	4.14	Nil	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Queenslanders CU	Special Variable Rate P&I 250-499k	4.03	595	Nil	P+I	X	N/A	N/A	✓	Full	90%
Reduce Home Loans	Rate Buster 100% Offset Variable	3.44	570	Nil	Both	✓	15	6 mths	X	Full	80%
Reduce Home Loans	Rate Buster Standard Variable	3.35	570	Nil	Both	X	15	N/A	x	No	80%



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	First Home B	uyer V	ariable	\$350,00	0						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		
* * * * * * "Outstanding Va	ilue"										
tate Custodians	Breathe Easy Offset 80%	3.72	286	Nil	Both	✓	5.00%	3 mths	X	Full	95%
tate Custodians	Standard Variable Offset 80%	3.59	286	299.00/a	Both	✓	5.00%	3 mths	X	Full	95%
he Rock	Essentials Special 80%	3.89	650	Nil	Both	X	N/A	N/A	✓	Full	90%
ictoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%	3.89	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
/ictoria Teachers Mutual Bank	First Home Buyers Package Standard Variable OO 80%	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%

Adelaide Bank	Smartfit Variable 90%	3.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	95%
Adelaide Bank	SmartSaver 90%	3.94	495	Nil	Both	X	N/A	N/A	✓	No	95%
AMO Group	Basic Variable	3.58	1180	120.00/a	P+I	X	N/A	N/A	X	No	80%
MP Bank	Basic Variable Loan	3.98	545	Nil	Both	X	N/A	N/A	X	Full	90%
Aussie	Optimizer Plus Variable PI 100-499k	3.84	Nil	198.00/a	P+I	✓	5.00%	3 mths	X	Full	95%



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Company		Rate			Principal+ Genuine Savings			igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Aussie	Optimizer Variable PI 100-499k	3.84	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Basic Variable 100-499k	3.95	100	Nil	Both	✓	5.00%	3 mths	X	No	95%
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Package Premium 100-399k	3.94	Nil	350/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	✓	5.00%	6 mths	✓	Full	90%
BankSA	Basic Promo Variable IO	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Bankwest	Complete Home Loan Mortgage Shredder 80 200-499k	3.92	150	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
Bankwest	Premium Select 20-499k 80%	4.02	150	Nil	Both	✓	5.00%	3 mths	✓	Full	90%
Bendigo Bank	Connect Package Variable Owner Occupied 250-499k	4.23	Nil	20/m	Both	X	N/A	N/A	✓	Full	95%
Catalyst Money	Variable	4.05	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%



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Company		Rate	Loan Fees at 250K (\$)		Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

CUA	Fresh Start Access	4.16	195	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	30/m	Both	✓	5.00%	6 mths	✓	Full	95%
Firstmac	VIP Pack 80 P&I	3.94	520	Nil	P+I	✓	5.00%	3 mths	X	Full	80%
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	693	198.00/a	P+I	✓	5.00%	3 mths	✓	Full	80%
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
Illawarra CU NSW	Variable	4.05	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
iMortgage	Fusion Variable PI 80 200-499k	3.59	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
loans.com.au	Essentials - Owner Occ - PI	3.71	520	Nil	P+I	✓	5.00%	3 mths	X	No	80%



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Company		Rate	Loan Fees at 250K (\$)		Principal+				Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	X	N/A	N/A	X	Full	95%
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR L50-399k	3.89	400	395/a	Both	✓	5.00%	3 mths	X	Full	80%
Mortgage View	Special Offset to 80%	3.68	150	Nil	P+I	✓	5.00%	6 mths	X	Full	80%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	X	N/A	N/A	X	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	X	N/A	N/A	✓	Full	80%
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	X	N/A	N/A	✓	Full	80%
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-

QT Mutual Bank	Choices Mortgage Breaker 250-499k	4.12	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 250-499k	4.12	Nil	25/m	Both	X	N/A	N/A	✓	Full	95%
SCU	My Life Variable Rate Package 250-499k	3.97	473	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Basic Promo Variable IO	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Offset Home Loan PI 80	3.94	800	8.00/m	P+I	X	N/A	N/A	X	Full	80%
Suncorp Bank	Home Package Plus Owner Occupied Variable 150-499k	4.05	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	80%
Teachers Mutual Bank	Classic	3.79	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
The Mac	Basic Variable 250-499k	4.14	1220	Nil	Both	✓	5.00%	12 mths	√	No	95%



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First Home Buyer Variable \$350,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both **** Value Offer - 20% Deposit Minimum Nil Nil P+I **UBank** 3.64 20.00% 3 mths No 80% Classic UniBank 3.79 750 Nil P+I 5.00% 3 mths No 85% Complete Variable - Owner Occupied 80% Victoria Teachers Mutual Bank 3.89 600 Nil P+I 5.00% 6 mths Full 95% Education Package Home Loan Standard Variable OO 3.79 **Victoria Teachers Mutual Bank** 300 300/a P+I 5.00% 6 mths Full 95% 80% *** Affinity Package Classic Variable 250-499k **AMP Bank** 4.05 295 Nil Both N/A N/A Full 90% Essential Home Loan **AMP Bank** 3.98 295 Nil P+I N/A N/A X No 90% Professional Package Classic Variable 250-499k X **AMP Bank** 4.05 Nil 349/a Both N/A N/A Full 90% Select Package Classic Variable 250-499k **AMP Bank** 4.05 295 Nil N/A Both N/A Full 90% Breakfree Variable 250-499k ANZ 4.45 160 395/a Both N/A Full 90% Simplicity Plus ANZ 160 Nil Both N/A N/A 4.55 No 90%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	Ю	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Aussie	Optimizer Plus Variable IO 100-749k	4.07	Nil	198.00/a	IO	✓	5.00%	3 mths	X	Full	80%
Aussie	Optimizer Variable IO 100-749k	4.07	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Select Standard Variable 100-499k	3.95	Nil	15.00/m	Both	✓	5.00%	3 mths	X	No	95%
Australian Military Bank	Value Home Loan 500k+ 80%	4.09	964	Nil	P+I	✓	10.00%	3 mths	X	Full	95%
Auswide Bank	Freedom Package Standard Variable 250-499k	4.50	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	✓	5.00%	3 mths	X	No	80%



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Company	Dundunt	Rate	Loan Fees	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

B&E Personal Banking	Topline 250k+	4.54	650	Nil	P+I	✓	5.00%	3 mths	X	Full	95%
B&E Personal Banking	Topline Turbo 250k+	4.12	650	Nil	P+I	✓	5.00%	3 mths	X	Full	90%
Bank Australia	Premium	4.74	595	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 250-499k	4.41	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 250-499k	4.37	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Advantage Package Variable IO 250-499k	4.41	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
BankSA	Advantage Package Variable P&I 250-499k	4.37	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	✓	5.00%	3 mths	X	No	95%
BankVic	Base Variable	4.09	600	Nil	P+I	✓	5.00%	3 mths	X	No	95%



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	Dona donas	Rate	Loan Fee	at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

BankVic	offset	4.64	600	Nil	P+I	✓	5.00%	3 mths	X	Full	95%
BankVic	Premium Home standard variable 250-749k	4.19	Nil	375/a	Both	✓	5.00%	3 mths	X	Full	95%
BankVic	standard variable	4.59	600	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Bankwest	Regular Saver	4.95	445	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	X	N/A	N/A	X	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	X	N/A	N/A	X	Full	95%
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	X	N/A	N/A	X	No	80%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Variable 250-499k	4.58	Nil	10.00/m	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	X	N/A	N/A	✓	No	95%



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	Dundunk	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	_

Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Variable 300-499k	4.40	Nil	395/a	Both	X	N/A	N/A	1	Full	95%
Big Sky Building Society	Premium Choice 250k+	4.47	250	399.00/a	Both	✓	5.00%	3 mths	1	Full	95%
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Citi	Mortgage Plus Offset Variable P&I 80% 150-499k	4.22	Nil	350/a	P+I	✓	5.00%	6 mths	X	Full	80%
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	90%
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	X	N/A	N/A	✓	Full	95%



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	Dundunk	Rate	Loan Fees	at 250K (\$)	Principal+	Geni	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-

Commonwealth Bank	Wealth Package Standard Variable 350-749k	4.62	595	395/a	Both	X	N/A	N/A	✓	Full	95%
Community First CU	Accelerator Home Loan True Value Var Hl 250k+	4.27	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	20.00%	3 mths	✓	No	95%
CUA	Basic Variable	4.68	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	✓	20.00%	3 mths	✓	No	95%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	X	N/A	N/A	✓	No	80%
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	X	N/A	N/A	X	No	95%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	X	N/A	N/A	x	Full	95%



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Company	Dundunk	Rate	Loan Fee	s at 250K (\$)	Principal+	Geni	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	✓	20.00%	12 mths	, X	Full	95%
Firstmac	Home Loan 80	4.28	520	Nil	Both	✓	5.00%	3 mths	X	Full	80%
Firstmac	VIP Pack 80 IO	4.14			IO	✓	5.00%	3 mths	X	Full	iered sca
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	✓	5.00%	N/A	✓	Full	95%
Gateway Credit Union	Low Rate Essentials	4.20	275	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	5.00%	3 mths	X	Full	95%
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	Monipower	4.14	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	693	198.00/a	IO	✓	5.00%	3 mths	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 200-499k	3.94	363	120.00/a	IO	X	N/A	N/A	X	No	80%



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	Dundunt	Rate	Loan Fee	at 250K (\$)	Principal+	Genu	iine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		LVR (%)

Homeloans	Ultra Plus Variable PI 80 200-499k	3.74	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	✓	5.00%	6 mths	✓	No	95%
Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Property Package Variable 250-499k	4.30	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Hume Bank	Variable	5.10	750	Nil	Both	✓	5.00%	3 mths	✓	Full	97%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	X	N/A	N/A	1	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	X	N/A	N/A	✓	Full	95%
Hunter United	Variable	4.85	350	8.00/m	P+I	X	N/A	N/A	✓	Full	95%
IMB	Accelerator - Owner Occupied 2 yrs	3.64	769	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
IMB	Introductory Variable 1 yr	3.99	769	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Platinum Package Standard Variable 80% 250-499k	4.34	324	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	5.00%	3 mths	X	No	90%
iMortgage	Fusion Variable IO 80 200-499k	3.79	363	120.00/a	IO	✓	5.00%	3 mths	X	No	80%
ING DIRECT	Mortgage Simplifier 150-499k	3.84	519	Nil	Both	X	N/A	N/A	✓	No	80%



