Home Loans Star Ratings

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Investor 1 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 1 yr 200k+	4.39	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 1 yr 50k+	4.34	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest Lite 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 1yr Fixed 1 yr	4.20	500	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 1 yr 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed Invest Lite 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 1 yr 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
MOVE - People Driven Banking	Inv Lockit 1 yr	3.95	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 1 yr	3.69	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 1 yr	3.69	Nil	375/a	Both	✓	✗	No	80%	✓

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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
UBank	Inv UHomeLoan 1yr Fixed 1 yr	3.69	395	Nil	Both	✓	✗	No	80%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★★										
Adelaide Bank	Investment SmartFix 1 yr	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Basic Fixed 1 yr	4.19	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 1 yr	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
BankVic	Diversified Investor Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Premium Home Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 1 yr 100k+	4.14	Nil	375/a	Both	✓	✗	Full	95%	✓

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Investor 1 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Heritage Bank	Home Advantage Investment Fixed 1 yr 150k+	4.39	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 1 yr	4.39	100	5.00/m	Both	✓	✓	Partial	90%	✓
Hume Bank	Property Package Investment Fixed 1 yr 150k+	4.45	Nil	375/a	Both	✓	✓	No	97%	✓
Liberty Financial	Inv Liberty Fixed 1 yr	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 1 yr	4.09	400	Nil	Both	✗	✗	Full	80%	✓
NAB	Choice Package Inv Standard Fixed 1 yr 150k+	4.14	Nil	395/a	Both	✓	✗	No	90%	✓
QT Mutual Bank	Choices Investment Fixed 1 yr 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 1 yr 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓
Reduce Home Loans	Inv Home Owners Dream 1 Yr Fixed 1 yr 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓

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Investor 1 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Regional Bank Australia	Inv Partnership Advantage Fixed 1 yr	4.69	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Standard Fixed 1 yr	3.79	800	Nil	Both	✓	✗	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 1 yr	4.04	300	300/a	Both	✓	✓	No	95%	✓
★★★										
AMP Bank	Affinity Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 1 yr	4.64	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 1 yr 100k+	4.64	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Breakfree Investment 1yr Fixed 1 yr 150k+	4.79	160	395/a	Both	✓	✗	Full	90%	✓
Arab Bank Australia	Investment Fixed 1 yr	4.38	250	Nil	Both	✗	✗	No	95%	✓

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Investor 1 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Optimizer Fixed IO 1 yr	4.39	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed IO 1 yr	4.39	Nil	198.00/a	IO	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 1 yr 90% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 1 yr 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Inv fixed 1 yr	4.24	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 1 yr 200k+	4.41	150	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Investement 1 yr	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 1 yr	4.44	600	Nil	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bendigo Bank	Basic Fixed Investment 1 yr	4.64	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 1 yr	4.64	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 1 yr	4.54	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 1 yr	4.59	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 1 yr	4.59	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Guaranteed Intro Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment Honeymoon Fixed 1 yr	3.74	600	Nil	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Fixed 1 yr	4.04	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 1 yr	4.34	795	Nil	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
CUA	Premium Fixed - Investor 1 yr	4.56	795	Nil	Both	✓	✓	Full	95%	✓
ECU Australia	Investment Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment IO 1 yr	4.38	693	198.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 1 yr	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 1 yr	4.55	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 1 yr	4.55	750	Nil	Both	✓	✓	No	97%	✓
ING DIRECT	Investment Fixed 1 yr	4.39	519	Nil	Both	✓	✗	No	80%	✓
loans.com.au	Fixed - Investor 1 yr	4.06	520	Nil	Both	✓	✗	No	90%	✓
Mortgage HOUSE	Inv Advantage Fixed 1 yr 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
My Credit Union	Inv Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 1 yr 80%	4.59	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 1 yr 150k+	4.14	600	395/a	IO	✓	✗	No	90%	✓
NAB	Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+	4.24	Nil	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 1 yr	4.24	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 1 yr	4.24	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 1 yr 150k+	4.14	Nil	750/a	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+	4.24	Nil	750/a	IO	✓	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 1 yr 150k+	4.59	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 1 yr	4.44	900	Nil	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
QT Mutual Bank	Investment Fixed 1 yr	4.30	600	Nil	Both	✓	✗	No	80%	✓
Qudos Bank	Inv Fixed Rate 1 yr	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
RESI Mortgage Corp	Inv FlexiFix 80 1 yr	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 1 yr	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 1 yr	4.59	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 1 yr	4.64	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 1 yr	4.44	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 1 yr	4.14	750	Nil	IO	✗	✗	Full	80%	✓

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			Upfront	Ongoing						
★★★										
The Mac	Investment Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 1 yr	4.24	300	Nil	Both	✓	✗	No	95%	✓
UniBank	Inv Standard Fixed IO 1 yr	4.14	750	Nil	IO	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Investment Fixed 1 yr 150k+	4.66	Nil	395/a	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Fixed 1 yr	5.04	-570	Nil	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed IO 1 yr 100k+	4.39	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 1 yr	4.39	363	Nil	IO	✓	✗	No	90%	✓
★★										

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			Upfront	Ongoing						
★★										
ANZ	Investment 1yr Fixed 1 yr	4.94	760	10.00/m	Both	✓	✗	Full	90%	✓
B&E Personal Banking	Fixed Investment FlexiChoice 1 yr	4.79	650	10.00/m	Both	✓	✓	Full	95%	✓
Bankwest	Investment Fixed 1 yr	4.51	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment 1yr Fixed 1 yr	4.65	450	10.00/m	Both	✓	✗	Full	70%	✓
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Investment Fixed 1 yr	4.94	800	8.00/m	Both	✓	✗	Partial	95%	✓
Defence Bank	Inv Essentials Fixed 1 yr	4.24	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 1 yr	4.64	1020	6.00/m	Both	✗	✗	No	90%	✓
First Option Credit Union	Investment Standard Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Homeloans	Investment MoniPower Fixed 1 yr	4.43	363	Nil	Both	✓	✓	Full	95%	✓
HSBC	Investment Fixed 1 yr	4.79	853	Nil	Both	✓	✗	No	90%	✓
IMB	Investment Fixed 1 yr 80%	4.39	769	6.00/m	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Fixed IO 80 1 yr	4.29	363	120.00/a	IO	✓	✓	No	80%	✓
NAB	Inv Tailored Fixed - IO in arrears 1 yr	4.34	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+	4.14	600	750/a	IO	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 1 yr 100k+	4.24	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 1 yr	4.24	850	10.00/m	IO	✓	✗	No	95%	✗
People's Choice Credit Union	Investment Fixed 1 yr	4.74	950	8.00/m	Both	✓	✗	No	90%	✓
RAMS	Inv Fixed Rate 1 yr	4.64	870	20.00/m	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Inv FlexiFix 1 yr	4.89	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 1 yr	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 1 yr 150k+	4.59	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 1 yr	4.74	600	10.00/m	Both	✓	✗	No	90%	✓
The Rock	Investment Standard Fixed 1 yr 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 1 yr	4.86	600	8.00/m	Both	✓	✓	No	80%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 1 yr	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 1 yr	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Bank of Melbourne	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓

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Investor 1 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
BankSA	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Citi	Investment Standard Fixed IO 1 yr 50-499k 80%	4.49	649	8.00/m	IO	✓	✗	No	90%	✓
Homeloans	Investment Ultra Plus Fixed IO 1 yr	4.69	363	120.00/a	IO	✗	✗	No	95%	✓
St.George Bank	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓

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Investor 1 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 1 yr 200k+	4.39	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 1 yr 50k+	4.34	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest Lite 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 1yr Fixed 1 yr	4.20	500	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Fixed 1 yr	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 1 yr 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed Invest Lite 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	Inv Lockit 1 yr	3.95	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 1 yr	3.69	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 1 yr	3.69	Nil	375/a	Both	✓	✗	No	80%	✓

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Investor 1 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Reduce Home Loans	Inv Home Owners Dream 1 Yr Fixed 1 yr 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Standard Fixed 1 yr	3.79	800	Nil	Both	✓	✗	No	95%	✓
UBank	Inv UHomeLoan 1yr Fixed 1 yr	3.69	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 1 yr	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Basic Fixed 1 yr	4.19	100	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 1 yr 100k+	4.14	Nil	375/a	Both	✓	✗	Full	95%	✓
Beyond Bank	Investment Fixed 1 yr	4.54	595	Nil	Both	✓	✓	Full	95%	✓
Community First CU	Investment Honeymoon Fixed 1 yr	3.74	600	Nil	Both	✓	✓	Full	95%	✓

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			Upfront	Ongoing						
★★★★										
Easy Street Fin Services	Investment Honeymoon Fixed 1 yr	3.74	500	Nil	P+I	✓	✓	Full	95%	✓
ECU Australia	Investment Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓
Heritage Bank	Investment Fixed 1 yr	4.39	100	5.00/m	Both	✓	✓	Partial	90%	✓
Hume Bank	Property Package Investment Fixed 1 yr 150k+	4.45	Nil	375/a	Both	✓	✓	No	97%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 1 yr	4.09	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 1 yr 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 1 yr 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 1 yr 150k+	4.14	Nil	395/a	Both	✓	✗	No	90%	✓
Northern Inland CU	Fixed Honeymoon Investor 1 yr	3.89	600	Nil	P+I	✗	✓	No	95%	✓
Queenslanders CU	Inv Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓

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			Upfront	Ongoing						
★★★★										
The Mac	Investment Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 1 yr	4.04	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
★★★										
ANZ	Breakfree Investment 1yr Fixed 1 yr 150k+	4.79	160	395/a	Both	✓	✗	Full	90%	✓
Arab Bank Australia	Investment Fixed 1 yr	4.38	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed PI 1 yr	4.39	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed PI 1 yr	4.39	Nil	198.00/a	P+I	✓	✗	No	95%	✓

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Investor 1 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Select Standard Fixed 1 yr	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 1 yr 90% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 1 yr 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Diversified Investor Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 1 yr	4.24	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 1 yr 200k+	4.41	150	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Investement 1 yr	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 1 yr	4.44	600	Nil	Both	✓	✗	No	95%	✓

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Investor 1 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bendigo Bank	Basic Fixed Investment 1 yr	4.64	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 1 yr	4.64	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Click Loans	The Online Investor Fixed 1 yr	4.59	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 1 yr	4.59	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Investment Fixed 1 yr	4.14	805	8.00/m	P+I	✓	✓	No	90%	✗
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Guaranteed Intro Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Fixed 1 yr	4.04	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 1 yr	4.34	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Investor 1 yr	4.56	795	Nil	Both	✓	✓	Full	95%	✓

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Investor 1 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Defence Bank	Inv Essentials Fixed 1 yr	4.24	970	8.00/m	Both	✓	✗	No	95%	✓
Gateway Credit Union	Premium Investment Fixed 1 yr 150k+	3.99	750	299/a	P+I	✓	✗	No	80%	✓
Heritage Bank	Home Advantage Investment Fixed 1 yr 150k+	4.39	100	350/a	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 1 yr	4.43	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment PI 1 yr	4.38	693	198.00/a	P+I	✓	✓	No	80%	✓
Homestar Finance	Inv Homestar Fixed 1 yr	4.15	330	15.00/m	P+I	✓	✗	No	85%	✓
Hume Bank	Investment Fixed (Refinance) 1 yr	4.55	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 1 yr	4.55	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Inv Fixed 1 yr	4.25	350	8.00/m	P+I	✓	✗	No	80%	✓
IMB	Investment Fixed 1 yr 80%	4.39	769	6.00/m	Both	✓	✓	No	90%	✓

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			Upfront	Ongoing						
★★★										
iMortgage	Investment Fusion Fixed PI 80 1 yr	4.09	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Investment Fixed 1 yr	4.39	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 1 yr	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 1 yr	4.06	520	Nil	Both	✓	✗	No	90%	✓
My Credit Union	Inv Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 1 yr 80%	4.59	350	Nil	Both	✓	✗	No	95%	✓
NAB	Inv Standard Fixed 1 yr	4.24	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 1 yr 150k+	4.14	Nil	750/a	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 1 yr 100k+	4.14	850	10/m	P+I	✓	✗	No	95%	✓
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 1 yr	4.14	850	10.00/m	P+I	✓	✗	No	95%	✓

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			Upfront	Ongoing						
★★★										
Northern Inland CU	Fixed Rate Investor 1 yr	4.19	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 1 yr 150k+	4.59	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 1 yr	4.44	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 1 yr 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 1 yr	4.30	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 1 yr 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓
Qudos Bank	Inv Fixed Rate 1 yr	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 1 yr	4.69	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Steady Rate 1 yr	4.69	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 1 yr	4.64	649	Nil	Both	✓	✗	No	80%	✓

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			Upfront	Ongoing						
★★★										
RESI Mortgage Corp	Inv FlexiFix Plus 80 1 yr	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 1 yr	4.59	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 1 yr	4.64	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 1 yr	4.44	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Option Fixed 1 yr	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
The Mutual	Inv Premium Fixed 1 yr	4.24	300	Nil	Both	✓	✗	No	95%	✓
The Rock	Investment Standard Fixed 1 yr 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Inv Option Fixed 1 yr	4.14	750	Nil	P+I	✗	✗	Full	80%	✓

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			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Inv Standard Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Investment Fixed 1 yr 150k+	4.66	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 1 yr 100k+	4.39	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 1 yr	4.39	363	Nil	P+I	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 1 yr	4.64	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 1 yr 100k+	4.64	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Investment 1yr Fixed 1 yr	4.94	760	10.00/m	Both	✓	✗	Full	90%	✓

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			Upfront	Ongoing						
★★										
B&E Personal Banking	Fixed Investment FlexiChoice 1 yr	4.79	650	10.00/m	Both	✓	✓	Full	95%	✓
Bank Australia	Inv Fixed 1 yr	4.94	595	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Inv Fixed 1 yr 10k+	4.79	Nil	350/a	P+I	✓	✓	No	80%	✓
Bank of Melbourne	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Investment Fixed 1 yr	4.51	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment 1yr Fixed 1 yr	4.65	450	10.00/m	Both	✓	✗	Full	70%	✓
Citi	Investment Standard Fixed P&I 1 yr 50-499k 80%	4.44	649	8.00/m	P+I	✓	✗	No	90%	✓
Commonwealth Bank	Investment Fixed 1 yr	4.94	800	8.00/m	Both	✓	✗	Partial	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✗	Partial	95%	✓