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Company	Dona dona d	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Intech Credit Union	Classic Home Loan	4.59	1025	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	X	N/A	N/A	X	Full	80%
Liberty Financial	Liberty Sharp 70 - 80 LVR	4.14	995	Nil	Both	X	N/A	N/A	X	No	80%
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	X	N/A	N/A	X	Full	80%
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	80%
Macquarie Credit Union	Home Loan Variable	4.89	464	Nil	Both	✓	3.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Power 250.00001-k	4.29	Nil	400.00/a	Both	✓	.00%	3 mths	✓	Full	95%
ME Bank	Basic Home Loan OO Max 80 LVR	3.99	400	Nil	Both	✓	5.00%	3 mths	X	No	80%
Mortgage HOUSE	Advantage Home Loan 80	4.22	500	Nil	P+I	X	N/A	N/A	X	Full	80%
Mortgage HOUSE	Advantage Standard Variable	4.47	595	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%



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Company	Dona donate	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Mortgage HOUSE	Advantage Variable 100-749k	4.47	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Mortgage HOUSE	Advantage Variable One 80	4.02	500	10.00/m	P+I	X	N/A	N/A	X	Full	80%
Mortgage HOUSE	Pure and Simple 80	4.24	Nil	Nil	P+I	X	N/A	N/A	X	No	80%
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Variable - IO 250-749k	4.50	600	395/a	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Choice Package Tailored Variable - P&I 250-499k	4.40	600	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

NAB	Private Tailored Pkg Tailored Variable - P&I 250-499k	4.40	600	750/a	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 250-499k	4.39	Nil	Nil	IO	X	N/A	N/A	X	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 250-499k	4.29	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	5.00%	3 mths	X	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	✓	5.00%	3 mths	X	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	5.00%	3 mths	x	Partial	95%
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Home Loan Value Owner Occupied 350-499k	4.68	330	350.00/a	P+I	X	N/A	N/A	✓	Full	95%
P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	✓	5.00%	3 mths	√	No	90%
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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			Loan Fee:	s at 250K (\$)	Principal+	Gen	uine Savin	gs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)

Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	X	N/A	N/A	X	Full	95%
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	X	N/A	N/A	x	Full	95%
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	5.00%	3 mths	x	No	80%
QBANK	Classic Home Loan	4.39	900	Nil	Both	X	N/A	N/A	✓	No	95%
QBANK	Classic Plus Residential Variable 250-499k	4.24	Nil	25/m	Both	X	N/A	N/A	1	Full	95%
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	X	N/A	N/A	✓	Full	95%
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	X	N/A	N/A	✓	Full	95%
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	X	N/A	N/A	1	Full	95%
RAMS	Low Rate	4.30	870	Nil	Both	✓	5.00%	3 mths	✓	Full	95%



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	Dona dona de	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Regional Bank Australia	Basic 25 yrs	4.42	250	Nil	Both	X	N/A	N/A	✓	No	95%
Regional Bank Australia	Basic Special 3 yrs	3.99	250	Nil	Both	X	N/A	N/A	✓	No	95%
Regional Bank Australia	Partnership Advantage Variable 250-399k	4.36	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%
RESI Mortgage Corp	Essentials	4.64	649	Nil	Both	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	Essentials Plus	4.54	649	330.00/a	Both	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	✓	5.00%	3 mths	X	Full	80%
RESI Mortgage Corp	Smart Pro 80 200-499k	4.25	649	Nil	Both	✓	5.00%	3 mths	X	No	80%
RESI Mortgage Corp	Smart Pro Plus 80 200-499k	4.15	649	120.00/a	Both	✓	5.00%	3 mths	X	No	80%
SCU	Basic Home Loan	4.49	673	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
SCU	ProPack 250k+	4.40	673	Nil	Both	✓	5.00%	3 mths	1	Full	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Genuine Savings			Family	Offset	Max
			Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

scu	Standard Variable	5.00	673	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 250-499k	4.35	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable IO 250-499k	4.39	700	395/a	Ю	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 250-499k	4.35	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	X	N/A	N/A	X	No	95%
Summerland CU	Eco PI 80	3.87	600	Nil	P+I	X	N/A	N/A	X	No	80%
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
Summerland CU	Premium	4.07	380	380.00/a	P+I	✓	5.00%	3 mths	X	No	95%
Summerland CU	Premium PI 80	3.87	380	380.00/a	P+I	X	N/A	N/A	X	No	80%
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+	Genuine Savings			Family		
			Upfront	Ongoing	Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)
* **											
Teachers Mutual Bank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
Teachers Mutual Bank	Rewards Package Solutions Plus Home Loan 250-499k	4.45	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Solutions Plus Home Loan 250-499k	4.45	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Variable 250-499k	4.59	785	Nil	Both	X	N/A	N/A	✓	Full	95%
The Mac	Home Loan 250k+	4.69	1363	Nil	Both	✓	5.00%	12 mths	, /	No	95%
The Mac	Offset Home Loan	4.94	1220	Nil	Both	✓	5.00%	12 mths	; /	Full	95%
The Mutual	Budget	4.18	150	Nil	P+I	✓	10.00%	6 mths	1	No	90%
The Mutual	Mutual	4.38	300	Nil	Both	✓	5.00%	3 mths	1	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	X	N/A	N/A	✓	Full	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Geni	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

UBank	UHomeLoan - Real Reward Offer IO	4.03	Nil	Nil	IO	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan - Standard Variable IO	4.36	Nil	Nil	IO	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan - Standard Variable PI	4.07	Nil	Nil	P+I	✓	20.00%	3 mths	X	No	80%
UniBank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
UniBank	Rewards Package Solutions Plus Home Loan 250-499k	4.45	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%
UniBank	Solutions Plus Home Loan 250-499k	4.45	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Westpac	Flexi First Option	4.64	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Rocket Repay Home Loan 250-749k	4.39	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	-570	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%



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First Home Buyer Variable \$350,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both *** Standard Variable 4.71 P+I **Woolworths Employees CU** -570 Nil 5.00% 3 mths Full 95% Empower Package Empower Variable IO 100-749k **Yellow Brick Road** 4.09 363 Nil Ю N/A N/A 80% No Empower Package Empower Variable PI 0-80 **Yellow Brick Road** 3.86 P+I 363 Nil N/A No 80% Empower Variable IO 100-749k **Yellow Brick Road** 4.09 363 Nil IO N/A N/A No 80% Empower Variable PI 0-80 100-749k **Yellow Brick Road** 3.86 363 Nil P+I N/A N/A No 80% ** Smartdoc Variable **Adelaide Bank** 5.15 495 15.00/m Both N/A N/A Full 80% Variable ANZ 5.25 760 5.00/mBoth N/A Full 90% Essentials Home Loan Arab Bank Australia 5.19 250 Nil 20.00% 12 mths Both Full 95% HeadStart Intro Variable 1 yr **Arab Bank Australia** 4.49 600 8.00/m P+I20.00% 12 mths No 95% The Basics

5.09

600

8.00/m

P+I

Arab Bank Australia

No

95%

20.00% 12 mths



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		Rate	Loan Fee	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Australian Military Bank	Standard Variable Offset	5.14	964	Nil	Both	✓	10.00%	3 mths	X	Full	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
Bank of Melbourne	Variable IO	5.26	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
bcu	Standard Variable	4.95	600	Nil	Both	X	N/A	N/A	X	Full	95%
Beyond Bank	Variable	5.10	595	Nil	Both	X	N/A	N/A	✓	Full	95%
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	✓	5.00%	3 mths	✓	Full	95%



Eirct Hama Din	yer Variable \$350,000
FIISL HUILLE DUY	ver variable 5550.000

		Rate	Loan Fees	at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-
**											
BOQ	Economy	3.89	450	10.00/m	Both	✓	5.00%	3 mths	X	No	80%
Citi	Basic Variable IO 50-499k 80%	4.47	649	Nil	Ю	X	N/A	N/A	X	No	90%
Citi	Basic Variable P&I 50-499k 80%	4.42	649	Nil	P+I	X	N/A	N/A	X	No	90%
Citi	Mortgage Plus Variable IO 80% 150-499k	4.32	Nil	350/a	IO	✓	5.00%	6 mths	X	No	80%
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	X	N/A	N/A	✓	Full	95%
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	X	N/A	N/A	✓	Full	95%



		Rate	Loan Fees	at 250K (\$)	Principal+	Genuine Savings			Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Community First CU	True Value Var Hl	5.17	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Delphi Bank	Complete	5.27	770	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Delphi Bank	Essential	5.27	1020	8.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	20.00%	12 mths	5 X	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	5.00%	N/A	✓	Full	95%
Gateway Credit Union	Variable 80%	4.84	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Heritage Bank	Variable	5.04	100	5.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	5.00%	3 mths	X	Full	95%
HSBC	Home Smart	5.23	853	Nil	P+I	X	N/A	N/A	✓	Full	90%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	iine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
HSBC	Variable	5.23	853	Nil	Both	X	N/A	N/A	✓	Full	90%
Hunter United	Interest Only	4.90	350	Nil	IO	X	N/A	N/A	✓	No	90%
IMB	Standard Variable 80%	5.34	769	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Basic Home Loan	4.64	464	Nil	P+I	✓	3.00%	3 mths	X	No	95%
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	✓	3.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	464	Nil	P+I	✓	3.00%	3 mths	X	Full	95%
ME Bank	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
MyState	Standard Variable	5.11	350	Nil	Both	X	N/A	N/A	✓	Full	95%
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	Ю	✓	5.00%	3 mths	✓	Full	90%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate IO	5.28	850	10.00/m	Ю	X	N/A	N/A	x	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	X	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	375/a	Both	✓	5.00%	3 mths	X	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	5.00%	3 mths	X	Partial	95%
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	X	N/A	N/A	✓	Full	95%
P&N Bank	Easypay Variable 80%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	5.00%	3 mths	✓	Full	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genuine Savings			Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Police Bank	Premium Variable	4.74	1045	Nil	Both	X	N/A	N/A	X	Full	95%
QBANK	Standard Variable	4.89	900	Nil	Both	X	N/A	N/A	1	No	95%
RAMS	Full Feature	5.20	870	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Regional Bank Australia	Mortgage Offset	5.22	250	Nil	Both	X	N/A	N/A	✓	Full	95%
St.George Bank	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Summerland CU	ECO Home Loan Standard	5.07	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Home Loan Plus	5.07	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Offset Home Loan Standard	5.14	800	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	1	Full	95%



First Home B	uyer Variable \$350,000
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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	iine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		LVR (%)
**											
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	Ю	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	X	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	X	N/A	N/A	X	Full	95%
UniBank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Interest Only Variable	5.11	750	Nil	Ю	✓	5.00%	3 mths	1	Full	95%
Westpac	Rocket Repay Home Loan	5.29	750	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
*											
AMP Bank	Classic Variable	5.43	895	10.00/m	Both	X	N/A	N/A	X	Full	90%
Auswide Bank	Standard Variable	5.33	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	✓	5.00%	3 mths	X	No	95%
B&E Personal Banking	FlexiLine	5.12	650	10.00/m	P+I	✓	5.00%	3 mths	X	Full	80%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	ine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
*											
Bank of Sydney	Variable	5.64	990	10.00/m	Both	✓	5.00%	6 mths	✓	Full	95%
BankSA	Variable IO	5.33	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
воо	First Start 1 yr	4.46	645	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
воо	Standard Variable	5.46	450	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Citi	Offset Variable IO 50-499k 80%	5.68	649	8.00/m	10	✓			✓	Full	90%
Citi	Offset Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓	5.00%	6 mths	X	Full	90%
Citi	Variable IO 50-499k 80%	5.68	649	8.00/m	10	✓	5.00%	6 mths	X	No	90%
Citi	Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓			✓	No	90%
St.George Bank	Variable IO	5.34	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	✓	5.00%	3 mths	1	Full	95%



First Home Buyer Variable \$350,000											
		Rate	Loan Fees	at 250K (\$)	250K (\$) Principal+		iine Savin	gs	Family	Offset	Max
Company	Product	(%)* Upi	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
*											
The Capricornian	Introductory Rate 1 yr	3.89	785	Nil	Both	X	N/A	N/A	✓	No	95%
The Rock	Variable	5.61	950	5.00/m	Both	X	N/A	N/A	1	Full	95%
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	X	N/A	N/A	x	Full	95%



First Home Buyer Variable \$500	0,000

		Rate	Loan Fee	s at 250K (\$)	Principal+				Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	_
***** "Outstanding Val	ue"										
AMO Group	Variable Home Loan	3.58	1180	120.00/a	Both	✓	5.00%	3 mths	X	No	95%
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	✓	5.00%	6 mths	✓	Full	90%
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Click Loans	The Online Offset Home Loan 80%	3.84	440	Nil	P+I	✓	5.00%	3 mths	X	Full	80%
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Freedom Lend	Freedom Variable IO 500k+	3.93	Nil	10.00/m	Both	X	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	X	N/A	N/A	✓	Full	80%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	X	N/A	N/A	✓	Full	100%
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	✓	5.00%	0 mths	✓	Full	95%
Gateway Credit Union	Premium Variable 80% 150k+	3.73	750	299/a	P+I	✓	5.00%	3 mths	✓	Full	85%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	Genuine Savings		Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**** Outstanding Va	lue"										
Heritage Bank	Home Advantage Variable 250-699k	3.84	100	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Homestar Finance	Homestar Standard Variable 80 500k+	3.66	825	Nil	P+I	✓	5.00%	3 mths	✓	Full	80%
HSBC	Home Value - Owner Occupier	3.73	253	Nil	Both	X	N/A	N/A	✓	No	90%
HSBC	Premier Home Smart 500-749k	3.73	Nil	35/m	P+I	X	N/A	N/A	1	Full	90%
HSBC	Premier Variable 500-749k	3.73	Nil	35/m	Both	X	N/A	N/A	✓	Full	90%
Hunter United	Platinum	3.79	Nil	8.00/m	P+I	X	N/A	N/A	✓	Full	90%
IMB	Budget - Owner Occupied 80%	3.87	769	Nil	Both	✓	5.00%	3 mths	✓	No	95%
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.67	299	199/a	Both	X	N/A	N/A	✓	Full	80%
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.67	299	199/a	Both	X	N/A	N/A	✓	Full	80%
ING DIRECT	Orange Advantage Variable 500-749k 80%	3.67	299	199.00/a	Both	X	N/A	N/A	✓	Full	95%



First Home Buy	yer Variable \$500,000
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			Loan Fee	s at 250K (\$)	(\$) Principal+	Gen	uine Savir	gs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)
***** "Outstanding Val	ue"										
loans.com.au	Offset Variable-Owner Occupier <80%	3.79	520	Nil	Both	✓	5.00%	3 mths	X	Full	80%
Newcastle Permanent	Premium Plus Package Premium Variable 500-749k	3.85	Nil	375/a	Both	✓	5.00%	3 mths	X	Full	90%
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	X	N/A	N/A	✓	Full	80%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	X	N/A	N/A	X	Full	95%
QBANK	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	X	N/A	N/A	1	No	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
Qudos Bank	Low Cost Home Loan- OO 500-749k	4.14	Nil	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Queenslanders CU	Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	X	N/A	N/A	1	Full	90%
Reduce Home Loans	Rate Buster 100% Offset Variable	3.44	570	Nil	Both	✓	15	6 mths	x	Full	80%
Reduce Home Loans	Rate Buster Standard Variable	3.35	570	Nil	Both	X	15	N/A	X	No	80%



	First Home B	uyer V	ariable	\$500,00	0						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%
* * * * * "Outstanding Va	lue"										
CU	My Life Variable Rate Package 500k+	3.87	473	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
outhern Cross Credit Union	Platinum Professional Home Loan	3.98	425	200.00/a	Both	✓	5.00%	3 mths	1	Full	95%
ate Custodians	Breathe Easy Offset 80%	3.72	286	Nil	Both	✓	5.00%	3 mths	X	Full	95%
ate Custodians	Standard Variable Offset 80%	3.59	286	299.00/a	Both	✓	5.00%	3 mths	x	Full	95%
he Rock	Essentials Special 80%	3.89	650	Nil	Both	X	N/A	N/A	1	Full	90%
ictoria Teachers Mutual Bank	First Home Buyers Package Standard Variable OO 80%	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%

delaide Bank	Smartfit Variable 90%	3.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	95%
MO Group	Basic Variable	3.58	1180	120.00/a	P+I	X	N/A	N/A	X	No	80%
ussie	Optimizer Plus Variable PI 500-749k	3.84	Nil	198.00/a	P+I	✓	5.00%	3 mths	X	Full	95%
ussie	Select Basic Variable 500-999k	3.95	100	Nil	Both	√	5.00%	3 mths	X	No	95%



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	Product	Rate	Loan Fee	s at 250K (\$)	Principal+	Genuine Savings			Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bank Australia	Premium Package Premium 400-699k	3.84	Nil	350/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Bankwest	Complete Home Loan Mortgage Shredder 80 500-749k	3.92	150	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
Bankwest	Premium Select 500-749k 80%	4.02	150	Nil	Both	✓	5.00%	3 mths	✓	Full	90%
Bendigo Bank	Connect Package Variable Owner Occupied 500k+	4.13	Nil	20/m	Both	X	N/A	N/A	✓	Full	95%
Catalyst Money	Variable	4.05	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan 80 500-749k	3.84	440	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Click Loans	The Online Offset Home Loan 80 500-749k	3.84	363	198.00/a	Both	✓	5.00%	3 mths	X	Full	80%
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	5.00%	3 mths	✓	Full	80%



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Company Product	Rate (%)*		Loan Fees at 250K (\$)		Genuine Savings			Family	Offset	Max
		Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Premium Plus Standard Variable 250.0000	01k+ 4.31	Nil	30/m	Both	✓	5.00%	6 mths	✓	Full	95%
VIP Pack 80 P&I	3.94	520	Nil	P+I	✓	5.00%	3 mths	X	Full	80%
Discount Variable 150k+ Heritage Bank	3.79	100	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Optima Variable - Owner Occ PI 80 500-74	49k 3.83	693	198.00/a	P+I	✓	5.00%	3 mths	✓	Full	80%
Owner Occupied Property Loan Homestar Finance	3.44	633	Nil	P+I	X	N/A	N/A	X	No	85%
Value Plus Horizon Credit Union	4.09	960	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
Property Package Variable 500k+	4.20	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Variable Illawarra CU NSW	4.05	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
IMB Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Fusion Variable PI 80 500k+ iMortgage	3.54	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%



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	Dundunk	Rate	Loan Fee	s at 250K (\$)	Principal+	Genuine Savings		igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	7

loans.com.au	Essentials - Owner Occ - PI	3.71	520	Nil	P+I	✓	5.00%	3 mths	X	No	80%
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	X	N/A	N/A	X	Full	95%
Macquarie Credit Union	Power 400.00001k+	3.99	Nil	400.00/a	Both	✓	.00%	3 mths	✓	Full	95%
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR 400-699k	3.79	400	395/a	Both	✓	5.00%	3 mths	X	Full	80%
Mortgage View	Special Offset to 80%	3.68	150	Nil	P+I	✓	5.00%	6 mths	X	Full	80%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	X	N/A	N/A	X	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
My Credit Union	Platinum	3.89	610	375.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	X	N/A	N/A	✓	Full	95%
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	Ю	X	N/A	N/A	✓	Full	80%



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	Product	Rate	Loan Fees at 250K (\$)		Principal+				Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%
QT Mutual Bank	Choices Mortgage Breaker 500k+	4.02	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+	4.02	Nil	25/m	Both	X	N/A	N/A	✓	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
Summerland CU	Offset Home Loan PI 80	3.94	800	8.00/m	P+I	X	N/A	N/A	X	Full	80%
Suncorp Bank	Home Package Plus Owner Occupied Variable 500-749k	4.05	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	80%
Teachers Mutual Bank	Classic	3.79	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
The Mac	Basic Variable 500k+	4.04	1220	Nil	Both	✓	5.00%	12 mths	s √	No	95%
UBank	Value Offer - 20% Deposit Minimum	3.64	Nil	Nil	P+I	✓	20.00%	3 mths	X	No	80%



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First Home Buyer Variable \$500,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both **** Classic Nil P+I UniBank 3.79 750 5.00% 3 mths No 85% Complete Variable - Owner Occupied 80% Victoria Teachers Mutual Bank 3.89 600 Nil P+I 5.00% 6 mths Full 95% Education Package Home Loan Standard Variable OO **Victoria Teachers Mutual Bank** 3.79 300 300/a P+I 5.00% 6 mths Full 95% First Home Buyers Package Complete Variable - Owner 3.89 Victoria Teachers Mutual Bank Nil Nil P+I 5.00% 6 mths Full 95% Occupied 80% *** SmartSaver 90% Adelaide Bank 3.94 495 Nil Both N/A N/A No 95% Affinity Package Classic Variable 500-749k **AMP Bank** 4.05 295 Nil Both N/A N/A Full 90% Basic Variable Loan X 3.98 545 AMP Bank Nil Both N/A N/A Full 90% Essential Home Loan **AMP Bank** 3.98 295 Nil P+I N/A N/A No 90% Professional Package Classic Variable 500-749k **AMP Bank** 4.05 Nil 349/a Both N/A N/A Full 90% Select Package Classic Variable 500-749k AMP Bank 4.05 295 Nil Both N/A N/A Full 90%