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			Upfront	Ongoing						
★★										
Delphi Bank	Investment Standard Fixed 1 yr	4.64	1020	6.00/m	Both	✗	✗	No	90%	✓
First Option Credit Union	Investment Standard Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Fixed 1 yr	4.79	750	Nil	P+I	✓	✗	No	80%	✓
Holiday Coast CU	Inv Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment Ultra Plus Fixed PI 1 yr	4.49	363	120.00/a	P+I	✗	✗	No	95%	✓
HSBC	Investment Fixed 1 yr	4.79	853	Nil	Both	✓	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 1 yr	4.74	950	8.00/m	Both	✓	✗	No	90%	✓
RAMS	Inv Fixed Rate 1 yr	4.64	870	20.00/m	Both	✓	✓	No	95%	✓
St.George Bank	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Suncorp Bank	Home Package Plus Investment Fixed 1 yr 150k+	4.59	600	375/a	Both	✓	✗	No	90%	✓
Westpac	Investment Fixed 1 yr	4.86	600	8.00/m	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Fixed 1 yr	5.04	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 1 yr	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 1 yr	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Bank Australia	Inv Basic Fixed (LVR <80%) 1 yr	4.84	595	Nil	P+I	✓	✓	No	80%	✗
RESI Mortgage Corp	Inv FlexiFix 1 yr	4.89	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 1 yr	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
Suncorp Bank	Investment Fixed 1 yr	4.74	600	10.00/m	Both	✓	✗	No	90%	✓

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Investor 1 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Transport Mutual Credit Union	Investment Fixed 1 yr	5.14	1010	Nil	P+I	✓	✓	No	95%	✗

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Investor 1 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 1 yr 200k+	4.39	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 1 yr 50k+	4.34	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 1yr Fixed 1 yr	4.20	500	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 1 yr 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed Invest 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 1 yr 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
MOVE - People Driven Banking	Inv Lockit 1 yr	3.95	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 1 yr	3.69	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 1 yr	3.69	Nil	375/a	Both	✓	✗	No	80%	✓

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Investor 1 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Queenslanders CU	Inv Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✓	✓	Full	90%	✓
UBank	Inv UHomeLoan 1yr Fixed 1 yr	3.69	395	Nil	Both	✓	✗	No	80%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★★										
Adelaide Bank	Investment SmartFix 1 yr	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Basic Fixed 1 yr	4.19	100	Nil	Both	✓	✗	No	95%	✓
BankVic	Diversified Investor Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 1 yr 250k+	4.14	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 1 yr 100k+	4.14	Nil	375/a	Both	✓	✗	Full	95%	✓

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Investor 1 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Bendigo Bank	Connect Package Fixed Investment 1 yr 250k+	4.49	250	20/m	Both	✓	✓	Full	90%	✓
ECU Australia	Investment Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓
Heritage Bank	Home Advantage Investment Fixed 1 yr 150k+	4.39	100	350/a	Both	✓	✓	Partial	90%	✓
Horizon Credit Union	Investment Fixed 1 yr	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 1 yr 150k+	4.45	Nil	375/a	Both	✓	✓	No	97%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 1 yr	4.09	400	Nil	Both	✗	✗	Full	80%	✓
NAB	Choice Package Inv Standard Fixed 1 yr 150k+	4.14	Nil	395/a	Both	✓	✗	No	90%	✓
QT Mutual Bank	Choices Investment Fixed 1 yr 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 1 yr 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓

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Investor 1 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Reduce Home Loans	Inv Home Owners Dream 1 Yr Fixed 1 yr 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Standard Fixed 1 yr	3.79	800	Nil	Both	✓	✗	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 1 yr	4.04	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
AMO Group	Investment Fixed 1 yr	3.99	1180	120.00/a	Both	✓	✗	No	90%	✓
AMP Bank	Affinity Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 1 yr	4.64	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 1 yr 100k+	4.64	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓

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Investor 1 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ANZ	Breakfree Investment 1yr Fixed 1 yr 150k+	4.79	160	395/a	Both	✓	✗	Full	90%	✓
Arab Bank Australia	Investment Fixed 1 yr	4.38	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed IO 1 yr	4.39	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed IO 1 yr	4.39	Nil	198.00/a	IO	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 1 yr	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 1 yr 90% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 1 yr 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Inv fixed 1 yr	4.24	600	Nil	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bankwest	Complete Home Loan Package Fixed Investment 1 yr 200k+	4.41	150	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Investement 1 yr	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 1 yr	4.44	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 1 yr	4.64	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 1 yr	4.64	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 1 yr	4.54	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 1 yr	4.59	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 1 yr	4.59	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Guaranteed Intro Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✗	Partial	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Community First CU	Investment Honeymoon Fixed 1 yr	3.74	600	Nil	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Fixed 1 yr	4.04	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 1 yr	4.34	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Investor 1 yr	4.56	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Fixed 1 yr	4.24	970	8.00/m	Both	✓	✗	No	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Investment Fixed 1 yr	4.39	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 1 yr	4.43	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment IO 1 yr	4.38	693	198.00/a	IO	✓	✓	No	80%	✓
Hume Bank	Investment Fixed (Refinance) 1 yr	4.55	Nil	Nil	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Hume Bank	Investment Fixed 1 yr	4.55	750	Nil	Both	✓	✓	No	97%	✓
IMB	Investment Fixed 1 yr 80%	4.39	769	6.00/m	Both	✓	✓	No	90%	✓
ING DIRECT	Investment Fixed 1 yr	4.39	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 1 yr	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 1 yr	4.06	520	Nil	Both	✓	✗	No	90%	✓
Mortgage HOUSE	Inv Advantage Fixed 1 yr 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 1 yr 80%	4.59	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 1 yr 150k+	4.14	600	395/a	IO	✓	✗	No	90%	✓
NAB	Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+	4.24	Nil	395/a	IO	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Inv Standard Fixed 1 yr	4.24	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 1 yr	4.24	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 1 yr 150k+	4.14	Nil	750/a	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+	4.14	600	750/a	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+	4.24	Nil	750/a	IO	✓	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 1 yr 150k+	4.59	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 1 yr	4.44	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Fixed 1 yr	4.30	600	Nil	Both	✓	✗	No	80%	✓
Qudos Bank	Inv Fixed Rate 1 yr	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 1 yr	4.69	Nil	375.00/a	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
RESI Mortgage Corp	Inv FlexiFix 80 1 yr	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 1 yr	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 1 yr	4.59	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 1 yr	4.64	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 1 yr	4.44	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
The Mac	Investment Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 1 yr	4.24	300	Nil	Both	✓	✗	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Inv Standard Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Investment Fixed 1 yr 150k+	4.66	Nil	395/a	Both	✓	✓	No	80%	✓
★★										
ANZ	Investment 1yr Fixed 1 yr	4.94	760	10.00/m	Both	✓	✗	Full	90%	✓
B&E Personal Banking	Fixed Investment FlexiChoice 1 yr	4.79	650	10.00/m	Both	✓	✓	Full	95%	✓
Bank of Melbourne	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Investment Fixed 1 yr	4.51	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment 1yr Fixed 1 yr	4.65	450	10.00/m	Both	✓	✗	Full	70%	✓
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Investment Fixed 1 yr	4.94	800	8.00/m	Both	✓	✗	Partial	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Delphi Bank	Investment Standard Fixed 1 yr	4.64	1020	6.00/m	Both	✗	✗	No	90%	✓
First Option Credit Union	Investment Standard Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	✓	No	95%	✓
HSBC	Investment Fixed 1 yr	4.79	853	Nil	Both	✓	✗	No	90%	✓
iMortgage	Investment Fusion Fixed IO 80 1 yr	4.29	363	120.00/a	IO	✓	✓	No	80%	✓
NAB	Inv Tailored Fixed - IO in arrears 1 yr	4.34	600	8.00/m	IO	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 1 yr 100k+	4.24	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 1 yr	4.24	850	10.00/m	IO	✓	✗	No	95%	✗
People's Choice Credit Union	Investment Fixed 1 yr	4.74	950	8.00/m	Both	✓	✗	No	90%	✓
RAMS	Inv Fixed Rate 1 yr	4.64	870	20.00/m	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Inv FlexiFix 1 yr	4.89	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 1 yr	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 1 yr 150k+	4.59	600	375/a	Both	✓	✗	No	90%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 1 yr	4.14	750	Nil	IO	✗	✗	Full	80%	✓
The Rock	Investment Standard Fixed 1 yr 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Inv Standard Fixed IO 1 yr	4.14	750	Nil	IO	✗	✗	Full	80%	✓
Westpac	Investment Fixed 1 yr	4.86	600	8.00/m	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Fixed 1 yr	5.04	-570	Nil	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed IO 1 yr 100k+	4.39	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 1 yr	4.39	363	Nil	IO	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Adelaide Bank	Investment Smartdoc Fixed 1 yr	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 1 yr	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
BankSA	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Citi	Investment Standard Fixed IO 1 yr 50-499k 80%	4.49	649	8.00/m	IO	✓	✗	No	90%	✓
Homeloans	Investment Ultra Plus Fixed IO 1 yr	4.69	363	120.00/a	IO	✗	✗	No	95%	✓
St.George Bank	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Investment Fixed 1 yr	4.74	600	10.00/m	Both	✓	✗	No	90%	✓

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 1 yr 200k+	4.39	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 1 yr 50k+	4.34	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 1yr Fixed 1 yr	4.20	500	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Fixed 1 yr	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 1 yr 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed Invest 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	Inv Lockit 1 yr	3.95	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 1 yr	3.69	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 1 yr	3.69	Nil	375/a	Both	✓	✗	No	80%	✓

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Queenslanders CU	Inv Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Inv Home Owners Dream 1 Yr Fixed 1 yr 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Standard Fixed 1 yr	3.79	800	Nil	Both	✓	✗	No	95%	✓
UBank	Inv UHomeLoan 1yr Fixed 1 yr	3.69	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 1 yr	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
AMO Group	Investment Fixed 1 yr	3.99	1180	120.00/a	Both	✓	✗	No	90%	✓
BankVic	Portfolio Inv fixed 1 yr 250k+	4.14	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 1 yr 100k+	4.14	Nil	375/a	Both	✓	✗	Full	95%	✓

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
bcu	Fixed Rate Special Investement 1 yr	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
Beyond Bank	Investment Fixed 1 yr	4.54	595	Nil	Both	✓	✓	Full	95%	✓
Community First CU	Investment Honeymoon Fixed 1 yr	3.74	600	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Investment Honeymoon Fixed 1 yr	3.74	500	Nil	P+I	✓	✓	Full	95%	✓
ECU Australia	Investment Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Property Package Investment Fixed 1 yr 150k+	4.45	Nil	375/a	Both	✓	✓	No	97%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 1 yr	4.09	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 1 yr 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 1 yr 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 1 yr 150k+	4.14	Nil	395/a	Both	✓	✗	No	90%	✓

Home Loans Star Ratings

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Northern Inland CU	Fixed Honeymoon Investor 1 yr	3.89	600	Nil	P+I	✗	✓	No	95%	✓
Queenslanders CU	Inv Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓
The Mac	Investment Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 1 yr	4.04	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
ANZ	Breakfree Investment 1yr Fixed 1 yr 150k+	4.79	160	395/a	Both	✓	✗	Full	90%	✓
Arab Bank Australia	Investment Fixed 1 yr	4.38	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed PI 1 yr	4.39	Nil	Nil	P+I	✓	✗	No	95%	✓

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Optimizer Plus Fixed PI 1 yr	4.39	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 1 yr	4.19	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 1 yr	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 1 yr 90% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 1 yr 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Diversified Investor Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 1 yr	4.24	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 1 yr 200k+	4.41	150	395/a	Both	✓	✓	Partial	90%	✓

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
bcu	Investment Fixed 1 yr	4.44	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 1 yr	4.64	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Connect Package Fixed Investment 1 yr 250k+	4.49	250	20/m	Both	✓	✓	Full	90%	✓
Bendigo Bank	Investment Fixed 1 yr	4.64	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Click Loans	The Online Investor Fixed 1 yr	4.59	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 1 yr	4.59	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Investment Fixed 1 yr	4.14	805	8.00/m	P+I	✓	✓	No	90%	✗
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Guaranteed Intro Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Fixed 1 yr	4.04	600	Nil	Both	✓	✓	Full	95%	✓

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
CUA	Fixed - Investor 1 yr	4.34	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Investor 1 yr	4.56	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Fixed 1 yr	4.24	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 1 yr	4.64	1020	6.00/m	Both	✗	✗	No	90%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Premium Investment Fixed 1 yr 150k+	3.99	750	299/a	P+I	✓	✗	No	80%	✓
Heritage Bank	Home Advantage Investment Fixed 1 yr 150k+	4.39	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 1 yr	4.39	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 1 yr	4.43	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment PI 1 yr	4.38	693	198.00/a	P+I	✓	✓	No	80%	✓

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Homestar Finance	Inv Homestar Fixed 1 yr	4.15	330	15.00/m	P+I	✓	✗	No	85%	✓
Hume Bank	Investment Fixed (Refinance) 1 yr	4.55	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 1 yr	4.55	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Inv Fixed 1 yr	4.25	350	8.00/m	P+I	✓	✗	No	80%	✓
IMB	Investment Fixed 1 yr 80%	4.39	769	6.00/m	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Fixed PI 80 1 yr	4.09	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Investment Fixed 1 yr	4.39	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 1 yr	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 1 yr	4.06	520	Nil	Both	✓	✗	No	90%	✓
My Credit Union	Inv Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
MyState	Investment Fixed 1 yr 80%	4.59	350	Nil	Both	✓	✗	No	95%	✓
NAB	Inv Standard Fixed 1 yr	4.24	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 1 yr 150k+	4.14	Nil	750/a	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 1 yr 100k+	4.14	850	10/m	P+I	✓	✗	No	95%	✓
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 1 yr	4.14	850	10.00/m	P+I	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Investor 1 yr	4.19	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 1 yr 150k+	4.59	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 1 yr	4.44	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 1 yr 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 1 yr	4.30	600	Nil	Both	✓	✗	No	80%	✓

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
QT Mutual Bank	Teachers' Life Investment Fixed 1 yr 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓
RAMS	Inv Fixed Rate 1 yr	4.64	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 1 yr	4.69	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 1 yr	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 1 yr	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 1 yr	4.59	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 1 yr	4.64	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 1 yr	4.44	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Teachers Mutual Bank	Inv Option Fixed 1 yr	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
The Mutual	Inv Premium Fixed 1 yr	4.24	300	Nil	Both	✓	✗	No	95%	✓
The Rock	Investment Standard Fixed 1 yr 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Inv Option Fixed 1 yr	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Investment Fixed 1 yr 150k+	4.66	Nil	395/a	Both	✓	✓	No	80%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 1 yr	4.64	545	Nil	Both	✗	✗	No	90%	✓

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
AMP Bank	Professional Package Investment Classic Fixed 1 yr 100k+	4.64	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Investment 1yr Fixed 1 yr	4.94	760	10.00/m	Both	✓	✗	Full	90%	✓
B&E Personal Banking	Fixed Investment FlexiChoice 1 yr	4.79	650	10.00/m	Both	✓	✓	Full	95%	✓
Bank Australia	Inv Fixed 1 yr	4.94	595	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Inv Fixed 1 yr 10k+	4.79	Nil	350/a	P+I	✓	✓	No	80%	✓
Bank of Melbourne	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Investment Fixed 1 yr	4.51	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment 1yr Fixed 1 yr	4.65	450	10.00/m	Both	✓	✗	Full	70%	✓

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Citi	Investment Standard Fixed P&I 1 yr 50-499k 80%	4.44	649	8.00/m	P+I	✓	✗	No	90%	✓
Commonwealth Bank	Investment Fixed 1 yr	4.94	800	8.00/m	Both	✓	✗	Partial	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✗	Partial	95%	✓
First Option Credit Union	Investment Standard Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment Ultra Plus Fixed PI 1 yr	4.49	363	120.00/a	P+I	✗	✗	No	95%	✓
HSBC	Investment Fixed 1 yr	4.79	853	Nil	Both	✓	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 1 yr	4.74	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 1 yr	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
Regional Bank Australia	Inv Steady Rate 1 yr	4.69	250	Nil	P+I	✗	✗	No	95%	✓

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Inv FlexiFix Plus 1 yr	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
St.George Bank	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 1 yr 150k+	4.59	600	375/a	Both	✓	✗	No	90%	✓
Westpac	Investment Fixed 1 yr	4.86	600	8.00/m	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Fixed 1 yr	5.04	-570	Nil	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 1 yr 100k+	4.39	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 1 yr	4.39	363	Nil	P+I	✓	✗	No	90%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 1 yr	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 1 yr	5.17	895	10.00/m	Both	✗	✗	No	90%	✓

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Investor 1 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Bank Australia	Inv Basic Fixed (LVR <80%) 1 yr	4.84	595	Nil	P+I	✓	✓	No	80%	✗
Gateway Credit Union	Investment Fixed 1 yr	4.79	750	Nil	P+I	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix 1 yr	4.89	649	Nil	Both	✓	✗	No	95%	✓
Suncorp Bank	Investment Fixed 1 yr	4.74	600	10.00/m	Both	✓	✗	No	90%	✓
Transport Mutual Credit Union	Investment Fixed 1 yr	5.14	1010	Nil	P+I	✓	✓	No	95%	✗

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Investor 1 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 1 yr 200k+	4.39	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 1 yr 50k+	4.34	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 1yr Fixed 1 yr	4.20	500	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 1 yr 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed Invest 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 1 yr 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
MOVE - People Driven Banking	Inv Lockit 1 yr	3.95	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 1 yr	3.69	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 1 yr	3.69	Nil	375/a	Both	✓	✗	No	80%	✓

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Investor 1 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Queenslanders CU	Inv Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Inv Home Owners Dream 1 Yr Fixed 1 yr 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓
UBank	Inv UHomeLoan 1yr Fixed 1 yr	3.69	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 1 yr	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
AMO Group	Investment Fixed 1 yr	3.99	1180	120.00/a	Both	✓	✗	No	90%	✓
BankVic	Diversified Investor Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 1 yr 250k+	4.14	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 1 yr 100k+	4.14	Nil	375/a	Both	✓	✗	Full	95%	✓

Home Loans Star Ratings

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Investor 1 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
ECU Australia	Investment Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓
Horizon Credit Union	Investment Fixed 1 yr	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 1 yr 150k+	4.45	Nil	375/a	Both	✓	✓	No	97%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 1 yr	4.09	400	Nil	Both	✗	✗	Full	80%	✓
NAB	Choice Package Inv Standard Fixed 1 yr 150k+	4.14	Nil	395/a	Both	✓	✗	No	90%	✓
QT Mutual Bank	Choices Investment Fixed 1 yr 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 1 yr 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 1 yr	4.44	425	200.00/a	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 1 yr	4.35	425	200.00/a	Both	✓	✓	No	95%	✓

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Investor 1 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Summerland CU	Investment Standard Fixed 1 yr	3.79	800	Nil	Both	✓	✗	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 1 yr	4.04	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
AMP Bank	Affinity Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 1 yr	4.64	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 1 yr 100k+	4.64	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Breakfree Investment 1yr Fixed 1 yr 150k+	4.79	160	395/a	Both	✓	✗	Full	90%	✓

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Investor 1 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Arab Bank Australia	Investment Fixed 1 yr	4.38	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed IO 1 yr	4.39	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed IO 1 yr	4.39	Nil	198.00/a	IO	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 1 yr	4.19	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 1 yr	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 1 yr 90% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 1 yr 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Inv fixed 1 yr	4.24	600	Nil	Both	✓	✗	No	95%	✓

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Investor 1 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bankwest	Complete Home Loan Package Fixed Investment 1 yr 200k+	4.41	150	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Investement 1 yr	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 1 yr	4.44	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 1 yr	4.64	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 1 yr	4.64	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 1 yr	4.54	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 1 yr	4.59	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 1 yr	4.59	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Guaranteed Intro Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✗	Partial	95%	✓

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Investor 1 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Community First CU	Investment Honeymoon Fixed 1 yr	3.74	600	Nil	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Fixed 1 yr	4.04	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 1 yr	4.34	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Investor 1 yr	4.56	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Fixed 1 yr	4.24	970	8.00/m	Both	✓	✗	No	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Fixed 1 yr 150k+	4.39	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 1 yr	4.39	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 1 yr	4.43	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment IO 1 yr	4.38	693	198.00/a	IO	✓	✓	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Hume Bank	Investment Fixed (Refinance) 1 yr	4.55	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 1 yr	4.55	750	Nil	Both	✓	✓	No	97%	✓
IMB	Investment Fixed 1 yr 80%	4.39	769	6.00/m	Both	✓	✓	No	90%	✓
ING DIRECT	Investment Fixed 1 yr	4.39	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 1 yr	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 1 yr	4.06	520	Nil	Both	✓	✗	No	90%	✓
Mortgage HOUSE	Inv Advantage Fixed 1 yr 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 1 yr 80%	4.59	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 1 yr 150k+	4.14	600	395/a	IO	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+	4.24	Nil	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 1 yr	4.24	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 1 yr	4.24	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 1 yr 150k+	4.14	Nil	750/a	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+	4.14	600	750/a	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+	4.24	Nil	750/a	IO	✓	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 1 yr 150k+	4.59	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 1 yr	4.44	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Fixed 1 yr	4.30	600	Nil	Both	✓	✗	No	80%	✓
Qudos Bank	Inv Fixed Rate 1 yr	4.84	Nil	Nil	Both	✓	✗	No	65%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
RAMS	Inv Fixed Rate 1 yr	4.64	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 1 yr	4.69	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 1 yr	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 1 yr	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 1 yr	4.59	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 1 yr	4.64	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
The Mac	Investment Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 1 yr	4.24	300	Nil	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Inv Complete Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Investment Fixed 1 yr 150k+	4.66	Nil	395/a	Both	✓	✓	No	80%	✓
★★										
ANZ	Investment 1yr Fixed 1 yr	4.94	760	10.00/m	Both	✓	✗	Full	90%	✓
B&E Personal Banking	Fixed Investment FlexiChoice 1 yr	4.79	650	10.00/m	Both	✓	✓	Full	95%	✓
Bank of Melbourne	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Investment Fixed 1 yr	4.51	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment 1yr Fixed 1 yr	4.65	450	10.00/m	Both	✓	✗	Full	70%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Investment Fixed 1 yr	4.94	800	8.00/m	Both	✓	✗	Partial	95%	✓
Delphi Bank	Investment Standard Fixed 1 yr	4.64	1020	6.00/m	Both	✗	✗	No	90%	✓
First Option Credit Union	Investment Standard Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	✓	No	95%	✓
HSBC	Investment Fixed 1 yr	4.79	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier Investment Fixed 1 yr 500k+	4.79	553	35/m	Both	✓	✗	No	90%	✓
iMortgage	Investment Fusion Fixed IO 80 1 yr	4.29	363	120.00/a	IO	✓	✓	No	80%	✓
NAB	Inv Tailored Fixed - IO in arrears 1 yr	4.34	600	8.00/m	IO	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 1 yr 100k+	4.24	850	10/m	IO	✓	✗	No	95%	✗

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 1 yr	4.24	850	10.00/m	IO	✓	✗	No	95%	✗
People's Choice Credit Union	Investment Fixed 1 yr	4.74	950	8.00/m	Both	✓	✗	No	90%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 1 yr	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
St.George Bank	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 1 yr 150k+	4.59	600	375/a	Both	✓	✗	No	90%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 1 yr	4.14	750	Nil	IO	✗	✗	Full	80%	✓
The Rock	Investment Standard Fixed 1 yr 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Inv Standard Fixed IO 1 yr	4.14	750	Nil	IO	✗	✗	Full	80%	✓
Westpac	Investment Fixed 1 yr	4.86	600	8.00/m	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Fixed 1 yr	5.04	-570	Nil	Both	✓	✓	No	95%	✓

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Investor 1 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Yellow Brick Road	Empower Package Inv Empower Fixed IO 1 yr 100k+	4.39	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 1 yr	4.39	363	Nil	IO	✓	✗	No	90%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 1 yr	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 1 yr	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Citi	Investment Standard Fixed IO 1 yr 500k+ 80%	4.44	649	8.00/m	IO	✓	✗	No	90%	✓
Homeloans	Investment Ultra Plus Fixed IO 1 yr	4.69	363	120.00/a	IO	✗	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 1 yr	4.89	649	Nil	Both	✓	✗	No	95%	✓
Suncorp Bank	Investment Fixed 1 yr	4.74	600	10.00/m	Both	✓	✗	No	90%	✓

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 1 yr 200k+	4.39	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 1 yr 50k+	4.34	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 1yr Fixed 1 yr	4.20	500	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Fixed 1 yr	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 1 yr 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed Invest 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	Inv Lockit 1 yr	3.95	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 1 yr	3.69	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 1 yr	3.69	Nil	375/a	Both	✓	✗	No	80%	✓

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Queenslanders CU	Inv Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Inv Home Owners Dream 1 Yr Fixed 1 yr 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Standard Fixed 1 yr	3.79	800	Nil	Both	✓	✗	No	95%	✓
UBank	Inv UHomeLoan 1yr Fixed 1 yr	3.69	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 1 yr	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
AMO Group	Investment Fixed 1 yr	3.99	1180	120.00/a	Both	✓	✗	No	90%	✓
BankVic	Portfolio Inv fixed 1 yr 250k+	4.14	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 1 yr 100k+	4.14	Nil	375/a	Both	✓	✗	Full	95%	✓

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
bcu	Fixed Rate Special Investement 1 yr	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
Beyond Bank	Investment Fixed 1 yr	4.54	595	Nil	Both	✓	✓	Full	95%	✓
Community First CU	Investment Honeymoon Fixed 1 yr	3.74	600	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Investment Honeymoon Fixed 1 yr	3.74	500	Nil	P+I	✓	✓	Full	95%	✓
ECU Australia	Investment Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 1 yr	4.09	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 1 yr 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 1 yr 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 1 yr 150k+	4.14	Nil	395/a	Both	✓	✗	No	90%	✓
Northern Inland CU	Fixed Honeymoon Investor 1 yr	3.89	600	Nil	P+I	✗	✓	No	95%	✓

Home Loans Star Ratings

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Queenslanders CU	Inv Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 1 yr	4.35	425	200.00/a	Both	✓	✓	No	95%	✓
The Mac	Investment Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 1 yr	4.04	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
ANZ	Breakfree Investment 1yr Fixed 1 yr 150k+	4.79	160	395/a	Both	✓	✗	Full	90%	✓
Arab Bank Australia	Investment Fixed 1 yr	4.38	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed PI 1 yr	4.39	Nil	Nil	P+I	✓	✗	No	95%	✓

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Optimizer Plus Fixed PI 1 yr	4.39	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 1 yr	4.19	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 1 yr	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 1 yr 90% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 1 yr 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Diversified Investor Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 1 yr	4.24	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 1 yr 200k+	4.41	150	395/a	Both	✓	✓	Partial	90%	✓

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
bcu	Investment Fixed 1 yr	4.44	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 1 yr	4.64	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 1 yr	4.64	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Click Loans	The Online Investor Fixed 1 yr	4.59	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 1 yr	4.59	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Investment Fixed 1 yr	4.14	805	8.00/m	P+I	✓	✓	No	90%	✗
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Guaranteed Intro Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 1 yr	4.04	600	Nil	Both	✓	✓	Full	95%	✓

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
CUA	Fixed - Investor 1 yr	4.34	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Investor 1 yr	4.56	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Fixed 1 yr	4.24	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 1 yr	4.64	1020	6.00/m	Both	✗	✗	No	90%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Premium Investment Fixed 1 yr 150k+	3.99	750	299/a	P+I	✓	✗	No	80%	✓
Heritage Bank	Home Advantage Investment Fixed 1 yr 150k+	4.39	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 1 yr	4.39	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 1 yr	4.43	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment PI 1 yr	4.38	693	198.00/a	P+I	✓	✓	No	80%	✓