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	Company		Rate Loan Fees at 250K (\$)					Family	Offset	Max	
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

ANZ	Breakfree Variable 500k+	4.35	160	395/a	Both	×	N/A	N/A	✓	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	X	N/A	N/A	✓	No	90%
Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Aussie	Optimizer Plus Variable IO 100-749k	4.07	Nil	198.00/a	IO	✓	5.00%	3 mths	X	Full	80%
Aussie	Optimizer Variable IO 100-749k	4.07	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Variable PI 500-749k	3.84	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Standard Variable 500-999k	3.95	Nil	15.00/m	Both	✓	5.00%	3 mths	X	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Australian Military Bank	Value Home Loan 500k+ 80%	4.09	964	Nil	P+I	✓	10.00%	3 mths	X	Full	95%
Auswide Bank	Freedom Package Standard Variable 500k+	4.45	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	✓	5.00%	3 mths	X	No	80%
B&E Personal Banking	Topline 250k+	4.54	650	Nil	P+I	✓	5.00%	3 mths	X	Full	95%
B&E Personal Banking	Topline Turbo 250k+	4.12	650	Nil	P+I	✓	5.00%	3 mths	X	Full	90%
Bank Australia	Premium	4.74	595	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 500-999k	4.36	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 500-999k	4.32	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Advantage Package Variable IO 500k+	4.36	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

BankSA	Advantage Package Variable P&I 500k+	4.32	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable IO	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	✓	5.00%	3 mths	X	No	95%
BankVic	Base Variable	4.09	600	Nil	P+I	✓	5.00%	3 mths	X	No	95%
BankVic	offset	4.64	600	Nil	P+I	✓	5.00%	3 mths	X	Full	95%
BankVic	Premium Home standard variable 250-749k	4.19	Nil	375/a	Both	√	5.00%	3 mths	x	Full	95%
BankVic	standard variable	4.59	600	Nil	Both	✓	5.00%	3 mths	x	Full	95%
Bankwest	Regular Saver	4.95	445	Nil	Both	✓	5.00%	3 mths	√	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	X	N/A	N/A	X	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	X	N/A	N/A	X	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	X	N/A	N/A	X	No	80%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	X	N/A	N/A	✓	No	95%
Bendigo Bank	Residential Variable 500k+	4.48	Nil	10.00/m	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	X	N/A	N/A	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Total Home Loan Variable 500k+	4.30	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
Big Sky Building Society	Premium Choice 250k+	4.47	250	399.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Citi	Mortgage Plus Offset Variable P&I 80% 500k+	4.17	Nil	350/a	P+I	✓	5.00%	6 mths	X	Full	80%
Citi	Mortgage Plus Variable IO 80% 500k+	4.27	Nil	350/a	Ю	✓	5.00%	6 mths	x	No	80%



First Home Bu	var Variahla	9500 000
I list living bu	yei vallable	4300,000

		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	90%
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	X	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Standard Variable 350-749k	4.62	595	395/a	Both	X	N/A	N/A	✓	Full	95%
Community First CU	Accelerator Home Loan True Value Var Hl 250k+	4.27	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	20.00%	3 mths	✓	No	95%
CUA	Basic Variable	4.68	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	✓	5.00%	3 mths	✓	Full	95%



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			Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family		
Company	Product	Rate (%)*	Upfront		Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)

Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	5.00%	3 mths	, x	Full	95%
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	✓	20.00%	3 mths	√	No	95%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	X	N/A	N/A	✓	No	80%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	X	N/A	N/A	X	Full	95%
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	✓	20.00%	12 mth	s X	Full	95%
Firstmac	Home Loan 80	4.28	520	Nil	Both	✓	5.00%	3 mths	, X	Full	80%
Firstmac	VIP Pack 80 IO	4.14			Ю	✓	5.00%	3 mths	, X	Full	iered sca
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	✓	5.00%	N/A	✓	Full	95%
Gateway Credit Union	Low Rate Essentials	4.20	275	Nil	P+I	✓	5.00%	3 mths	, √	No	90%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	5.00%	3 mths	, X	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	Monipower	4.14	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	693	198.00/a	IO	✓	5.00%	3 mths	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 500k+	3.89	363	120.00/a	IO	X	N/A	N/A	X	No	80%
Homeloans	Ultra Plus Variable PI 80 500k+	3.69	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	✓	5.00%	6 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	X	N/A	N/A	✓	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	X	N/A	N/A	✓	Full	95%
Hunter United	Variable	4.85	350	8.00/m	P+I	X	N/A	N/A	✓	Full	95%
IMB	Accelerator - Owner Occupied 2 yrs	3.64	769	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
IMB	Introductory Variable 1 yr	3.99	769	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Platinum Package Standard Variable 80% 500k+	4.34	324	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	5.00%	3 mths	X	No	90%



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		Rate	Loan Fee	at 250K (\$)	Principal+	Genu	iine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		LVR (%)

iMortgage	Fusion Variable IO 80 500k+	3.74	363	120.00/a	Ю	✓	5.00%	3 mths	X	No	80%
ING DIRECT	Mortgage Simplifier 500k+	3.84	519	Nil	Both	X	N/A	N/A	✓	No	80%
Intech Credit Union	Classic Home Loan	4.59	1025	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	X	N/A	N/A	×	Full	80%
Liberty Financial	Liberty Sharp 70 - 80 LVR	4.14	995	Nil	Both	X	N/A	N/A	X	No	80%
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	X	N/A	N/A	×	Full	80%
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	80%
Macquarie Credit Union	Home Loan Variable	4.89	464	Nil	Both	✓	3.00%	3 mths	✓	Full	95%
ME Bank	Basic Home Loan OO Max 80 LVR	3.99	400	Nil	Both	✓	5.00%	3 mths	X	No	80%
Mortgage HOUSE	Advantage Home Loan 80	4.22	500	Nil	P+I	X	N/A	N/A	x	Full	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Mortgage HOUSE	Advantage Standard Variable	4.47	595	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Mortgage HOUSE	Advantage Variable 100-749k	4.47	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Mortgage HOUSE	Advantage Variable One 80	4.02	500	10.00/m	P+I	X	N/A	N/A	X	Full	80%
Mortgage HOUSE	Pure and Simple 80	4.24	Nil	Nil	P+I	X	N/A	N/A	X	No	80%
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-

NAB	Choice Package Tailored Variable - IO 250-749k	4.50	600	395/a	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Choice Package Tailored Variable - P&I 500-749k	4.40	600	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB	Private Tailored Pkg Tailored Variable - P&I 500-749k	4.40	600	750/a	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 500-749k	4.39	Nil	Nil	IO	X	N/A	N/A	X	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 500-749k	4.29	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	5.00%	3 mths	X	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	✓	5.00%	3 mths	X	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	5.00%	3 mths	X	Partial	95%
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Home Loan Value Owner Occupied 500-749k	4.53	330	350.00/a	P+I	X	N/A	N/A	✓	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	✓	5.00%	3 mths	✓	No	90%
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	X	N/A	N/A	x	Full	95%
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	X	N/A	N/A	x	Full	95%
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	5.00%	3 mths	X	No	80%
QBANK	Classic Home Loan	4.39	900	Nil	Both	X	N/A	N/A	✓	No	95%
QBANK	Classic Plus Residential Variable 500k+	3.99	Nil	25/m	Both	X	N/A	N/A	✓	Full	95%
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	X	N/A	N/A	✓	Full	95%
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	X	N/A	N/A	✓	Full	95%



First Home Buyer Variable \$500,000

		Rate	Loan Fees at 250K (\$)	Rate Loan Fees at 250K (\$)		Principal+	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
Company	Product	(%)* Upfront Ongoing	Int/Int Only or Both	Required	Size (%)	Length						

Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	X	N/A	N/A	✓	Full	95%	
RAMS	Low Rate	4.30	870	Nil	Both	✓	5.00%	3 mths	✓	Full	95%	
Regional Bank Australia	Basic 25 yrs	4.42	250	Nil	Both	X	N/A	N/A	✓	No	95%	
Regional Bank Australia	Basic Special 3 yrs	3.99	250	Nil	Both	X	N/A	N/A	✓	No	95%	
Regional Bank Australia	Partnership Advantage Variable 400k+	4.26	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%	
RESI Mortgage Corp	Essentials	4.64	649	Nil	Both	X	N/A	N/A	X	No	95%	
RESI Mortgage Corp	Essentials Plus	4.54	649	330.00/a	Both	X	N/A	N/A	X	No	95%	
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	✓	5.00%	3 mths	X	Full	80%	
RESI Mortgage Corp	Smart Pro 80 500k+	4.20	649	Nil	Both	✓	5.00%	3 mths	X	No	80%	
RESI Mortgage Corp	Smart Pro Plus 80 500k+	4.10	649	120.00/a	Both	✓	5.00%	3 mths	x	No	80%	



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Company		Rate (%)* Loan Fees at 250K (\$) Upfront Ongoing	Rate Loan Fees at 250K (\$)		Principal+	Genuine Savings			Family	Offset	Max
	Product		Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available			

scu	Basic Home Loan	4.49	673	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
SCU	ProPack 250k+	4.40	673	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
SCU	Standard Variable	5.00	673	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 500k+	4.25	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable IO 500k+	4.34	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 500k+	4.30	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Basic Promo Variable IO	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	X	N/A	N/A	X	No	95%
Summerland CU	Eco PI 80	3.87	600	Nil	P+I	X	N/A	N/A	x	No	80%



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		Rate	Loan Fees at 250K (\$)		Principal+	Genuine Savings			Family	Offset	Max
Company	Product	10/14	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available		

Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
Summerland CU	Premium	4.07	380	380.00/a	P+I	✓	5.00%	3 mths	X	No	95%
Summerland CU	Premium PI 80	3.87	380	380.00/a	P+I	X	N/A	N/A	X	No	80%
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
Teachers Mutual Bank	Rewards Package Solutions Plus Home Loan 500-749k	4.42	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Solutions Plus Home Loan 500-749k	4.42	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Variable 500k+	4.49	785	Nil	Both	X	N/A	N/A	✓	Full	95%
The Mac	Home Loan 250k+	4.69	1363	Nil	Both	✓	5.00%	12 mth	5 √	No	95%
The Mac	Offset Home Loan	4.94	1220	Nil	Both	✓	5.00%	12 mth	5 √	Full	95%



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		Rate (%)* Loan Fees at 250K (\$) Upfront Ongoing	Loan Fee	s at 250K (\$)	Principal+	Genuine Savings			Family Guarantee Available	Offset Available	Max LVR (%)
Company	Product		Int/Int Only or Both	Required	Size (%)	Length					

The Mutual	Budget	4.18	150	Nil	P+I	✓	10.00%	6 mths	✓	No	90%
The Mutual	Mutual	4.38	300	Nil	Both	✓	5.00%	3 mths	✓	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	X	N/A	N/A	✓	Full	80%
UBank	UHomeLoan - Real Reward Offer IO	4.03	Nil	Nil	IO	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan - Standard Variable IO	4.36	Nil	Nil	IO	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan - Standard Variable PI	4.07	Nil	Nil	P+I	✓	20.00%	3 mths	X	No	80%
UniBank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
UniBank	Rewards Package Solutions Plus Home Loan 500-749k	4.42	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%
UniBank	Solutions Plus Home Loan 500-749k	4.42	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%



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First Home Buyer Variable \$500,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both *** Standard Variable OO 80% 4.59 600 Nil P+I Victoria Teachers Mutual Bank 5.00% 6 mths Full 95% Flexi First Option Westpac 4.64 150 Nil Both 5.00% 3 mths No 95% Premier Advantage Rocket Repay Home Loan 250-749k 4.39 Nil 395/a Both Westpac 5.00% 3 mths Full 95% Owner Occupied Special Offer **Woolworths Employees CU** 4.21 -570 Nil P+I5.00% 3 mths Full 95% Standard Variable **Woolworths Employees CU** 4.71 -570 Nil P+I 5.00% 3 mths Full 95% Empower Package Empower Variable IO 100-749k **Yellow Brick Road** 4.09 363 Nil Ю N/A N/A No 80% Empower Package Empower Variable PI 0-80 Yellow Brick Road 3.86 363 Nil P+I N/A N/A No 80% Empower Variable IO 100-749k **Yellow Brick Road** 4.09 363 Nil Ю N/A N/A No 80% Empower Variable PI 0-80 100-749k X **Yellow Brick Road** 3.86 363 Nil P+I N/A N/A No 80% ** Smartdoc Variable Adelaide Bank 5.15 15.00/m Both N/A N/A Full 80%



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First Home Bu	IVOR Variah	IA SEAN ANA
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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	_
**											
ANZ	Variable	5.25	760	5.00/m	Both	X	N/A	N/A	✓	Full	90%
Arab Bank Australia	Essentials Home Loan	5.19	250	Nil	Both	✓	20.00%	12 mth	, /	Full	95%
Arab Bank Australia	HeadStart Intro Variable 1 yr	4.49	600	8.00/m	P+I	✓	20.00%	12 mth	5 √	No	95%
Arab Bank Australia	The Basics	5.09	600	8.00/m	P+I	✓	20.00%	12 mth	5 √	No	95%
Australian Military Bank	Standard Variable Offset	5.14	964	Nil	Both	✓	10.00%	3 mths	X	Full	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
Bank of Melbourne	Variable IO	5.26	700	10.00/m	Ю	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%



First Home B	uyer V	ariable \$500,00	0	
	Pate	Loan Fees at 250K (\$)	Principal+	Genuine Savings

Company	Dona donati	Rate	Loan Fees	s at 250K (\$)	Principal+	Gen	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		LVR (%)
* *											
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
bcu	Standard Variable	4.95	600	Nil	Both	X	N/A	N/A	x	Full	95%
Beyond Bank	Variable	5.10	595	Nil	Both	X	N/A	N/A	✓	Full	95%
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	✓	5.00%	3 mths	1	Full	95%
BOQ	Economy	3.89	450	10.00/m	Both	✓	5.00%	3 mths	X	No	80%
Citi	Basic Variable IO 500k+ 80%	4.42	649	Nil	IO	X	N/A	N/A	X	No	90%
Citi	Basic Variable P&I 500k+ 80%	4.37	649	Nil	P+I	X	N/A	N/A	X	No	90%
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	✓	5.00%	3 mths	1	No	90%
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	✓	5.00%	3 mths	1	No	90%
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	X	N/A	N/A	1	Full	95%



First Home B	Buyer Variable	\$500,000
I II of II of II o	July 01 Turilandic	4000,000

		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	_
**											
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	X	N/A	N/A	1	No	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	X	N/A	N/A	✓	Full	95%
Community First CU	True Value Var Hl	5.17	600	Nil	Both	✓	20.00%	3 mths	✓	Full	95%
Delphi Bank	Complete	5.27	770	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Delphi Bank	Essential	5.27	1020	8.00/m	Both	✓	10.00%	6 mths	✓	No	90%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	X	N/A	N/A	X	No	95%
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	20.00%	12 mth	s X	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	5.00%	N/A	✓	Full	95%



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	Dona donat	Rate	Loan Fees	s at 250K (\$)	Principal+	Genu	ine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
Gateway Credit Union	Variable 80%	4.84	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Heritage Bank	Variable	5.04	100	5.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	5.00%	3 mths	X	Full	95%
HSBC	Home Smart	5.23	853	Nil	P+I	X	N/A	N/A	✓	Full	90%
HSBC	Variable	5.23	853	Nil	Both	X	N/A	N/A	✓	Full	90%
Hume Bank	Variable	5.10	750	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hunter United	Interest Only	4.90	350	Nil	IO	X	N/A	N/A	✓	No	90%
IMB	Standard Variable 80%	5.34	769	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Macquarie Credit Union	Basic Home Loan	4.64	464	Nil	P+I	✓	3.00%	3 mths	X	No	95%
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	✓	3.00%	3 mths	✓	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	464	Nil	P+I	✓	3.00%	3 mths	X	Full	95%
ME Bank	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
MyState	Standard Variable	5.11	350	Nil	Both	X	N/A	N/A	✓	Full	95%
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate IO	5.28	850	10.00/m	IO	X	N/A	N/A	X	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	X	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	375/a	Both	✓	5.00%	3 mths	X	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	5.00%	3 mths	x	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	5.00%	3 mths	X	Partial	95%
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	X	N/A	N/A	✓	Full	95%
P&N Bank	Easypay Variable 80%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Police Bank	Premium Variable	4.74	1045	Nil	Both	X	N/A	N/A	X	Full	95%
QBANK	Standard Variable	4.89	900	Nil	Both	X	N/A	N/A	✓	No	95%
RAMS	Full Feature	5.20	870	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Regional Bank Australia	Mortgage Offset	5.22	250	Nil	Both	X	N/A	N/A	✓	Full	95%
St.George Bank	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%



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	Dona alexante	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Summerland CU	ECO Home Loan Standard	5.07	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Home Loan Plus	5.07	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Offset Home Loan Standard	5.14	800	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	IO	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	X	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	X	N/A	N/A	X	Full	95%
UniBank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
UniBank	Interest Only Variable	5.11	750	Nil	Ю	✓	5.00%	3 mths	✓	Full	95%



Citi

Home Loans Star Ratings

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First Home Buyer Variable \$500,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Max Offset **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both ** Rocket Repay Home Loan 5.29 750 8.00/m Both 5.00% 3 mths Full Westpac 95% Classic Variable **AMP Bank** 5.43 895 10.00/m Both N/A N/A Full 90% Standard Variable **Auswide Bank** 5.33 600 10.00/m Both Full 5.00% 3 mths 95% FlexiDiscount **B&E Personal Banking** 5.02 650 10.00/m P+I 5.00% 3 mths Nο 95% FlexiLine **B&E Personal Banking** 5.12 650 10.00/m P+I 5.00% 3 mths Full 80% Variable **Bank of Sydney** 5.64 990 10.00/m Both 5.00% 6 mths Full 95% Variable IO **BankSA** 5.33 700 10.00/m Ю 5.00% 3 mths Full 95% First Start 1 yr BOQ 4.46 645 10.00/m Both 5.00% 3 mths Full 95% Standard Variable **BOQ** 5.46 450 10.00/m Both 5.00% 3 mths Full 95% Offset Variable IO 500k+ 80%

649

5.63

8.00/m

IO

Full

90%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savin	,		Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	-
*											
Citi	Offset Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓	5.00%	6 mths	X	Full	90%
Citi	Variable IO 500k+ 80%	5.63	649	8.00/m	Ю	✓	5.00%	6 mths	X	No	90%
Citi	Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓			✓	No	90%
St.George Bank	Variable IO	5.34	700	10.00/m	Ю	✓	5.00%	3 mths	✓	Full	95%
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Introductory Rate 1 yr	3.89	785	Nil	Both	X	N/A	N/A	✓	No	95%
The Rock	Variable	5.61	950	5.00/m	Both	X	N/A	N/A	✓	Full	95%
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	X	N/A	N/A	X	Full	95%



	Dundund	Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	0"	Name
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	Max LVR (%)
***** "Outstanding Val	ue"										
AMO Group	Variable Home Loan	3.58	1180	120.00/a	Both	✓	5.00%	3 mths	X	No	95%
Bank Australia	Premium Package Premium 700k+	3.74	Nil	350/a	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	✓	5.00%	6 mths	1	Full	90%
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	✓	5.00%	6 mths	1	Full	95%
Click Loans	The Online Offset Home Loan 80%	3.84	440	Nil	P+I	✓	5.00%	3 mths	X	Full	80%
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Freedom Lend	Freedom Variable IO 500k+	3.93	Nil	10.00/m	Both	X	N/A	N/A	✓	Full	95%
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	X	N/A	N/A	✓	Full	80%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	X	N/A	N/A	✓	Full	100%
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	✓	5.00%	0 mths	✓	Full	95%



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Company	Dundrich	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Office	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Offset Available	
**** "Outstanding Val	ue"										
Gateway Credit Union	Premium Variable 80% 150k+	3.73	750	299/a	P+I	✓	5.00%	3 mths	✓	Full	85%
Heritage Bank	Home Advantage Variable 700k+	3.79	100	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Homestar Finance	Homestar Standard Variable 80 500k+	3.66	825	Nil	P+I	✓	5.00%	3 mths	✓	Full	80%
HSBC	Home Value - Owner Occupier	3.73	253	Nil	Both	X	N/A	N/A	✓	No	90%
HSBC	Premier Home Smart 750-1m	3.73	Nil	35/m	P+I	X	N/A	N/A	✓	Full	90%
HSBC	Premier Variable 750-1m	3.73	Nil	35/m	Both	X	N/A	N/A	✓	Full	90%
Hunter United	Platinum	3.79	Nil	8.00/m	P+I	X	N/A	N/A	✓	Full	90%
IMB	Budget - Owner Occupied 80%	3.87	769	Nil	Both	✓	5.00%	3 mths	✓	No	95%
INC DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.67	299	199/a	Both	X	N/A	N/A	✓	Full	80%
ING DIDECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.67	299	199/a	Both	X	N/A	N/A	✓	Full	80%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**** Outstanding Va	lue"										
ING DIRECT	Orange Advantage Variable 750k+ 80%	3.67	299	199.00/a	Both	X	N/A	N/A	✓	Full	95%
loans.com.au	Offset Variable-Owner Occupier <80%	3.79	520	Nil	Both	✓	5.00%	3 mths	X	Full	80%
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR 700k+	3.69	400	395/a	Both	✓	5.00%	3 mths	X	Full	80%
Newcastle Permanent	Premium Plus Package Premium Variable 750-899k	3.85	Nil	375/a	Both	✓	5.00%	3 mths	X	Full	90%
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	X	N/A	N/A	✓	Full	80%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	X	N/A	N/A	X	Full	95%
QBANK	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	X	N/A	N/A	✓	No	95%
Qudos Bank	Low Cost Home Loan- OO 750-999k	4.09	Nil	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Queenslanders CU	Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	X	N/A	N/A	✓	Full	90%