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Hume Bank	Investment Fixed (Refinance) 1 yr	4.55	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 1 yr	4.55	750	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Property Package Investment Fixed 1 yr 150k+	4.45	Nil	375/a	Both	✓	✓	No	97%	✓
Hunter United	Inv Fixed 1 yr	4.25	350	8.00/m	P+I	✓	✗	No	80%	✓
IMB	Investment Fixed 1 yr 80%	4.39	769	6.00/m	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Fixed PI 80 1 yr	4.09	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Investment Fixed 1 yr	4.39	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 1 yr	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 1 yr	4.06	520	Nil	Both	✓	✗	No	90%	✓
My Credit Union	Inv Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
MyState	Investment Fixed 1 yr 80%	4.59	350	Nil	Both	✓	✗	No	95%	✓
NAB	Inv Standard Fixed 1 yr	4.24	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 1 yr 150k+	4.14	Nil	750/a	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 1 yr 100k+	4.14	850	10/m	P+I	✓	✗	No	95%	✓
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 1 yr	4.14	850	10.00/m	P+I	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Investor 1 yr	4.19	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 1 yr 150k+	4.59	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 1 yr	4.44	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 1 yr 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 1 yr	4.30	600	Nil	Both	✓	✗	No	80%	✓

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
QT Mutual Bank	Teachers' Life Investment Fixed 1 yr 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓
RAMS	Inv Fixed Rate 1 yr	4.64	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 1 yr	4.69	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 1 yr	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 1 yr	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 1 yr	4.59	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 1 yr	4.64	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 1 yr	4.44	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Teachers Mutual Bank	Inv Option Fixed 1 yr	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
The Mutual	Inv Premium Fixed 1 yr	4.24	300	Nil	Both	✓	✗	No	95%	✓
The Rock	Investment Standard Fixed 1 yr 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Inv Option Fixed 1 yr	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Investment Fixed 1 yr 150k+	4.66	Nil	395/a	Both	✓	✓	No	80%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 1 yr	4.64	545	Nil	Both	✗	✗	No	90%	✓

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
AMP Bank	Professional Package Investment Classic Fixed 1 yr 100k+	4.64	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Investment 1yr Fixed 1 yr	4.94	760	10.00/m	Both	✓	✗	Full	90%	✓
B&E Personal Banking	Fixed Investment FlexiChoice 1 yr	4.79	650	10.00/m	Both	✓	✓	Full	95%	✓
Bank Australia	Premium Fixed Package Inv Fixed 1 yr 10k+	4.79	Nil	350/a	P+I	✓	✓	No	80%	✓
Bank of Melbourne	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Investment Fixed 1 yr	4.51	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment 1yr Fixed 1 yr	4.65	450	10.00/m	Both	✓	✗	Full	70%	✓
Citi	Investment Standard Fixed P&I 1 yr 500k+ 80%	4.39	649	8.00/m	P+I	✓	✗	No	90%	✓

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Commonwealth Bank	Investment Fixed 1 yr	4.94	800	8.00/m	Both	✓	✗	Partial	95%	✓
First Option Credit Union	Investment Standard Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment Ultra Plus Fixed PI 1 yr	4.49	363	120.00/a	P+I	✗	✗	No	95%	✓
HSBC	Investment Fixed 1 yr	4.79	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier Investment Fixed 1 yr 500k+	4.79	553	35/m	Both	✓	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 1 yr	4.74	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 1 yr	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
Regional Bank Australia	Inv Steady Rate 1 yr	4.69	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 1 yr	4.79	649	330.00/a	Both	✓	✗	No	95%	✓

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
St.George Bank	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 1 yr 150k+	4.59	600	375/a	Both	✓	✗	No	90%	✓
Westpac	Investment Fixed 1 yr	4.86	600	8.00/m	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Fixed 1 yr	5.04	-570	Nil	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 1 yr 100k+	4.39	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 1 yr	4.39	363	Nil	P+I	✓	✗	No	90%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 1 yr	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 1 yr	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Bank Australia	Inv Basic Fixed (LVR <80%) 1 yr	4.84	595	Nil	P+I	✓	✓	No	80%	✗

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Investor 1 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Bank Australia	Inv Fixed 1 yr	4.94	595	Nil	P+I	✓	✓	No	80%	✓
Gateway Credit Union	Investment Fixed 1 yr	4.79	750	Nil	P+I	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix 1 yr	4.89	649	Nil	Both	✓	✗	No	95%	✓
Suncorp Bank	Investment Fixed 1 yr	4.74	600	10.00/m	Both	✓	✗	No	90%	✓
Transport Mutual Credit Union	Investment Fixed 1 yr	5.14	1010	Nil	P+I	✓	✓	No	95%	✗

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Investor 1 Year Fixed $750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 1 yr 200k+	4.39	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 1 yr 50k+	4.34	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 1yr Fixed 1 yr	4.20	500	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 1 yr 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed Invest 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 1 yr 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
MOVE - People Driven Banking	Inv Lockit 1 yr	3.95	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 1 yr	3.69	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 1 yr	3.69	Nil	375/a	Both	✓	✗	No	80%	✓

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Investor 1 Year Fixed $750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Queenslanders CU	Inv Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Inv Home Owners Dream 1 Yr Fixed 1 yr 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓
UBank	Inv UHomeLoan 1yr Fixed 1 yr	3.69	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 1 yr	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
AMO Group	Investment Fixed 1 yr	3.99	1180	120.00/a	Both	✓	✗	No	90%	✓
BankVic	Diversified Investor Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 1 yr 250k+	4.14	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 1 yr 100k+	4.14	Nil	375/a	Both	✓	✗	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
bcu	Fixed Rate Special Investement 1 yr	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
Community First CU	Investment Honeymoon Fixed 1 yr	3.74	600	Nil	Both	✓	✓	Full	95%	✓
ECU Australia	Investment Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓
Horizon Credit Union	Investment Fixed 1 yr	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 1 yr 150k+	4.45	Nil	375/a	Both	✓	✓	No	97%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 1 yr	4.09	400	Nil	Both	✗	✗	Full	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 1 yr 750k+	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 1 yr 150k+	4.14	Nil	395/a	Both	✓	✗	No	90%	✓
Queenslanders CU	Inv Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 1 yr	4.35	425	200.00/a	Both	✓	✓	No	95%	✓

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Investor 1 Year Fixed $750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Summerland CU	Investment Standard Fixed 1 yr	3.79	800	Nil	Both	✓	✗	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 1 yr	4.04	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
AMP Bank	Affinity Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 1 yr	4.64	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 1 yr 100k+	4.64	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Breakfree Investment 1yr Fixed 1 yr 150k+	4.79	160	395/a	Both	✓	✗	Full	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Arab Bank Australia	Investment Fixed 1 yr	4.38	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed IO 1 yr	4.39	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed IO 1 yr	4.39	Nil	198.00/a	IO	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 1 yr	4.19	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 1 yr	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 1 yr 90% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 1 yr 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Inv fixed 1 yr	4.24	600	Nil	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bankwest	Complete Home Loan Package Fixed Investment 1 yr 200k+	4.41	150	395/a	Both	✓	✓	Partial	90%	✓
bcu	Investment Fixed 1 yr	4.44	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 1 yr	4.64	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 1 yr	4.64	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 1 yr	4.54	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 1 yr	4.59	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 1 yr	4.59	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Guaranteed Intro Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 1 yr	4.04	600	Nil	Both	✓	✓	Full	95%	✓

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Investor 1 Year Fixed $750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
CUA	Fixed - Investor 1 yr	4.34	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Investor 1 yr	4.56	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Fixed 1 yr	4.24	970	8.00/m	Both	✓	✗	No	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 1 yr 600k+	4.45	657	375/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Fixed 1 yr 150k+	4.39	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 1 yr	4.39	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 1 yr	4.43	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment IO 1 yr	4.38	693	198.00/a	IO	✓	✓	No	80%	✓
Hume Bank	Investment Fixed (Refinance) 1 yr	4.55	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 1 yr	4.55	750	Nil	Both	✓	✓	No	97%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
IMB	Investment Fixed 1 yr 80%	4.39	769	6.00/m	Both	✓	✓	No	90%	✓
ING DIRECT	Investment Fixed 1 yr	4.39	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 1 yr	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 1 yr	4.06	520	Nil	Both	✓	✗	No	90%	✓
My Credit Union	Inv Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 1 yr 80%	4.59	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 1 yr 150k+	4.14	600	395/a	IO	✓	✗	No	90%	✓
NAB	Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+	4.24	Nil	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 1 yr	4.24	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 1 yr	4.24	600	8.00/m	IO	✓	✗	No	90%	✓

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Investor 1 Year Fixed $750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Private Tailored Pkg Inv Standard Fixed 1 yr 150k+	4.14	Nil	750/a	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+	4.14	600	750/a	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+	4.24	Nil	750/a	IO	✓	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 1 yr 150k+	4.59	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 1 yr	4.44	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 1 yr 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 1 yr	4.30	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 1 yr 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓
Qudos Bank	Inv Fixed Rate 1 yr	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
RAMS	Inv Fixed Rate 1 yr	4.64	870	20.00/m	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Regional Bank Australia	Inv Partnership Advantage Fixed 1 yr	4.69	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 1 yr	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 1 yr	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 1 yr	4.59	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 1 yr	4.64	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 1 yr	4.44	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
The Mac	Investment Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 1 yr	4.24	300	Nil	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Inv Complete Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Investment Fixed 1 yr 150k+	4.66	Nil	395/a	Both	✓	✓	No	80%	✓
★★										
ANZ	Investment 1yr Fixed 1 yr	4.94	760	10.00/m	Both	✓	✗	Full	90%	✓
B&E Personal Banking	Fixed Investment FlexiChoice 1 yr	4.79	650	10.00/m	Both	✓	✓	Full	95%	✓
Bank of Melbourne	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Investment Fixed 1 yr	4.51	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment 1yr Fixed 1 yr	4.65	450	10.00/m	Both	✓	✗	Full	70%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Delphi Bank	Investment Standard Fixed 1 yr	4.64	1020	6.00/m	Both	✗	✗	No	90%	✓
First Option Credit Union	Investment Standard Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	✓	No	95%	✓
HSBC	Investment Fixed 1 yr	4.79	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier Investment Fixed 1 yr 500k+	4.79	553	35/m	Both	✓	✗	No	90%	✓
iMortgage	Investment Fusion Fixed IO 80 1 yr	4.29	363	120.00/a	IO	✓	✓	No	80%	✓
NAB	Inv Tailored Fixed - IO in arrears 1 yr	4.34	600	8.00/m	IO	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 1 yr 100k+	4.24	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 1 yr	4.24	850	10.00/m	IO	✓	✗	No	95%	✗

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
People's Choice Credit Union	Investment Fixed 1 yr	4.74	950	8.00/m	Both	✓	✗	No	90%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 1 yr	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
St.George Bank	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 1 yr 150k+	4.59	600	375/a	Both	✓	✗	No	90%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 1 yr	4.14	750	Nil	IO	✗	✗	Full	80%	✓
The Rock	Investment Standard Fixed 1 yr 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Inv Standard Fixed IO 1 yr	4.14	750	Nil	IO	✗	✗	Full	80%	✓
Westpac	Investment Fixed 1 yr	4.86	600	8.00/m	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Fixed 1 yr	5.04	-570	Nil	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed IO 1 yr 100k+	4.39	363	Nil	IO	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Yellow Brick Road	Inv Empower Fixed IO 1 yr	4.39	363	Nil	IO	✓	✗	No	90%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 1 yr	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 1 yr	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Citi	Investment Standard Fixed IO 1 yr 500k+ 80%	4.44	649	8.00/m	IO	✓	✗	No	90%	✓
Commonwealth Bank	Investment Fixed 1 yr	4.94	800	8.00/m	Both	✓	✗	Partial	95%	✓
Homeloans	Investment Ultra Plus Fixed IO 1 yr	4.69	363	120.00/a	IO	✗	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 1 yr	4.89	649	Nil	Both	✓	✗	No	95%	✓
Suncorp Bank	Investment Fixed 1 yr	4.74	600	10.00/m	Both	✓	✗	No	90%	✓

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Investor 1 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 1 yr 200k+	4.39	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 1 yr 50k+	4.34	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 1yr Fixed 1 yr	4.20	500	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Investment Fixed 1 yr	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 1 yr 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed Invest 1 yr	4.50	Nil	8.00/m	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	Inv Lockit 1 yr	3.95	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 1 yr	3.69	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 1 yr	3.69	Nil	375/a	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Queenslanders CU	Inv Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Inv Home Owners Dream 1 Yr Fixed 1 yr 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Standard Fixed 1 yr	3.79	800	Nil	Both	✓	✗	No	95%	✓
UBank	Inv UHomeLoan 1yr Fixed 1 yr	3.69	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 1 yr	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
AMO Group	Investment Fixed 1 yr	3.99	1180	120.00/a	Both	✓	✗	No	90%	✓
BankVic	Portfolio Inv fixed 1 yr 250k+	4.14	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 1 yr 100k+	4.14	Nil	375/a	Both	✓	✗	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
bcu	Fixed Rate Special Investement 1 yr	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
Beyond Bank	Investment Fixed 1 yr	4.54	595	Nil	Both	✓	✓	Full	95%	✓
Community First CU	Investment Honeymoon Fixed 1 yr	3.74	600	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Investment Honeymoon Fixed 1 yr	3.74	500	Nil	P+I	✓	✓	Full	95%	✓
ECU Australia	Investment Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Property Package Investment Fixed 1 yr 150k+	4.45	Nil	375/a	Both	✓	✓	No	97%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 1 yr	4.09	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 1 yr 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 1 yr 750k+	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 1 yr 150k+	4.14	Nil	395/a	Both	✓	✗	No	90%	✓

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Investor 1 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Northern Inland CU	Fixed Honeymoon Investor 1 yr	3.89	600	Nil	P+I	✗	✓	No	95%	✓
Queenslanders CU	Inv Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 1 yr	4.35	425	200.00/a	Both	✓	✓	No	95%	✓
The Mac	Investment Standard Fixed 1 yr	4.29	1363	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 1 yr	4.04	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
ANZ	Breakfree Investment 1yr Fixed 1 yr 150k+	4.79	160	395/a	Both	✓	✗	Full	90%	✓
Arab Bank Australia	Investment Fixed 1 yr	4.38	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed PI 1 yr	4.39	Nil	Nil	P+I	✓	✗	No	95%	✓

Home Loans Star Ratings

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Investor 1 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Optimizer Plus Fixed PI 1 yr	4.39	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 1 yr	4.19	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 1 yr	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 1 yr 90% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 1 yr 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Diversified Investor Inv fixed 1 yr 50k+	4.14	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 1 yr	4.24	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 1 yr 200k+	4.41	150	395/a	Both	✓	✓	Partial	90%	✓