	First Home B	uyer V	ariable	\$750,00	0						
		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savir	ngs	Family	Offset	Max
Company	Product	10/14	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	LVR (%)
**** "Outstanding Va	alue"										
scu	My Life Variable Rate Package 500k+	3.87	473	350/a	Both	✓	5.00%	3 mths	1	Full	95%
Southern Cross Credit Union	Platinum Professional Home Loan	3.98	425	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
State Custodians	Breathe Easy Offset 80%	3.72	286	Nil	Both	✓	5.00%	3 mths	X	Full	95%
State Custodians	Standard Variable Offset 80%	3.59	286	299.00/a	Both	✓	5.00%	3 mths	X	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Standard Variable OO 80%	3.79	Nil	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%

Adelaide Bank	Smartfit Variable 90%	3.99	495	15.00/m	Both	X	N/A	N/A	✓	Full	95%
AMO Group	Basic Variable	3.58	1180	120.00/a	P+I	X	N/A	N/A	X	No	80%
AMP Bank	Affinity Package Classic Variable 750k+	3.85	295	Nil	Both	X	N/A	N/A	X	Full	90%
AMP Bank	Professional Package Classic Variable 750k+	3.85	Nil	349/a	Both	X	N/A	N/A	X	Full	90%
AMP Bank	Select Package Classic Variable 750k+	3.85	295	Nil	Both	X	N/A	N/A	X	Full	90%



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	Dundrich	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Aussie	Optimizer Plus Variable PI 750k+	3.79	Nil	198.00/a	P+I	✓	5.00%	3 mths	X	Full	95%
Aussie	Select Basic Variable 500-999k	3.95	100	Nil	Both	✓	5.00%	3 mths	X	No	95%
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	✓	5.00%	6 mths	✓	No	80%
Bankwest	Complete Home Loan Mortgage Shredder 80 750-999k	3.92	150	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
Bankwest	Premium Select 750-999k 80%	4.02	150	Nil	Both	✓	5.00%	3 mths	✓	Full	90%
Bendigo Bank	Connect Package Variable Owner Occupied 500k+	4.13	Nil	20/m	Both	X	N/A	N/A	✓	Full	95%
Catalyst Money	Variable	4.05	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Click Loans	The Online Home Loan 80 750-1m	3.84	440	Nil	Both	✓	5.00%	3 mths	✓	No	80%
Click Loans	The Online Offset Home Loan 80 750-1m	3.99	363	198.00/a	Both	✓	5.00%	3 mths	X	Full	80%
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	5.00%	3 mths	✓	Full	95%



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	Dundunt	Rate	Loan Fee	at 250K (\$)	Principal+	Genu	ine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		LVR (%)

CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	30/m	Both	✓	5.00%	6 mths	✓	Full	95%
Firstmac	VIP Pack 80 P&I	3.94	520	Nil	P+I	✓	5.00%	3 mths	X	Full	80%
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Homeloans	Optima Variable - Owner Occ PI 80 750k+	3.78	693	198.00/a	P+I	✓	5.00%	3 mths	✓	Full	80%
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
Hume Bank	Property Package Variable 500k+	4.20	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	97%
Illawarra CU NSW	Variable	4.05	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
iMortgage	Fusion Variable PI 80 500k+	3.54	363	120.00/a	P+I	✓	5.00%	3 mths	x	No	80%



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	Duadriak	Rate	Loan Fee	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

loans.com.au	Essentials - Owner Occ - PI	3.71	520	Nil	P+I	✓	5.00%	3 mths	X	No	80%
Macquarie Bank	Offset Variable Owner Occupied PI 750-k 80%	3.84	Nil	199.00/s	P+I	X	N/A	N/A	X	Full	95%
Macquarie Credit Union	Power 400.00001k+	3.99	Nil	400.00/a	Both	✓	.00%	3 mths	✓	Full	95%
Mortgage View	Special Offset to 80%	3.68	150	Nil	P+I	✓	5.00%	6 mths	X	Full	80%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	X	N/A	N/A	X	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
My Credit Union	Platinum	3.89	610	375.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	X	N/A	N/A	✓	Full	95%
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	X	N/A	N/A	✓	Full	80%
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	1	Full	90%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		LVR (%)

P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	✓	5.00%	3 mths	✓	Full	90%
QT Mutual Bank	Choices Mortgage Breaker 500k+	4.02	Nil	395/a	Both	X	N/A	N/A	✓	Full	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+	4.02	Nil	25/m	Both	X	N/A	N/A	✓	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
Summerland CU	Offset Home Loan PI 80	3.94	800	8.00/m	P+I	X	N/A	N/A	X	Full	80%
Summerland CU	Premium PI 80	3.87	380	380.00/a	P+I	X	N/A	N/A	X	No	80%
Suncorp Bank	Home Package Plus Owner Occupied Variable 750k+	4.05	Nil	375/a	Both	✓	5.00%	3 mths	✓	Full	80%
Teachers Mutual Bank	Classic	3.79	675	Nil	P+I	✓	5.00%	3 mths	✓	No	85%
The Mac	Basic Variable 500k+	4.04	1220	Nil	Both	✓	5.00%	12 mths	; /	No	95%
The Rock	Essentials Special 80%	3.89	650	Nil	Both	X	N/A	N/A	✓	Full	90%



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First Home Buyer Variable \$750,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both **** Value Offer - 20% Deposit Minimum Nil P+I **UBank** 3.64 Nil 20.00% 3 mths No 80% Classic UniBank 3.79 750 Nil P+I 5.00% 3 mths No 85% Complete Variable - Owner Occupied 80% Victoria Teachers Mutual Bank 3.89 600 P+I Nil 5.00% 6 mths Full 95% Education Package Home Loan Standard Variable OO **Victoria Teachers Mutual Bank** 3.79 300 300/a P+I5.00% 6 mths Full 95% 80% First Home Buyers Package Complete Variable - Owner Victoria Teachers Mutual Bank 3.89 Nil Nil P+I 5.00% 6 mths Full 95% Occupied 80% *** SmartSaver 90% **Adelaide Bank** 3.94 495 Nil Both N/A N/A No 95% Basic Variable Loan 3.98 545 AMP Bank Nil Both N/A N/A Full 90% Essential Home Loan **AMP Bank** 3.98 295 Nil P+I N/A N/A No 90% Breakfree Variable 500k+ ANZ 4.35 160 395/a Both N/A Full 90% Simplicity Plus ANZ 160 Nil Both N/A N/A 4.55 No 90%



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	Dundunt	Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	Ю	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	Ю	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	√	5.00%	3 mths	1	No	90%
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	✓	5.00%	3 mths	1	No	90%
Aussie	Optimizer Plus Variable IO 750k+	4.02	Nil	198.00/a	Ю	√	5.00%	3 mths	X	Full	80%
Aussie	Optimizer Variable IO 750k+	4.02	Nil	Nil	IO	✓	5.00%	3 mths	✓	No	80%
Aussie	Optimizer Variable PI 750k+	3.79	Nil	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Aussie	Select Standard Variable 500-999k	3.95	Nil	15.00/m	Both	✓	5.00%	3 mths	X	No	95%
Australian Military Bank	Value Home Loan 500k+ 80%	4.09	964	Nil	P+I	✓	10.00%	3 mths	X	Full	95%
Auswide Bank	Freedom Package Standard Variable 500k+	4.45	Nil	395/a	Both	✓	5.00%	3 mths	1	Full	95%



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Company	Dundunk	Rate	Loan Fees	at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	✓	5.00%	3 mths	X	No	80%
B&E Personal Banking	Topline 250k+	4.54	650	Nil	P+I	✓	5.00%	3 mths	X	Full	95%
B&E Personal Banking	Topline Turbo 250k+	4.12	650	Nil	P+I	✓	5.00%	3 mths	X	Full	90%
Bank Australia	Premium	4.74	595	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 500-999k	4.36	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 500-999k	4.32	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Advantage Package Variable IO 500k+	4.36	700	395/a	IO	✓	5.00%	3 mths	✓	Full	95%
BankSA	Advantage Package Variable P&I 500k+	4.32	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable IO	4.02	600	Nil	Ю	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	iine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	✓	5.00%	3 mths	X	No	95%
BankVic	Base Variable	4.09	600	Nil	P+I	✓	5.00%	3 mths	X	No	95%
BankVic	offset	4.64	600	Nil	P+I	✓	5.00%	3 mths	X	Full	95%
BankVic	Premium Home standard variable 750k+	4.09	Nil	375/a	Both	✓	5.00%	3 mths	X	Full	95%
BankVic	standard variable	4.59	600	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Bankwest	Regular Saver	4.95	445	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	X	N/A	N/A	X	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	X	N/A	N/A	X	Full	95%
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	X	N/A	N/A	X	No	80%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	X	N/A	N/A	1	No	95%



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			Loan Fee	s at 250K (\$)	Principal+	Geni	uine Savin	ngs	Family		
Company	Product	Rate (%)*	Upfront	Ongoing	Int/Int Only or Both	Required			Guarantee Available	Offset Available	Max LVR (%)
* **											
Bendigo Bank	Residential Variable 500k+	4.48	Nil	10.00/m	Both	X	N/A	N/A	✓	Full	95%
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	X	N/A	N/A	1	No	95%
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	X	N/A	N/A	1	Full	95%
Beyond Bank	Total Home Loan Variable 500k+	4.30	Nil	395/a	Both	X	N/A	N/A	1	Full	95%
Big Sky Building Society	Premium Choice 250k+	4.47	250	399.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Citi	Mortgage Plus Offset Variable P&I 80% 500k+	4.17	Nil	350/a	P+I	✓	5.00%	6 mths	X	Full	80%
Citi	Mortgage Plus Variable IO 80% 500k+	4.27	Nil	350/a	IO	✓	5.00%	6 mths	X	No	80%
Coastline Credit Union	Intro Rate Option 6 mths	3.14	805	8.00/m	P+I	✓	5.00%	3 mths	✓	No	90%
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	✓	5.00%	3 mths	1	Full	90%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	7

Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	X	N/A	N/A	✓	No	95%
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	X	N/A	N/A	✓	Full	95%
Commonwealth Bank	Wealth Package Standard Variable 750k+	4.52	595	395/a	Both	X	N/A	N/A	✓	Full	95%
Community First CU	Accelerator Home Loan True Value Var Hl 250k+	4.27	660	395/a	Both	✓	20.00%	3 mths	✓	Full	95%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	20.00%	3 mths	✓	No	95%
CUA	Basic Variable	4.68	795	Nil	Both	✓	5.00%	3 mths	✓	No	95%
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	✓	5.00%	3 mths	✓	Full	95%
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	5.00%	3 mths	x	Full	95%



Firet Hama Rus	ar Variahl	A 9750 000
First Home Buy	GI Vallabi	C 9130,000

		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	✓	20.00%	3 mths	✓	No	95%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	X	N/A	N/A	✓	No	80%
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	X	N/A	N/A	X	No	95%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	X	N/A	N/A	X	Full	95%
First Option Credit Union	Packaged Home Loan Standard Variable 600k+	4.15	657	375/a	Both	✓	20.00%	12 mths	, X	Full	95%
Firstmac	Home Loan 80	4.28	520	Nil	Both	✓	5.00%	3 mths	x	Full	80%
Firstmac	VIP Pack 80 IO	4.14			Ю	✓	5.00%	3 mths	x	Full	iered sca
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	✓	5.00%	N/A	1	Full	95%
Gateway Credit Union	Low Rate Essentials	4.20	275	Nil	P+I	✓	5.00%	3 mths	✓	No	90%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	5.00%	3 mths	X	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	5.00%	3 mths	X	No	95%
Homeloans	Monipower	4.14	363	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 750k+	4.01	693	198.00/a	IO	✓	5.00%	3 mths	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 500k+	3.89	363	120.00/a	IO	X	N/A	N/A	X	No	80%
Homeloans	Ultra Plus Variable PI 80 500k+	3.69	363	120.00/a	P+I	✓	5.00%	3 mths	X	No	80%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	✓	5.00%	6 mths	✓	Full	95%
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	✓	5.00%	6 mths	✓	No	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	X	N/A	N/A	✓	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	X	N/A	N/A	✓	Full	95%
Hunter United	Variable	4.85	350	8.00/m	P+I	X	N/A	N/A	✓	Full	95%
IMB	Accelerator - Owner Occupied 2 yrs	3.64	769	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
IMB	Introductory Variable 1 yr	3.99	769	10.00/m	Both	✓	5.00%	3 mths	✓	No	95%
IMB	Platinum Package Standard Variable 80% 500k+	4.34	324	395/a	Both	✓	5.00%	3 mths	✓	Full	80%
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	5.00%	3 mths	x	No	90%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	ıgs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available		LVR (%)

iMortgage	Fusion Variable IO 80 500k+	3.74	363	120.00/a	Ю	✓	5.00%	3 mths	X	No	80%
ING DIRECT	Mortgage Simplifier 500k+	3.84	519	Nil	Both	X	N/A	N/A	✓	No	80%
Intech Credit Union	Classic Home Loan	4.59	1025	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	X	N/A	N/A	X	Full	80%
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	X	N/A	N/A	X	Full	80%
Macquarie Bank	Basic Variable Owner Occupied PI 80 750-k	3.84	Nil	Nil	P+I	✓	5.00%	0 mths	✓	No	80%
Macquarie Credit Union	Home Loan Variable	4.89	464	Nil	Both	✓	3.00%	3 mths	✓	Full	95%
ME Bank	Basic Home Loan OO Max 80 LVR	3.99	400	Nil	Both	✓	5.00%	3 mths	X	No	80%
Mortgage HOUSE	Advantage Home Loan 80	4.22	500	Nil	P+I	X	N/A	N/A	X	Full	80%
Mortgage HOUSE	Advantage Standard Variable	4.47	595	10.00/m	Both	✓	5.00%	3 mths	x	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Mortgage HOUSE	Advantage Variable 750k+	4.47	895	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Mortgage HOUSE	Advantage Variable One 80	4.02	500	10.00/m	P+I	X	N/A	N/A	X	Full	80%
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
NAB	Choice Package Tailored Variable - IO 750k+	4.45	600	395/a	IO	✓	5.00%	3 mths	✓	Full	90%
NAB	Choice Package Tailored Variable - P&I 750k+	4.35	600	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

NAB	Private Tailored Pkg Tailored Variable - P&I 750k+	4.35	600	750/a	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 750k+	4.36	Nil	Nil	IO	X	N/A	N/A	X	Full	95%
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 750k+	4.26	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	5.00%	3 mths	X	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	✓	5.00%	3 mths	X	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	5.00%	3 mths	x	Partial	95%
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	X	N/A	N/A	✓	No	95%
Northern Inland CU	Home Loan Value Owner Occupied 750k+	4.38	330	350.00/a	P+I	X	N/A	N/A	✓	Full	95%
P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	✓	5.00%	3 mths	✓	No	90%
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	✓	5.00%	3 mths	✓	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	X	N/A	N/A	X	Full	95%
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	X	N/A	N/A	X	Full	95%
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	5.00%	3 mths	X	No	80%
QBANK	Classic Home Loan	4.39	900	Nil	Both	X	N/A	N/A	✓	No	95%
QBANK	Classic Plus Residential Variable 500k+	3.99	Nil	25/m	Both	X	N/A	N/A	✓	Full	95%
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	X	N/A	N/A	✓	Full	95%
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	X	N/A	N/A	✓	Full	95%
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	X	N/A	N/A	✓	Full	95%
RAMS	Low Rate	4.30	870	Nil	Both	✓	5.00%	3 mths	✓	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Regional Bank Australia	Basic 25 yrs	4.42	250	Nil	Both	X	N/A	N/A	✓	No	95%
Regional Bank Australia	Basic Special 3 yrs	3.99	250	Nil	Both	X	N/A	N/A	✓	No	95%
Regional Bank Australia	Partnership Advantage Variable 400k+	4.26	Nil	375.00/a	Both	X	N/A	N/A	✓	Full	95%
RESI Mortgage Corp	Essentials	4.64	649	Nil	Both	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	Essentials Plus	4.54	649	330.00/a	Both	X	N/A	N/A	X	No	95%
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	✓	5.00%	3 mths	X	Full	80%
RESI Mortgage Corp	Smart Pro 80 500k+	4.20	649	Nil	Both	✓	5.00%	3 mths	X	No	80%
RESI Mortgage Corp	Smart Pro Plus 80 500k+	4.10	649	120.00/a	Both	✓	5.00%	3 mths	X	No	80%
SCU	Basic Home Loan	4.49	673	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
SCU	ProPack 250k+	4.40	673	Nil	Both	✓	5.00%	3 mths	1	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	uine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

scu	Standard Variable	5.00	673	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	X	N/A	N/A	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 500k+	4.25	250	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable IO 500k+	4.34	700	395/a	Ю	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 500k+	4.30	Nil	395/a	P+I	✓	5.00%	3 mths	✓	Full	95%
St.George Bank	Basic Promo Variable IO	4.02	600	Nil	IO	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	X	N/A	N/A	X	No	95%
Summerland CU	Eco PI 80	3.87	600	Nil	P+I	X	N/A	N/A	X	No	80%
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
Summerland CU	Premium	4.07	380	380.00/a	P+I	✓	5.00%	3 mths	X	No	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savir	ngs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Teachers Mutual Bank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
Teachers Mutual Bank	Rewards Package Solutions Plus Home Loan 750k+	4.35	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Solutions Plus Home Loan 750k+	4.35	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
The Capricornian	Premium Choice Variable 500k+	4.49	785	Nil	Both	X	N/A	N/A	✓	Full	95%
The Mac	Home Loan 250k+	4.69	1363	Nil	Both	✓	5.00%	12 mth	5 √	No	95%
The Mac	Offset Home Loan	4.94	1220	Nil	Both	✓	5.00%	12 mth	5 √	Full	95%
The Mutual	Budget	4.18	150	Nil	P+I	✓	10.00%	6 mths	✓	No	90%
The Mutual	Mutual	4.38	300	Nil	Both	✓	5.00%	3 mths	✓	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	95%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	

The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	X	N/A	N/A	✓	Full	80%
UBank	UHomeLoan - Real Reward Offer IO	4.03	Nil	Nil	Ю	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan - Standard Variable IO	4.36	Nil	Nil	Ю	✓	20.00%	3 mths	X	No	80%
UBank	UHomeLoan - Standard Variable PI	4.07	Nil	Nil	P+I	✓	20.00%	3 mths	X	No	80%
UniBank	My First Home Loan	4.66	Nil	Nil	Both	✓	5.00%	3 mths	✓	Full	98%
UniBank	Rewards Package Solutions Plus Home Loan 750k+	4.35	750	200/a	Both	✓	5.00%	3 mths	✓	Full	95%
UniBank	Solutions Plus Home Loan 750k+	4.35	750	200.00/a	Both	✓	5.00%	3 mths	✓	Full	95%
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	5.00%	6 mths	✓	Full	95%
Westpac	Flexi First Option	4.64	150	Nil	Both	✓	5.00%	3 mths	✓	No	95%
Westpac	Premier Advantage Rocket Repay Home Loan 750k+	4.29	Nil	395/a	Both	✓	5.00%	3 mths	✓	Full	95%