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Investor 1 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
bcu	Investment Fixed 1 yr	4.44	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 1 yr	4.64	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 1 yr	4.64	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Click Loans	The Online Investor Fixed 1 yr	4.59	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 1 yr	4.59	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Investment Fixed 1 yr	4.14	805	8.00/m	P+I	✓	✓	No	90%	✗
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr	4.79	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Guaranteed Intro Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 1 yr 150k+	4.79	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 1 yr	4.04	600	Nil	Both	✓	✓	Full	95%	✓

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Investor 1 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
CUA	Fixed - Investor 1 yr	4.34	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Investor 1 yr	4.56	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Fixed 1 yr	4.24	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 1 yr	4.64	1020	6.00/m	Both	✗	✗	No	90%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 1 yr 600k+	4.45	657	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Premium Investment Fixed 1 yr 150k+	3.99	750	299/a	P+I	✓	✗	No	80%	✓
Heritage Bank	Home Advantage Investment Fixed 1 yr 150k+	4.39	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 1 yr	4.39	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 1 yr	4.43	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment PI 1 yr	4.38	693	198.00/a	P+I	✓	✓	No	80%	✓

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Investor 1 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Hume Bank	Investment Fixed (Refinance) 1 yr	4.55	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 1 yr	4.55	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Inv Fixed 1 yr	4.25	350	8.00/m	P+I	✓	✗	No	80%	✓
IMB	Investment Fixed 1 yr 80%	4.39	769	6.00/m	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Fixed PI 80 1 yr	4.09	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Investment Fixed 1 yr	4.39	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 1 yr	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 1 yr	4.06	520	Nil	Both	✓	✗	No	90%	✓
My Credit Union	Inv Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 1 yr 80%	4.59	350	Nil	Both	✓	✗	No	95%	✓

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Investor 1 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Inv Standard Fixed 1 yr	4.24	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 1 yr 150k+	4.14	Nil	750/a	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 1 yr 100k+	4.14	850	10/m	P+I	✓	✗	No	95%	✓
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 1 yr	4.14	850	10.00/m	P+I	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Investor 1 yr	4.19	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 1 yr 150k+	4.59	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 1 yr	4.44	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 1 yr 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 1 yr	4.30	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 1 yr 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓

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Investor 1 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
RAMS	Inv Fixed Rate 1 yr	4.64	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 1 yr	4.69	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 1 yr	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 1 yr	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 1 yr	4.74	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 1 yr	4.59	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 1 yr	4.64	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 1 yr	4.44	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 1 yr 150k+	4.64	Nil	395/a	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Option Fixed 1 yr	4.14	750	Nil	P+I	✗	✗	Full	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
The Mutual	Inv Premium Fixed 1 yr	4.24	300	Nil	Both	✓	✗	No	95%	✓
The Rock	Investment Standard Fixed 1 yr 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Inv Option Fixed 1 yr	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 1 yr	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 1 yr	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Investment Fixed 1 yr 150k+	4.66	Nil	395/a	Both	✓	✓	No	80%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 1 yr	4.64	545	Nil	Both	✗	✗	No	90%	✓

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Investor 1 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
AMP Bank	Professional Package Investment Classic Fixed 1 yr 100k+	4.64	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 1 yr 100k+	4.64	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Investment 1yr Fixed 1 yr	4.94	760	10.00/m	Both	✓	✗	Full	90%	✓
B&E Personal Banking	Fixed Investment FlexiChoice 1 yr	4.79	650	10.00/m	Both	✓	✓	Full	95%	✓
Bank Australia	Inv Fixed 1 yr	4.94	595	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Inv Fixed 1 yr 10k+	4.79	Nil	350/a	P+I	✓	✓	No	80%	✓
Bank of Melbourne	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Investment Fixed 1 yr	4.51	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment 1yr Fixed 1 yr	4.65	450	10.00/m	Both	✓	✗	Full	70%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Citi	Investment Standard Fixed P&I 1 yr 500k+ 80%	4.39	649	8.00/m	P+I	✓	✗	No	90%	✓
Commonwealth Bank	Investment Fixed 1 yr	4.94	800	8.00/m	Both	✓	✗	Partial	95%	✓
First Option Credit Union	Investment Standard Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 1 yr	3.67	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment Ultra Plus Fixed PI 1 yr	4.49	363	120.00/a	P+I	✗	✗	No	95%	✓
HSBC	Investment Fixed 1 yr	4.79	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier Investment Fixed 1 yr 500k+	4.79	553	35/m	Both	✓	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 1 yr	4.74	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 1 yr	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
Regional Bank Australia	Inv Steady Rate 1 yr	4.69	250	Nil	P+I	✗	✗	No	95%	✓

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Investor 1 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Inv FlexiFix Plus 1 yr	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
St.George Bank	Investment Fixed 1 yr	4.79	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 1 yr 150k+	4.59	600	375/a	Both	✓	✗	No	90%	✓
Westpac	Investment Fixed 1 yr	4.86	600	8.00/m	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 1 yr 100k+	4.39	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 1 yr	4.39	363	Nil	P+I	✓	✗	No	90%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 1 yr	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 1 yr	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Bank Australia	Inv Basic Fixed (LVR <80%) 1 yr	4.84	595	Nil	P+I	✓	✓	No	80%	✗

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Investor 1 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Gateway Credit Union	Investment Fixed 1 yr	4.79	750	Nil	P+I	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix 1 yr	4.89	649	Nil	Both	✓	✗	No	95%	✓
Suncorp Bank	Investment Fixed 1 yr	4.74	600	10.00/m	Both	✓	✗	No	90%	✓
Transport Mutual Credit Union	Investment Fixed 1 yr	5.14	1010	Nil	P+I	✓	✓	No	95%	✗
Woolworths Employees CU	Investment Fixed 1 yr	5.04	-570	Nil	Both	✓	✓	No	95%	✓

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Investor 2 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
BankVic	Property Investor Inv fixed 2 yrs 100k+	4.20	Nil	375/a	Both	✓	✗	Full	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 2 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest Lite 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 2yr Fixed 2 yrs	4.24	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 2 yrs 150k+	3.95	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest Lite 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 2 yrs	4.09	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 2 yrs 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
NAB	Choice Package Inv Standard Fixed 2 yrs 150k+	3.90	Nil	395/a	Both	✓	✗	No	90%	✓

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Investor 2 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Investment Fixed 2 yrs	3.69	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 2 yrs	3.69	Nil	375/a	Both	✓	✗	No	80%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★★										
Adelaide Bank	Investment SmartFix 2 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
ANZ	Breakfree Investment Fixed 2 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓
Aussie	Inv Select Basic Fixed 2 yrs	4.09	100	Nil	Both	✓	✗	No	95%	✓
Bank of Melbourne	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Diversified Investor Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓

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Investor 2 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
BankVic	Premium Home Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓
Bendigo Bank	Investment Fixed 2 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 2 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 2 yrs	4.05	Nil	Nil	Both	✓	✓	No	95%	✓
NAB	Inv Standard Fixed 2 yrs	4.00	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 2 yrs 150k+	3.90	Nil	750/a	Both	✓	✗	No	90%	✓
Queenslanders CU	Inv Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 2 yrs	4.24	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 2 yrs	4.14	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓

Home Loans Star Ratings

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Investor 2 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Summerland CU	Investment Standard Fixed 2 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 2 yrs	4.04	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
AMP Bank	Affinity Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 2 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Investment Fixed 2 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 2 yrs	3.94	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed IO 2 yrs	4.24	Nil	Nil	IO	✓	✗	No	95%	✓

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Investor 2 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Optimizer Plus Fixed IO 2 yrs	4.24	Nil	198.00/a	IO	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 2 yrs	4.09	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 2 yrs 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
BankVic	Inv fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 2 yrs 200k+	3.89	150	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Investement 2 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 2 yrs	4.44	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 2 yrs	4.24	829	10.00/m	Both	✓	✓	No	90%	✓
Beyond Bank	Investment Fixed 2 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Click Loans	The Online Investor Fixed 2 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 2 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Investment Fixed 2 yrs	4.59	800	8.00/m	Both	✓	✗	Partial	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 2 yrs 150k+	4.44	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 2 yrs	4.10	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 2 yrs	4.36	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 2 yrs	3.99	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	Inv VIP Pack Fixed 2 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓

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Investor 2 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Heritage Bank	Home Advantage Investment Fixed 2 yrs 150k+	3.99	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 2 yrs	3.99	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 2 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment IO 2 yrs	4.23	693	198.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 2 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed 2 yrs	4.05	750	Nil	Both	✓	✓	No	97%	✓
ING DIRECT	Investment Fixed 2 yrs	4.19	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 2 yrs	4.44	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 2 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
Mortgage HOUSE	Inv Advantage Fixed 2 yrs 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓

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Investor 2 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
My Credit Union	Inv Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 2 yrs 80%	4.49	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 2 yrs 150k+	3.90	600	395/a	IO	✓	✗	No	90%	✓
NAB	Choice Package Inv Tailored Fixed - IO in arrears 2 yrs 150k+	4.00	Nil	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 2 yrs	4.00	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in arrears 2 yrs	4.10	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 2 yrs 15k+	3.90	600	750/a	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 2 yrs 150k+	4.00	Nil	750/a	IO	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 2 yrs 100k+	4.00	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 2 yrs	4.00	850	10.00/m	IO	✓	✗	No	95%	✗

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
People's Choice Credit Union	Home Loan Package Investment Fixed 2 yrs 150k+	4.39	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 2 yrs	4.49	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 2 yrs 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 2 yrs 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓
Qudos Bank	Inv Fixed Rate 2 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
RAMS	Inv Fixed Rate 2 yrs	3.99	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 2 yrs	4.79	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 2 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 2 yrs	4.53	854	Nil	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
SCU	Investment Standard Fixed 2 yrs	4.09	673	Nil	Both	✓	✓	No	95%	✓
The Capricornian	Inv Premium Choice Fixed 2 yrs	4.25	785	Nil	Both	✗	✗	Full	95%	✗
The Capricornian	Inv Special Fixed 2 yrs	4.15	785	Nil	Both	✗	✗	Full	95%	✗
Victoria Teachers Mutual Bank	Inv Complete Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 2 yrs	4.09	600	8.00/m	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed IO 2 yrs 100k+	4.24	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 2 yrs	4.24	363	Nil	IO	✓	✗	No	90%	✓
★★										

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
AMP Bank	Professional Package Investment Classic Fixed 2 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
Bank of Melbourne	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Investment Fixed 2 yrs	3.99	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment Fixed 2 yrs	4.44	450	10.00/m	Both	✓	✗	No	70%	✓
CUA	Premium Fixed - Investor 2 yrs	4.58	795	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	✓	No	95%	✓
HSBC	Investment 2yr Fixed 2 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
iMortgage	Investment Fusion Fixed IO 80 2 yrs	4.20	363	120.00/a	IO	✓	✓	No	80%	✓
P&N Bank	Investment Fixed IO 2 yrs 80%	4.39	650	8.00/m	IO	✗	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 2 yrs	4.54	950	8.00/m	Both	✓	✗	No	90%	✓
RESI Mortgage Corp	Inv FlexiFix 2 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 2 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 2 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
St.George Bank	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 2 yrs 150k+	3.94	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 2 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 2 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
The Capricornian	Inv Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	✗	Full	95%	✗
The Mac	Investment Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 2 yrs	4.24	300	Nil	Both	✓	✗	No	95%	✓
The Rock	Investment Standard Fixed 2 yrs 80%	4.49	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Inv Standard Fixed IO 2 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓
Woolworths Employees CU	Investment Fixed 2 yrs	4.94	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 2 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 2 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 2 yrs	5.25	964	5.00/m	Both	✗	✗	No	90%	✗

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
B&E Personal Banking	Fixed Investment FlexiChoice 2 yrs	4.89	650	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Investment Standard Fixed IO 2 yrs 50-499k 80%	4.49	649	8.00/m	IO	✓	✗	No	90%	✓
Homeloans	Investment Ultra Plus Fixed IO 2 yrs	4.49	363	120.00/a	IO	✗	✗	No	95%	✓
Police Bank	Inv Premium Fixed 2 yrs	4.87	1045	Nil	Both	✓	✓	No	95%	✓

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Investor 2 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 2 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest Lite 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 2yr Fixed 2 yrs	4.24	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 2 yrs 150k+	3.95	Nil	375/a	Both	✓	✓	No	97%	✓
Hunter United	Inv Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	✓	✗	No	80%	✓
Illawarra CU NSW	Fixed Invest Lite 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 2 yrs	4.09	400	Nil	Both	✗	✗	Full	80%	✓
NAB	Choice Package Inv Standard Fixed 2 yrs 150k+	3.90	Nil	395/a	Both	✓	✗	No	90%	✓
Newcastle Permanent	Investment Fixed 2 yrs	3.69	550	Nil	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Investment Fixed 2 yrs	3.69	Nil	375/a	Both	✓	✗	No	80%	✓
Pacific Mortgage Group	Investment Fixed 2 yrs	3.85	Nil	Nil	P+I	✗	✗	No	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 2 yrs	4.14	425	200.00/a	Both	✓	✓	No	95%	✓
★★★★										
Adelaide Bank	Investment SmartFix 2 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
BankVic	Diversified Investor Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 2 yrs 100k+	4.20	Nil	375/a	Both	✓	✗	Full	95%	✓
Bendigo Bank	Investment Fixed 2 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
ECU Australia	Investment Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 2 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 2 yrs	4.05	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 2 yrs	4.05	750	Nil	Both	✓	✓	No	97%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 2 yrs 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
NAB	Inv Standard Fixed 2 yrs	4.00	600	8.00/m	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 2 yrs 100k+	3.90	850	10/m	P+I	✓	✗	No	95%	✓
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 2 yrs	3.90	850	10.00/m	P+I	✓	✗	No	95%	✓
Northern Inland CU	Fixed Honeymoon Investor 2 yrs	3.94	600	Nil	P+I	✗	✓	No	95%	✓
Queenslanders CU	Inv Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓

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Investor 2 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
SERVICE ONE Alliance Bank	Investment Fixed 2 yrs	4.24	250	8.00/m	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Standard Fixed 2 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
The Capricornian	Inv Special Fixed 2 yrs	4.15	785	Nil	Both	✗	✗	Full	95%	✗
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
ANZ	Breakfree Investment Fixed 2 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓
ANZ	Investment Fixed 2 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 2 yrs	3.94	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed PI 2 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓

Home Loans Star Ratings

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Investor 2 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Optimizer Plus Fixed PI 2 yrs	4.09	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 2 yrs	4.09	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 2 yrs	4.09	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 2 yrs 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Melbourne	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 2 yrs 200k+	3.89	150	395/a	Both	✓	✓	Partial	90%	✓

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Investor 2 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
bcu	Fixed Rate Special Investement 2 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 2 yrs	4.44	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 2 yrs	4.24	829	10.00/m	Both	✓	✓	No	90%	✓
Beyond Bank	Investment Fixed 2 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 2 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 2 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Investment Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	✓	No	90%	✗
Commonwealth Bank	Investment Fixed 2 yrs	4.59	800	8.00/m	Both	✓	✗	Partial	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 2 yrs 150k+	4.44	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 2 yrs	4.10	600	Nil	Both	✓	✓	Full	95%	✓

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Investor 2 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
CUA	Fixed - Investor 2 yrs	4.36	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 2 yrs	3.99	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✗	✗	No	90%	✓
Easy Street Fin Services	Investment Easy Street Fixed 2 yrs	4.10	500	Nil	P+I	✓	✓	Full	95%	✓
Firstmac	Inv VIP Pack Fixed 2 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Heritage Bank	Home Advantage Investment Fixed 2 yrs 150k+	3.99	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 2 yrs	3.99	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 2 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment PI 2 yrs	4.08	693	198.00/a	P+I	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 2 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓

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Investor 2 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
iMortgage	Investment Fusion Fixed PI 80 2 yrs	4.00	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Investment Fixed 2 yrs	4.19	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 2 yrs	4.44	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 2 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
Macquarie Bank	Basic Fixed Investment PI 2 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Investment PI 2 yrs	4.09	Nil	199.00/s	P+I	✓	✗	No	95%	✓
Mortgage HOUSE	Inv Advantage Fixed 2 yrs 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 2 yrs 80%	4.49	350	Nil	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 2 yrs 150k+	3.90	Nil	750/a	Both	✓	✗	No	90%	✓

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Investor 2 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Northern Inland CU	Fixed Rate Investor 2 yrs	4.19	930	Nil	P+I	✗	✓	No	95%	✓
P&N Bank	Investmant Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	✗	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 2 yrs 150k+	4.39	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 2 yrs	4.49	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 2 yrs 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 2 yrs 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓
RAMS	Inv Fixed Rate 2 yrs	3.99	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 2 yrs	4.79	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 2 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓

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Investor 2 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
RESI Mortgage Corp	Investment Flexi Options Fixed 2 yrs	4.53	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 2 yrs	4.09	673	Nil	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
St.George Bank	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Option Fixed 2 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
The Capricornian	Inv Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	✗	Full	95%	✗
The Capricornian	Inv Premium Choice Fixed 2 yrs	4.25	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 2 yrs 80%	4.49	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Inv Option Fixed 2 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 2 yrs	4.04	300	300/a	Both	✓	✓	No	95%	✓

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Investor 2 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Inv Complete Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 2 yrs	4.09	600	8.00/m	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 2 yrs 100k+	4.09	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 2 yrs	4.09	363	Nil	P+I	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 2 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 2 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓

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Investor 2 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
AMP Bank	Select Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
Bank Australia	Inv Basic Fixed (LVR <80%) 2 yrs	4.74	595	Nil	P+I	✓	✓	No	80%	✗
Bank Australia	Inv Fixed 2 yrs	4.84	595	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Inv Fixed 2 yrs 10k+	4.69	Nil	350/a	P+I	✓	✓	No	80%	✓
Bankwest	Investment Fixed 2 yrs	3.99	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment Fixed 2 yrs	4.44	450	10.00/m	Both	✓	✗	No	70%	✓
Citi	Investment Standard Fixed P&I 2 yrs 50-499k 80%	4.44	649	8.00/m	P+I	✓	✗	No	90%	✓
CUA	Premium Fixed - Investor 2 yrs	4.58	795	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	✓	Full	95%	✓

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Investor 2 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Gateway Credit Union	Investment Fixed 2 yrs	4.79	750	Nil	P+I	✓	✗	No	80%	✓
Gateway Credit Union	Premium Investment Fixed 2 yrs 150k+	4.09	750	299/a	P+I	✓	✗	No	80%	✓
Holiday Coast CU	Inv Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment Ultra Plus Fixed PI 2 yrs	4.29	363	120.00/a	P+I	✗	✗	No	95%	✓
Homestar Finance	Inv Homestar Fixed 2 yrs	4.15	330	15.00/m	P+I	✓	✗	No	85%	✓
HSBC	Investment 2yr Fixed 2 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 2 yrs	4.54	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 2 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
Regional Bank Australia	Inv Steady Rate 2 yrs	4.79	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 2 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓

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Investor 2 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Suncorp Bank	Home Package Plus Investment Fixed 2 yrs 150k+	3.94	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 2 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓
The Mac	Investment Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 2 yrs	4.24	300	Nil	Both	✓	✗	No	95%	✓
Woolworths Employees CU	Investment Fixed 2 yrs	4.94	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 2 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 2 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 2 yrs	5.25	964	5.00/m	Both	✗	✗	No	90%	✗
B&E Personal Banking	Fixed Investment FlexiChoice 2 yrs	4.89	650	10.00/m	Both	✓	✓	Full	95%	✓

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Investor 2 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Police Bank	Inv Premium Fixed 2 yrs	4.87	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 2 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 2 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓

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Investor 2 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
BankVic	Property Investor Inv fixed 2 yrs 100k+	4.20	Nil	375/a	Both	✓	✗	Full	95%	✓
Bendigo Bank	Connect Package Fixed Investment 2 yrs 250k+	4.09	250	20/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 2 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 2yr Fixed 2 yrs	4.24	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 2 yrs 150k+	3.95	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 2 yrs 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
NAB	Choice Package Inv Standard Fixed 2 yrs 150k+	3.90	Nil	395/a	Both	✓	✗	No	90%	✓

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Investor 2 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Investment Fixed 2 yrs	3.69	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 2 yrs	3.69	Nil	375/a	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
★★★★										
Adelaide Bank	Investment SmartFix 2 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
AMO Group	Investment Fixed 2 yrs	3.79	1180	120.00/a	Both	✓	✗	No	90%	✓
ANZ	Breakfree Investment Fixed 2 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓
Bank of Melbourne	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Diversified Investor Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓

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Investor 2 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
BankVic	Portfolio Inv fixed 2 yrs 250k+	4.20	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓
Bendigo Bank	Investment Fixed 2 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 2 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 2 yrs	4.05	Nil	Nil	Both	✓	✓	No	95%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 2 yrs	4.09	400	Nil	Both	✗	✗	Full	80%	✓
NAB	Inv Standard Fixed 2 yrs	4.00	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 2 yrs 150k+	3.90	Nil	750/a	Both	✓	✗	No	90%	✓
SERVICE ONE Alliance Bank	Investment Fixed 2 yrs	4.24	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 2 yrs	4.14	425	200.00/a	Both	✓	✓	No	95%	✓

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Investor 2 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
St.George Bank	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
Summerland CU	Investment Standard Fixed 2 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 2 yrs	4.04	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
AMP Bank	Affinity Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Investment Fixed 2 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 2 yrs	3.94	250	Nil	Both	✗	✗	No	95%	✓

Home Loans Star Ratings

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Investor 2 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Optimizer Fixed IO 2 yrs	4.24	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed IO 2 yrs	4.24	Nil	198.00/a	IO	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 2 yrs	4.09	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 2 yrs	4.09	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 2 yrs 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Inv fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 2 yrs 200k+	3.89	150	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Investement 2 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓

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Investor 2 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
bcu	Investment Fixed 2 yrs	4.44	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 2 yrs	4.24	829	10.00/m	Both	✓	✓	No	90%	✓
Beyond Bank	Investment Fixed 2 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 2 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 2 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Investment Fixed 2 yrs	4.59	800	8.00/m	Both	✓	✗	Partial	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 2 yrs 150k+	4.44	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 2 yrs	4.10	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 2 yrs	4.36	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 2 yrs	3.99	970	8.00/m	Both	✓	✗	No	95%	✓

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Investor 2 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Delphi Bank	Investment Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	Inv VIP Pack Fixed 2 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Heritage Bank	Home Advantage Investment Fixed 2 yrs 150k+	3.99	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 2 yrs	3.99	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 2 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment IO 2 yrs	4.23	693	198.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 2 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed 2 yrs	4.05	750	Nil	Both	✓	✓	No	97%	✓
iMortgage	Investment Fusion Fixed IO 80 2 yrs	4.20	363	120.00/a	IO	✓	✓	No	80%	✓

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Investor 2 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ING DIRECT	Investment Fixed 2 yrs	4.19	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 2 yrs	4.44	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 2 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
Mortgage HOUSE	Inv Advantage Fixed 2 yrs 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 2 yrs 80%	4.49	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 2 yrs 150k+	3.90	600	395/a	IO	✓	✗	No	90%	✓
NAB	Choice Package Inv Tailored Fixed - IO in arrears 2 yrs 150k+	4.00	Nil	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 2 yrs	4.00	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in arrears 2 yrs	4.10	600	8.00/m	IO	✓	✗	No	90%	✓

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Investor 2 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 2 yrs 15k+	3.90	600	750/a	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 2 yrs 150k+	4.00	Nil	750/a	IO	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 2 yrs 100k+	4.00	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 2 yrs	4.00	850	10.00/m	IO	✓	✗	No	95%	✗
People's Choice Credit Union	Home Loan Package Investment Fixed 2 yrs 150k+	4.39	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 2 yrs	4.49	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 2 yrs 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 2 yrs 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
RAMS	Inv Fixed Rate 2 yrs	3.99	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 2 yrs	4.79	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 2 yrs	4.53	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 2 yrs	4.09	673	Nil	Both	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 2 yrs 150k+	3.94	600	375/a	Both	✓	✗	No	90%	✓
The Capricornian	Inv Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	✗	Full	95%	✗
The Capricornian	Inv Premium Choice Fixed 2 yrs	4.25	785	Nil	Both	✗	✗	Full	95%	✗
The Capricornian	Inv Special Fixed 2 yrs	4.15	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 2 yrs 80%	4.49	950	5.00/m	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓

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Investor 2 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Inv Standard Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 2 yrs	4.09	600	8.00/m	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed IO 2 yrs 100k+	4.24	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 2 yrs	4.24	363	Nil	IO	✓	✗	No	90%	✓
★★										
AMP Bank	Investment Basic Fixed 2 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 2 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
BankSA	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Investment Fixed 2 yrs	3.99	445	12.00/m	Both	✓	✓	Partial	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
BOQ	Investment Fixed 2 yrs	4.44	450	10.00/m	Both	✓	✗	No	70%	✓
CUA	Premium Fixed - Investor 2 yrs	4.58	795	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	✓	No	95%	✓
HSBC	Investment 2yr Fixed 2 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
P&N Bank	Investment Fixed IO 2 yrs 80%	4.39	650	8.00/m	IO	✗	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 2 yrs	4.54	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 2 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
RESI Mortgage Corp	Inv FlexiFix 2 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓

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Investor 2 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Inv FlexiFix 80 2 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 2 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 2 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
St.George Bank	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Investment Fixed 2 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 2 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓
The Mac	Investment Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 2 yrs	4.24	300	Nil	Both	✓	✗	No	95%	✓
UniBank	Inv Standard Fixed IO 2 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓
Woolworths Employees CU	Investment Fixed 2 yrs	4.94	-570	Nil	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Adelaide Bank	Investment Smartdoc Fixed 2 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 2 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 2 yrs	5.25	964	5.00/m	Both	✗	✗	No	90%	✗
B&E Personal Banking	Fixed Investment FlexiChoice 2 yrs	4.89	650	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Investment Standard Fixed IO 2 yrs 50-499k 80%	4.49	649	8.00/m	IO	✓	✗	No	90%	✓
Homeloans	Investment Ultra Plus Fixed IO 2 yrs	4.49	363	120.00/a	IO	✗	✗	No	95%	✓
Police Bank	Inv Premium Fixed 2 yrs	4.87	1045	Nil	Both	✓	✓	No	95%	✓

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Investor 2 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Investment Fixed 2 yrs	3.79	1180	120.00/a	Both	✓	✗	No	90%	✓
BankVic	Property Investor Inv fixed 2 yrs 100k+	4.20	Nil	375/a	Both	✓	✗	Full	95%	✓
Bendigo Bank	Connect Package Fixed Investment 2 yrs 250k+	4.09	250	20/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 2 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 2yr Fixed 2 yrs	4.24	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 2 yrs 150k+	3.95	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 2 yrs	4.09	400	Nil	Both	✗	✗	Full	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
NAB	Choice Package Inv Standard Fixed 2 yrs 150k+	3.90	Nil	395/a	Both	✓	✗	No	90%	✓
Newcastle Permanent	Investment Fixed 2 yrs	3.69	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 2 yrs	3.69	Nil	375/a	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 2 yrs	4.14	425	200.00/a	Both	✓	✓	No	95%	✓
★★★★										
Adelaide Bank	Investment SmartFix 2 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
ANZ	Breakfree Investment Fixed 2 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓
BankVic	Diversified Investor Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 2 yrs 250k+	4.20	Nil	375/a	Both	✓	✗	Full	95%	✓

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Investor 2 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
BankVic	Premium Home Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓
ECU Australia	Investment Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed (Refinance) 2 yrs	4.05	Nil	Nil	Both	✓	✓	No	95%	✓
Hunter United	Inv Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	✓	✗	No	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 2 yrs 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
NAB	Inv Standard Fixed 2 yrs	4.00	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 2 yrs 150k+	3.90	Nil	750/a	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 2 yrs 100k+	3.90	850	10/m	P+I	✓	✗	No	95%	✓
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 2 yrs	3.90	850	10.00/m	P+I	✓	✗	No	95%	✓
Northern Inland CU	Fixed Honeymoon Investor 2 yrs	3.94	600	Nil	P+I	✗	✓	No	95%	✓

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Investor 2 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Pacific Mortgage Group	Investment Fixed 2 yrs	3.85	Nil	Nil	P+I	✗	✗	No	95%	✓
RAMS	Inv Fixed Rate 2 yrs	3.99	870	20.00/m	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 2 yrs	4.24	250	8.00/m	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Standard Fixed 2 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
The Capricornian	Inv Special Fixed 2 yrs	4.15	785	Nil	Both	✗	✗	Full	95%	✗
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
ANZ	Investment Fixed 2 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 2 yrs	3.94	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed PI 2 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓

Home Loans Star Ratings

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Investor 2 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Optimizer Plus Fixed PI 2 yrs	4.09	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 2 yrs	4.09	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 2 yrs	4.09	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 2 yrs 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Melbourne	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Inv fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	95%	✓

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Investor 2 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bankwest	Complete Home Loan Package Fixed Investment 2 yrs 200k+	3.89	150	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Investement 2 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 2 yrs	4.44	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 2 yrs	4.24	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 2 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 2 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 2 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 2 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Investment Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	✓	No	90%	✗
Commonwealth Bank	Investment Fixed 2 yrs	4.59	800	8.00/m	Both	✓	✗	Partial	95%	✓

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Investor 2 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Wealth Package Investment Fixed 2 yrs 150k+	4.44	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 2 yrs	4.10	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 2 yrs	4.36	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 2 yrs	3.99	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✗	✗	No	90%	✓
Easy Street Fin Services	Investment Easy Street Fixed 2 yrs	4.10	500	Nil	P+I	✓	✓	Full	95%	✓
Firstmac	Inv VIP Pack Fixed 2 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Heritage Bank	Home Advantage Investment Fixed 2 yrs 150k+	3.99	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 2 yrs	3.99	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 2 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓

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Investor 2 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Homeloans	Optima Fixed - Investment PI 2 yrs	4.08	693	198.00/a	P+I	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 2 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 2 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed 2 yrs	4.05	750	Nil	Both	✓	✓	No	97%	✓
iMortgage	Investment Fusion Fixed PI 80 2 yrs	4.00	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Investment Fixed 2 yrs	4.19	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 2 yrs	4.44	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 2 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
Macquarie Bank	Basic Fixed Investment PI 2 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Investment PI 2 yrs	4.09	Nil	199.00/s	P+I	✓	✗	No	95%	✓

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Investor 2 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Mortgage HOUSE	Inv Advantage Fixed 2 yrs 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 2 yrs 80%	4.49	350	Nil	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Investor 2 yrs	4.19	930	Nil	P+I	✗	✓	No	95%	✓
P&N Bank	Investmant Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	✗	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 2 yrs 150k+	4.39	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 2 yrs	4.49	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 2 yrs 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 2 yrs 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓

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Investor 2 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Queenslanders CU	Inv Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 2 yrs	4.79	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 2 yrs	4.53	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 2 yrs	4.09	673	Nil	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
St.George Bank	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Option Fixed 2 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
The Capricornian	Inv Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	✗	Full	95%	✗
The Capricornian	Inv Premium Choice Fixed 2 yrs	4.25	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 2 yrs 80%	4.49	950	5.00/m	Both	✓	✓	No	95%	✓

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Investor 2 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
UniBank	Inv Option Fixed 2 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 2 yrs	4.04	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 2 yrs	4.09	600	8.00/m	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 2 yrs 100k+	4.09	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 2 yrs	4.09	363	Nil	P+I	✓	✗	No	90%	✓
★★										

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Investor 2 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
AMP Bank	Affinity Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 2 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 2 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
Bank Australia	Inv Basic Fixed (LVR <80%) 2 yrs	4.74	595	Nil	P+I	✓	✓	No	80%	✗
Bank Australia	Inv Fixed 2 yrs	4.84	595	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Inv Fixed 2 yrs 10k+	4.69	Nil	350/a	P+I	✓	✓	No	80%	✓
Bankwest	Investment Fixed 2 yrs	3.99	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment Fixed 2 yrs	4.44	450	10.00/m	Both	✓	✗	No	70%	✓
Citi	Investment Standard Fixed P&I 2 yrs 50-499k 80%	4.44	649	8.00/m	P+I	✓	✗	No	90%	✓

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Investor 2 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
CUA	Premium Fixed - Investor 2 yrs	4.58	795	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Premium Investment Fixed 2 yrs 150k+	4.09	750	299/a	P+I	✓	✗	No	80%	✓
Holiday Coast CU	Inv Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment Ultra Plus Fixed PI 2 yrs	4.29	363	120.00/a	P+I	✗	✗	No	95%	✓
Homestar Finance	Inv Homestar Fixed 2 yrs	4.15	330	15.00/m	P+I	✓	✗	No	85%	✓
HSBC	Investment 2yr Fixed 2 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 2 yrs	4.54	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 2 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
Regional Bank Australia	Inv Steady Rate 2 yrs	4.79	250	Nil	P+I	✗	✗	No	95%	✓

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Investor 2 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Inv FlexiFix 80 2 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 2 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 2 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
Suncorp Bank	Home Package Plus Investment Fixed 2 yrs 150k+	3.94	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 2 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓
The Mac	Investment Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 2 yrs	4.24	300	Nil	Both	✓	✗	No	95%	✓
Woolworths Employees CU	Investment Fixed 2 yrs	4.94	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 2 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓

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Investor 2 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
AMP Bank	Investment Classic Fixed 2 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 2 yrs	5.25	964	5.00/m	Both	✗	✗	No	90%	✗
B&E Personal Banking	Fixed Investment FlexiChoice 2 yrs	4.89	650	10.00/m	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Fixed 2 yrs	4.79	750	Nil	P+I	✓	✗	No	80%	✓
Police Bank	Inv Premium Fixed 2 yrs	4.87	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 2 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓

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Investor 2 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
BankVic	Property Investor Inv fixed 2 yrs 100k+	4.20	Nil	375/a	Both	✓	✗	Full	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 2 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 2yr Fixed 2 yrs	4.24	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 2 yrs 150k+	3.95	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 2 yrs 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
NAB	Choice Package Inv Standard Fixed 2 yrs 150k+	3.90	Nil	395/a	Both	✓	✗	No	90%	✓
Newcastle Permanent	Investment Fixed 2 yrs	3.69	550	Nil	Both	✓	✗	No	80%	✓

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Investor 2 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Investment Fixed 2 yrs	3.69	Nil	375/a	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 2 yrs	4.14	425	200.00/a	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 2 yrs	4.05	425	200.00/a	Both	✓	✓	No	95%	✓
★★★★										
Adelaide Bank	Investment SmartFix 2 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
AMO Group	Investment Fixed 2 yrs	3.79	1180	120.00/a	Both	✓	✗	No	90%	✓
ANZ	Breakfree Investment Fixed 2 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓
Bank of Melbourne	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
BankVic	Diversified Investor Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 2 yrs 250k+	4.20	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓
Bendigo Bank	Investment Fixed 2 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 2 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 2 yrs	4.05	Nil	Nil	Both	✓	✓	No	95%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 2 yrs	4.09	400	Nil	Both	✗	✗	Full	80%	✓
NAB	Inv Standard Fixed 2 yrs	4.00	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 2 yrs 150k+	3.90	Nil	750/a	Both	✓	✗	No	90%	✓
SERVICE ONE Alliance Bank	Investment Fixed 2 yrs	4.24	250	8.00/m	Both	✓	✓	Full	95%	✓

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Investor 2 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
St.George Bank	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
Summerland CU	Investment Standard Fixed 2 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 2 yrs	4.04	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
ANZ	Investment Fixed 2 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 2 yrs	3.94	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed IO 2 yrs	4.24	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed IO 2 yrs	4.24	Nil	198.00/a	IO	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 2 yrs	4.09	100	Nil	Both	✓	✗	No	95%	✓

Home Loans Star Ratings

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Investor 2 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Select Standard Fixed 2 yrs	4.09	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 2 yrs 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Inv fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 2 yrs 200k+	3.89	150	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Investement 2 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 2 yrs	4.44	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 2 yrs	4.24	829	10.00/m	Both	✓	✓	No	90%	✓

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Investor 2 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Beyond Bank	Investment Fixed 2 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 2 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 2 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Investment Fixed 2 yrs	4.59	800	8.00/m	Both	✓	✗	Partial	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 2 yrs 150k+	4.44	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 2 yrs	4.10	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 2 yrs	4.36	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 2 yrs	3.99	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓

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Investor 2 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Firstmac	Inv VIP Pack Fixed 2 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Heritage Bank	Home Advantage Investment Fixed 2 yrs 150k+	3.99	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 2 yrs	3.99	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 2 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment IO 2 yrs	4.23	693	198.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 2 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed 2 yrs	4.05	750	Nil	Both	✓	✓	No	97%	✓
iMortgage	Investment Fusion Fixed IO 80 2 yrs	4.20	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Investment Fixed 2 yrs	4.19	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 2 yrs	4.44	Nil	295.00/a	Both	✓	✓	Full	85%	✓

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Investor 2 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
loans.com.au	Fixed - Investor 2 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
Mortgage HOUSE	Inv Advantage Fixed 2 yrs 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 2 yrs 80%	4.49	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 2 yrs 150k+	3.90	600	395/a	IO	✓	✗	No	90%	✓
NAB	Choice Package Inv Tailored Fixed - IO in arrears 2 yrs 150k+	4.00	Nil	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 2 yrs	4.00	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in arrears 2 yrs	4.10	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 2 yrs 15k+	3.90	600	750/a	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 2 yrs 150k+	4.00	Nil	750/a	IO	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 2 yrs 100k+	4.00	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 2 yrs	4.00	850	10.00/m	IO	✓	✗	No	95%	✗
People's Choice Credit Union	Home Loan Package Investment Fixed 2 yrs 150k+	4.39	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 2 yrs	4.49	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 2 yrs 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 2 yrs 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Inv Fixed Rate 2 yrs	3.99	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 2 yrs	4.79	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 2 yrs	4.53	854	Nil	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
SCU	Investment Standard Fixed 2 yrs	4.09	673	Nil	Both	✓	✓	No	95%	✓
St.George Bank	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 2 yrs 150k+	3.94	600	375/a	Both	✓	✗	No	90%	✓
The Capricornian	Inv Premium Choice Fixed 2 yrs	4.25	785	Nil	Both	✗	✗	Full	95%	✗
The Capricornian	Inv Special Fixed 2 yrs	4.15	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 2 yrs 80%	4.49	950	5.00/m	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 2 yrs	4.09	600	8.00/m	Both	✓	✓	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Westpac	Premier Advantage Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed IO 2 yrs 100k+	4.24	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 2 yrs	4.24	363	Nil	IO	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 2 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 2 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
Bankwest	Investment Fixed 2 yrs	3.99	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment Fixed 2 yrs	4.44	450	10.00/m	Both	✓	✗	No	70%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
CUA	Premium Fixed - Investor 2 yrs	4.58	795	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment Ultra Plus Fixed IO 2 yrs	4.49	363	120.00/a	IO	✗	✗	No	95%	✓
HSBC	Investment 2yr Fixed 2 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier Investment 2yr Fixed 2 yrs 500k+	4.79	553	35/m	Both	✓	✗	No	90%	✓
P&N Bank	Investment Fixed IO 2 yrs 80%	4.39	650	8.00/m	IO	✗	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 2 yrs	4.54	950	8.00/m	Both	✓	✗	No	90%	✓
QT Mutual Bank	Investment Fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Qudos Bank	Inv Fixed Rate 2 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
RESI Mortgage Corp	Inv FlexiFix 80 2 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 2 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 2 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
Suncorp Bank	Investment Fixed 2 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 2 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓
The Capricornian	Inv Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	✗	Full	95%	✗
The Mac	Investment Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 2 yrs	4.24	300	Nil	Both	✓	✗	No	95%	✓
UniBank	Inv Standard Fixed IO 2 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Woolworths Employees CU	Investment Fixed 2 yrs	4.94	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 2 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 2 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 2 yrs	5.25	964	5.00/m	Both	✗	✗	No	90%	✗
B&E Personal Banking	Fixed Investment FlexiChoice 2 yrs	4.89	650	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Investment Standard Fixed IO 2 yrs 500k+ 80%	4.44	649	8.00/m	IO	✓	✗	No	90%	✓
Police Bank	Inv Premium Fixed 2 yrs	4.87	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 2 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓

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Investor 2 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Investment Fixed 2 yrs	3.79	1180	120.00/a	Both	✓	✗	No	90%	✓
BankVic	Property Investor Inv fixed 2 yrs 100k+	4.20	Nil	375/a	Both	✓	✗	Full	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 2 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 2yr Fixed 2 yrs	4.24	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 2 yrs 150k+	3.95	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 2 yrs 150k+	3.90	Nil	395/a	Both	✓	✗	No	90%	✓
Newcastle Permanent	Investment Fixed 2 yrs	3.69	550	Nil	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Investment Fixed 2 yrs	3.69	Nil	375/a	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 2 yrs	4.14	425	200.00/a	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 2 yrs	4.05	425	200.00/a	Both	✓	✓	No	95%	✓
★★★★										
Adelaide Bank	Investment SmartFix 2 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
ANZ	Breakfree Investment Fixed 2 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓
BankVic	Diversified Investor Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 2 yrs 250k+	4.20	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
ECU Australia	Investment Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed (Refinance) 2 yrs	4.05	Nil	Nil	Both	✓	✓	No	95%	✓
Hunter United	Inv Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	✓	✗	No	80%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 2 yrs	4.09	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 2 yrs 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
NAB	Inv Standard Fixed 2 yrs	4.00	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 2 yrs 150k+	3.90	Nil	750/a	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 2 yrs 100k+	3.90	850	10/m	P+I	✓	✗	No	95%	✓
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 2 yrs	3.90	850	10.00/m	P+I	✓	✗	No	95%	✓
Northern Inland CU	Fixed Honeymoon Investor 2 yrs	3.94	600	Nil	P+I	✗	✓	No	95%	✓

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Investor 2 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Pacific Mortgage Group	Investment Fixed 2 yrs	3.85	Nil	Nil	P+I	✗	✗	No	95%	✓
RAMS	Inv Fixed Rate 2 yrs	3.99	870	20.00/m	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 2 yrs	4.24	250	8.00/m	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Standard Fixed 2 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
The Capricornian	Inv Special Fixed 2 yrs	4.15	785	Nil	Both	✗	✗	Full	95%	✗
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
ANZ	Investment Fixed 2 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 2 yrs	3.94	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed PI 2 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓

Home Loans Star Ratings

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Investor 2 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Optimizer Plus Fixed PI 2 yrs	4.09	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 2 yrs	4.09	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 2 yrs	4.09	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 2 yrs 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Melbourne	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Inv fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	95%	✓