THE REAL PROPERTY.		·
First Home Buy	ver Variable S	5/50.000
	,	

Woolworths Employees CU Standard Variable 4.71 -570 Nil P+I ✓ 5.00% 3 mt Yellow Brick Road Empower Package Empower Variable IO 750k+ Yellow Brick Road Empower Package Empower Variable PI 0-80 750-1m Standard Variable IO 750k+ 4.71 -570 Nil P+I ✓ 5.00% 3 mt N/A N/A N/A N/A Empower Variable IO 750k+	Guarantee Available	Offset Available	Max LVR (%)
Woolworths Employees CU Standard Variable 4.21 -570 Nil P+I ✓ 5.00% 3 mt Woolworths Employees CU Standard Variable 4.71 -570 Nil P+I ✓ 5.00% 3 mt Yellow Brick Road Empower Package Empower Variable IO 750k+ 4.04 363 Nil IO ✗ N/A N/A Yellow Brick Road Empower Package Empower Variable PI 0-80 750-1m 3.81 363 Nil P+I ✗ N/A N/A Empower Variable IO 750k+			/
Woolworths Employees CU Standard Variable 4.21 -570 Nil P+I ✓ 5.00% 3 mt Vellow Brick Road Empower Package Empower Variable IO 750k+ Yellow Brick Road Empower Package Empower Variable PI 0-80 750-1m Yellow Brick Road Empower Variable IO 750k+ Standard Variable IO 750k+ 4.71 -570 Nil P+I ✓ 5.00% 3 mt 4.71 -570 Nil P+I ✓ 5.00% 3 mt Standard Variable IO 750k+ 4.71 -570 Nil P+I ✓ 5.00% 3 mt Standard Variable IO 750k+ Yellow Brick Road Empower Package Empower Variable PI 0-80 750-1m Standard Variable IO 750k+ 4.71 -570 Nil P+I ✓ 5.00% 3 mt Standard Variable IO 750k+			
Yellow Brick Road Empower Package Empower Variable IO 750k+ 4.71 -570 Nil P+I ✓ 5.00% 3 mt Yellow Brick Road Empower Package Empower Variable PI 0-80 750-1m 3.81 363 Nil IO ✗ N/A N/A Yellow Brick Road 3.81 363 Nil P+I ✗ N/A N/A	hs 🗸	Full	95%
Yellow Brick Road Empower Package Empower Variable PI 0-80 750-1m Yellow Brick Road Substitute 10	hs 🗸	Full	95%
Yellow Brick Road 3.81 363 Nil P+I N/A N/A Empower Variable IO 750k+	X	No	80%
Yellow Brick Road Empower Variable IO 750k+ 4.04 363 Nil IO X N/A N/A	√	No	80%
	X	No	80%
Yellow Brick Road Empower Variable PI 0-80 750-1m 3.81 363 Nil P+I X N/A N/A	.	No	80%
**			
Smartdoc Variable Adelaide Bank 5.15 495 15.00/m Both ✓ N/A N/A	√	Full	80%
ANZ Variable 5.25 760 5.00/m Both X N/A N/A	√	Full	90%
Arab Bank Australia Essentials Home Loan 5.19 250 Nil Both ✓ 20.00% 12 m	ths 🗸	Full	95%
Arab Bank Australia HeadStart Intro Variable 1 yr 4.49 600 8.00/m P+I ✓ 20.00% 12 m	ths 🗸	No	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savir	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Arab Bank Australia	The Basics	5.09	600	8.00/m	P+I	✓	20.00%	12 mths	, √	No	95%
Australian Military Bank	Standard Variable Offset	5.14	964	Nil	Both	✓	10.00%	3 mths	X	Full	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	5.00%	3 mths	X	Full	95%
Bank of Melbourne	Variable IO	5.26	700	10.00/m	10	✓	5.00%	3 mths	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
BankSA	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
bcu	Standard Variable	4.95	600	Nil	Both	X	N/A	N/A	X	Full	95%
Beyond Bank	Variable	5.10	595	Nil	Both	X	N/A	N/A	✓	Full	95%
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	✓	5.00%	3 mths	✓	Full	95%



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First Home Buyer Variable \$750,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ Family Rate Offset Max **Company Product** Guarantee Int/Int Only (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both ** Economy 10.00/m **BOQ** 3.89 450 Both 5.00% 3 mths No 80% Basic Variable IO 500k+ 80% Citi 4.42 649 Nil 10 N/A N/A 90% No Basic Variable P&I 500k+ 80% Citi 4.37 649 Nil P+I N/A No 90% No Fee Home Loan Variable **Coastline Credit Union** 4.94 Nil Nil P+I5.00% 3 mths No 90% Options Home Loan **Coastline Credit Union** 4.64 805 8.00/m P+I 5.00% 3 mths No 90% Discount Intro Variable 1 yr **Commonwealth Bank** 4.52 800 8.00/m N/A Full Both N/A 95% **Economiser** N/A **Commonwealth Bank** 4.76 800 8.00/m Both N/A No 95% Rate Saver **Commonwealth Bank** 4.76 800 8.00/m Both N/A N/A No 95% Standard Variable **Commonwealth Bank** 5.22 800 8.00/m Both N/A N/A Full 95% True Value Var Hl

5.17

600

Nil

Both

Community First CU

Full

95%

20.00% 3 mths



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		Rate	Loan Fees	s at 250K (\$)	Principal+	Genu	iine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
Delphi Bank	Complete	5.27	770	6.00/m	Both	✓	10.00%	6 mths	✓	No	90%
Delphi Bank	Essential	5.27	1020	8.00/m	Both	✓	10.00%	6 mths	1	No	90%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	5.00%	6 mths	1	Full	95%
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	20.00%	12 mths	, X	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	5.00%	N/A	✓	Full	95%
Gateway Credit Union	Variable 80%	4.84	750	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Heritage Bank	Variable	5.04	100	5.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	5.00%	3 mths	X	Full	95%
HSBC	Home Smart	5.23	853	Nil	P+I	X	N/A	N/A	✓	Full	90%
HSBC	Variable	5.23	853	Nil	Both	X	N/A	N/A	✓	Full	90%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Gen	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
Hume Bank	Variable	5.10	750	Nil	Both	✓	5.00%	3 mths	✓	Full	97%
Hunter United	Interest Only	4.90	350	Nil	Ю	X	N/A	N/A	✓	No	90%
IMB	Standard Variable 80%	5.34	769	Nil	Both	✓	5.00%	3 mths	1	Full	95%
Macquarie Credit Union	Basic Home Loan	4.64	464	Nil	P+I	✓	3.00%	3 mths	X	No	95%
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	✓	3.00%	3 mths	1	Full	95%
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	464	Nil	P+I	✓	3.00%	3 mths	X	Full	95%
ME Bank	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	✓	5.00%	3 mths	X	Full	80%
MyState	Standard Variable	5.11	350	Nil	Both	X	N/A	N/A	1	Full	95%
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	5.00%	3 mths	✓	No	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	Ю	✓	5.00%	3 mths	✓	Full	90%



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		Rate	Loan Fee	s at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
* *											
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate IO	5.28	850	10.00/m	Ю	X	N/A	N/A	X	Full	95%
NAB (Exclusive to Brokers)	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	X	N/A	N/A	✓	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	375/a	Both	✓	5.00%	3 mths	X	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	5.00%	3 mths	X	Full	95%
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	5.00%	3 mths	X	Partial	95%
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	X	N/A	N/A	✓	Full	95%
P&N Bank	Easypay Variable 80%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	650	8.00/m	Both	✓	5.00%	3 mths	✓	Full	95%
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	5.00%	3 mths	✓	Full	95%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	uine Savin	gs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
**											
Police Bank	Premium Variable	4.74	1045	Nil	Both	X	N/A	N/A	X	Full	95%
QBANK	Standard Variable	4.89	900	Nil	Both	X	N/A	N/A	1	No	95%
RAMS	Full Feature	5.20	870	Nil	Both	✓	5.00%	3 mths	✓	Full	95%
Regional Bank Australia	Mortgage Offset	5.22	250	Nil	Both	X	N/A	N/A	✓	Full	95%
St.George Bank	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	5.00%	3 mths	✓	Full	95%
Summerland CU	ECO Home Loan Standard	5.07	600	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Home Loan Plus	5.07	800	Nil	P+I	✓	5.00%	3 mths	✓	No	95%
Summerland CU	Offset Home Loan Standard	5.14	800	Nil	P+I	✓	5.00%	3 mths	✓	Full	95%
Teachers Mutual Bank	Flexi Choice	5.11	750	Nil	P+I	✓	5.00%	3 mths	1	Full	95%



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First Home Buyer Variable \$750,000 Loan Fees at 250K (\$) **Genuine Savings** Principal+ **Family** Rate Offset Max Int/Int Only **Company Product** Guarantee (%)* LVR (%) Available Required Size (%) Length Upfront **Ongoing Available** or Both ** Interest Only Variable 750 Nil IO **Teachers Mutual Bank** 5.11 5.00% 3 mths Full 95% Lifestyle Variable The Capricornian 5.19 785 10.00/m Both N/A N/A Full 95% Basic Variable **Transport Mutual Credit Union** 4.91 1010 Nil P+I N/A Full 95% Flexi Choice UniBank 5.11 750 Nil P+I5.00% 3 mths Full 95% Interest Only Variable UniBank 5.11 750 Nil Ю 5.00% 3 mths Full 95% Rocket Repay Home Loan 5.29 750 8.00/m Westpac Both 5.00% 3 mths Full 95% Classic Variable 895 AMP Bank 5.43 10.00/m Both N/A N/A Full 90% Standard Variable **Auswide Bank** 5.33 600 10.00/m Both 5.00% 3 mths Full 95% FlexiDiscount **B&E Personal Banking** 5.02 650 10.00/m P+I5.00% 3 mths No 95% FlexiLine **B&E Personal Banking** 5.12 10.00/m P+I5.00% 3 mths Full 650 80%



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		Rate	Loan Fees	at 250K (\$)	Principal+	Genu	ine Savin	igs	Family	Offset	Max
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available	
*											
Bank of Sydney	Variable	5.64	990	10.00/m	Both	✓	5.00%	6 mths	✓	Full	95%
BankSA	Variable IO	5.33	700	10.00/m	IO	✓	5.00%	3 mths	✓	Full	95%
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	✓	5.00%	3 mths	✓	Full	80%
воо	First Start 1 yr	4.46	645	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
воо	Standard Variable	5.46	450	10.00/m	Both	✓	5.00%	3 mths	X	Full	95%
Citi	Offset Variable IO 500k+ 80%	5.63	649	8.00/m	10	✓			✓	Full	90%
Citi	Offset Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓	5.00%	6 mths	X	Full	90%
Citi	Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓	5.00%	6 mths	X	No	90%
Citi	Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓			✓	No	90%
St.George Bank	Variable IO	5.34	700	10.00/m	Ю	✓	5.00%	3 mths	✓	Full	95%



	First Home Buyer Variable \$750,000												
		Rate	Loan Fees at 250K (\$)		Principal+	Principal+ Genuine Savings		gs	Family	Offset	Max		
Company	Product	(%)*	Upfront	Ongoing	Int/Int Only or Both	Required	Size (%)	Length	Guarantee Available	Available			
*													
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	✓	5.00%	3 mths	1	Full	95%		
The Capricornian	Introductory Rate 1 yr	3.89	785	Nil	Both	X	N/A	N/A	1	No	95%		
The Rock	Variable	5.61	950	5.00/m	Both	X	N/A	N/A	✓	Full	95%		
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	X	N/A	N/A	X	Full	95%		