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Investor 2 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bankwest	Complete Home Loan Package Fixed Investment 2 yrs 200k+	3.89	150	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Investement 2 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 2 yrs	4.44	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 2 yrs	4.24	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 2 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 2 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 2 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 2 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Investment Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	✓	No	90%	✗
Commonwealth Bank	Investment Fixed 2 yrs	4.59	800	8.00/m	Both	✓	✗	Partial	95%	✓

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Investor 2 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Wealth Package Investment Fixed 2 yrs 150k+	4.44	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 2 yrs	4.10	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 2 yrs	4.36	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 2 yrs	3.99	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✗	✗	No	90%	✓
Easy Street Fin Services	Investment Easy Street Fixed 2 yrs	4.10	500	Nil	P+I	✓	✓	Full	95%	✓
Firstmac	Inv VIP Pack Fixed 2 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Heritage Bank	Home Advantage Investment Fixed 2 yrs 150k+	3.99	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 2 yrs	3.99	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 2 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓

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Investor 2 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Homeloans	Optima Fixed - Investment PI 2 yrs	4.08	693	198.00/a	P+I	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 2 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 2 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed 2 yrs	4.05	750	Nil	Both	✓	✓	No	97%	✓
iMortgage	Investment Fusion Fixed PI 80 2 yrs	4.00	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Investment Fixed 2 yrs	4.19	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 2 yrs	4.44	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 2 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
Macquarie Bank	Basic Fixed Investment PI 2 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Investment PI 2 yrs	4.09	Nil	199.00/s	P+I	✓	✗	No	95%	✓

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Investor 2 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Mortgage HOUSE	Inv Advantage Fixed 2 yrs 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 2 yrs 80%	4.49	350	Nil	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Investor 2 yrs	4.19	930	Nil	P+I	✗	✓	No	95%	✓
P&N Bank	Investmant Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	✗	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 2 yrs 150k+	4.39	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 2 yrs	4.49	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 2 yrs 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 2 yrs 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓

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Investor 2 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Queenslanders CU	Inv Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 2 yrs	4.79	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 2 yrs	4.53	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 2 yrs	4.09	673	Nil	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
St.George Bank	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 2 yrs 150k+	3.94	600	375/a	Both	✓	✗	No	90%	✓
The Capricornian	Inv Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	✗	Full	95%	✗
The Capricornian	Inv Premium Choice Fixed 2 yrs	4.25	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 2 yrs 80%	4.49	950	5.00/m	Both	✓	✓	No	95%	✓

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Investor 2 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 2 yrs	4.04	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 2 yrs	4.09	600	8.00/m	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 2 yrs 100k+	4.09	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 2 yrs	4.09	363	Nil	P+I	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓

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Investor 2 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
AMP Bank	Investment Basic Fixed 2 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 2 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
Bank Australia	Inv Basic Fixed (LVR <80%) 2 yrs	4.74	595	Nil	P+I	✓	✓	No	80%	✗
Bank Australia	Inv Fixed 2 yrs	4.84	595	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Inv Fixed 2 yrs 10k+	4.69	Nil	350/a	P+I	✓	✓	No	80%	✓
Bankwest	Investment Fixed 2 yrs	3.99	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment Fixed 2 yrs	4.44	450	10.00/m	Both	✓	✗	No	70%	✓
Citi	Investment Standard Fixed P&I 2 yrs 500k+ 80%	4.39	649	8.00/m	P+I	✓	✗	No	90%	✓
CUA	Premium Fixed - Investor 2 yrs	4.58	795	Nil	Both	✓	✓	Full	95%	✓

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Investor 2 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Premium Investment Fixed 2 yrs 150k+	4.09	750	299/a	P+I	✓	✗	No	80%	✓
Holiday Coast CU	Inv Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment Ultra Plus Fixed PI 2 yrs	4.29	363	120.00/a	P+I	✗	✗	No	95%	✓
HSBC	Investment 2yr Fixed 2 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier Investment 2yr Fixed 2 yrs 500k+	4.79	553	35/m	Both	✓	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 2 yrs	4.54	950	8.00/m	Both	✓	✗	No	90%	✓
Police Bank	Inv Premium Fixed 2 yrs	4.87	1045	Nil	Both	✓	✓	No	95%	✓
Qudos Bank	Inv Fixed Rate 2 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
Regional Bank Australia	Inv Steady Rate 2 yrs	4.79	250	Nil	P+I	✗	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Inv FlexiFix 80 2 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 2 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 2 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
Suncorp Bank	Investment Fixed 2 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓
Teachers Mutual Bank	Inv Option Fixed 2 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
The Mac	Investment Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 2 yrs	4.24	300	Nil	Both	✓	✗	No	95%	✓
UniBank	Inv Option Fixed 2 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
Woolworths Employees CU	Investment Fixed 2 yrs	4.94	-570	Nil	Both	✓	✓	No	95%	✓
★										

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Investor 2 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Adelaide Bank	Investment Smartdoc Fixed 2 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 2 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 2 yrs	5.25	964	5.00/m	Both	✗	✗	No	90%	✗
B&E Personal Banking	Fixed Investment FlexiChoice 2 yrs	4.89	650	10.00/m	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Fixed 2 yrs	4.79	750	Nil	P+I	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix 2 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓

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Investor 2 Year Fixed $750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 2 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 2yr Fixed 2 yrs	4.24	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 2 yrs 150k+	3.95	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 2 yrs 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
NAB	Choice Package Inv Standard Fixed 2 yrs 150k+	3.90	Nil	395/a	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 2 yrs 150k+	3.90	Nil	750/a	Both	✓	✗	No	90%	✓
Newcastle Permanent	Investment Fixed 2 yrs	3.69	550	Nil	Both	✓	✗	No	80%	✓

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Investor 2 Year Fixed $750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Investment Fixed 2 yrs	3.69	Nil	375/a	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 2 yrs	4.14	425	200.00/a	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 2 yrs	4.05	425	200.00/a	Both	✓	✓	No	95%	✓
★★★★										
Adelaide Bank	Investment SmartFix 2 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
AMO Group	Investment Fixed 2 yrs	3.79	1180	120.00/a	Both	✓	✗	No	90%	✓
ANZ	Breakfree Investment Fixed 2 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓
Bank of Melbourne	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
BankVic	Diversified Investor Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 2 yrs 250k+	4.20	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 2 yrs 100k+	4.20	Nil	375/a	Both	✓	✗	Full	95%	✓
bcu	Fixed Rate Special Investement 2 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
Hume Bank	Investment Fixed (Refinance) 2 yrs	4.05	Nil	Nil	Both	✓	✓	No	95%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 2 yrs	4.09	400	Nil	Both	✗	✗	Full	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 2 yrs 750k+	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 2 yrs 150k+	3.90	600	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 2 yrs	4.00	600	8.00/m	Both	✓	✗	No	90%	✓

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Investor 2 Year Fixed $750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
SERVICE ONE Alliance Bank	Investment Fixed 2 yrs	4.24	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
Summerland CU	Investment Standard Fixed 2 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 2 yrs	4.04	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
ANZ	Investment Fixed 2 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 2 yrs	3.94	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed IO 2 yrs	4.24	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed IO 2 yrs	4.24	Nil	198.00/a	IO	✓	✗	No	95%	✓

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Investor 2 Year Fixed $750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Select Basic Fixed 2 yrs	4.09	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 2 yrs	4.09	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 2 yrs 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Inv fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 2 yrs 200k+	3.89	150	395/a	Both	✓	✓	Partial	90%	✓
bcu	Investment Fixed 2 yrs	4.44	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 2 yrs	4.24	829	10.00/m	Both	✓	✓	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bendigo Bank	Investment Fixed 2 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 2 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 2 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 2 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Investment Fixed 2 yrs	4.59	800	8.00/m	Both	✓	✗	Partial	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 2 yrs 150k+	4.44	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 2 yrs	4.10	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 2 yrs	4.36	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 2 yrs	3.99	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✗	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ECU Australia	Investment Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 2 yrs 600k+	4.55	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv VIP Pack Fixed 2 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Heritage Bank	Home Advantage Investment Fixed 2 yrs 150k+	3.99	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 2 yrs	3.99	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 2 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment IO 2 yrs	4.23	693	198.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 2 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 2 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed 2 yrs	4.05	750	Nil	Both	✓	✓	No	97%	✓

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Investor 2 Year Fixed $750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
iMortgage	Investment Fusion Fixed IO 80 2 yrs	4.20	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Investment Fixed 2 yrs	4.19	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 2 yrs	4.44	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 2 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
My Credit Union	Inv Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Inv Tailored Fixed - IO in arrears 2 yrs 150k+	4.00	Nil	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 2 yrs	4.00	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in arrears 2 yrs	4.10	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 2 yrs 15k+	3.90	600	750/a	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 2 yrs 150k+	4.00	Nil	750/a	IO	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 2 yrs 100k+	4.00	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 2 yrs	4.00	850	10.00/m	IO	✓	✗	No	95%	✗
People's Choice Credit Union	Home Loan Package Investment Fixed 2 yrs 150k+	4.39	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 2 yrs	4.49	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 2 yrs 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 2 yrs 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Inv Fixed Rate 2 yrs	3.99	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 2 yrs	4.79	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 2 yrs	4.53	854	Nil	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
SCU	Investment Standard Fixed 2 yrs	4.09	673	Nil	Both	✓	✓	No	95%	✓
St.George Bank	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 2 yrs 150k+	3.94	600	375/a	Both	✓	✗	No	90%	✓
The Capricornian	Inv Premium Choice Fixed 2 yrs	4.25	785	Nil	Both	✗	✗	Full	95%	✗
The Capricornian	Inv Special Fixed 2 yrs	4.15	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 2 yrs 80%	4.49	950	5.00/m	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 2 yrs	4.09	600	8.00/m	Both	✓	✓	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Westpac	Premier Advantage Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed IO 2 yrs 100k+	4.24	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 2 yrs	4.24	363	Nil	IO	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 2 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 2 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
Bankwest	Investment Fixed 2 yrs	3.99	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment Fixed 2 yrs	4.44	450	10.00/m	Both	✓	✗	No	70%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
CUA	Premium Fixed - Investor 2 yrs	4.58	795	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment Ultra Plus Fixed IO 2 yrs	4.49	363	120.00/a	IO	✗	✗	No	95%	✓
HSBC	Investment 2yr Fixed 2 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier Investment 2yr Fixed 2 yrs 500k+	4.79	553	35/m	Both	✓	✗	No	90%	✓
MyState	Investment Fixed 2 yrs 80%	4.49	350	Nil	Both	✓	✗	No	95%	✓
P&N Bank	Investment Fixed IO 2 yrs 80%	4.39	650	8.00/m	IO	✗	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 2 yrs	4.54	950	8.00/m	Both	✓	✗	No	90%	✓
Police Bank	Inv Premium Fixed 2 yrs	4.87	1045	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Qudos Bank	Inv Fixed Rate 2 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
RESI Mortgage Corp	Inv FlexiFix 80 2 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 2 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 2 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
Suncorp Bank	Investment Fixed 2 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 2 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓
The Capricornian	Inv Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	✗	Full	95%	✗
The Mac	Investment Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 2 yrs	4.24	300	Nil	Both	✓	✗	No	95%	✓
UniBank	Inv Standard Fixed IO 2 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Woolworths Employees CU	Investment Fixed 2 yrs	4.94	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 2 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 2 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 2 yrs	5.25	964	5.00/m	Both	✗	✗	No	90%	✗
B&E Personal Banking	Fixed Investment FlexiChoice 2 yrs	4.89	650	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Investment Standard Fixed IO 2 yrs 500k+ 80%	4.44	649	8.00/m	IO	✓	✗	No	90%	✓
First Option Credit Union	Investment Standard Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix 2 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓

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Investor 2 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Investment Fixed 2 yrs	3.79	1180	120.00/a	Both	✓	✗	No	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 2 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 2yr Fixed 2 yrs	4.24	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 2 yrs 150k+	3.95	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest 2 yrs	4.55	Nil	8.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 2 yrs 150k+	3.90	Nil	395/a	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 2 yrs 150k+	3.90	Nil	750/a	Both	✓	✗	No	90%	✓
Newcastle Permanent	Investment Fixed 2 yrs	3.69	550	Nil	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Investment Fixed 2 yrs	3.69	Nil	375/a	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Special Fixed Rate P&I 2 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 2 yrs	4.14	425	200.00/a	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 2 yrs	4.05	425	200.00/a	Both	✓	✓	No	95%	✓
★★★★										
Adelaide Bank	Investment SmartFix 2 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
ANZ	Breakfree Investment Fixed 2 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓
BankVic	Diversified Investor Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 2 yrs 250k+	4.20	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 2 yrs 50k+	4.20	Nil	375/a	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
BankVic	Property Investor Inv fixed 2 yrs 100k+	4.20	Nil	375/a	Both	✓	✗	Full	95%	✓
bcu	Fixed Rate Special Investement 2 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
ECU Australia	Investment Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed (Refinance) 2 yrs	4.05	Nil	Nil	Both	✓	✓	No	95%	✓
Hunter United	Inv Low 2 year Fixed Rate Home Loan 2 yrs	3.98	350	8.00/m	P+I	✓	✗	No	80%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 2 yrs	4.09	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 2 yrs 40k+	4.09	Nil	395/a	Both	✗	✗	Full	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 2 yrs 750k+	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Inv Standard Fixed 2 yrs	4.00	600	8.00/m	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 2 yrs 100k+	3.90	850	10/m	P+I	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 2 yrs	3.90	850	10.00/m	P+I	✓	✗	No	95%	✓
Northern Inland CU	Fixed Honeymoon Investor 2 yrs	3.94	600	Nil	P+I	✗	✓	No	95%	✓
Pacific Mortgage Group	Investment Fixed 2 yrs	3.85	Nil	Nil	P+I	✗	✗	No	95%	✓
RAMS	Inv Fixed Rate 2 yrs	3.99	870	20.00/m	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 2 yrs	4.24	250	8.00/m	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Standard Fixed 2 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
The Capricornian	Inv Special Fixed 2 yrs	4.15	785	Nil	Both	✗	✗	Full	95%	✗
★★★										
ANZ	Investment Fixed 2 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 2 yrs	3.94	250	Nil	Both	✗	✗	No	95%	✓

Home Loans Star Ratings

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Investor 2 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Optimizer Fixed PI 2 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed PI 2 yrs	4.09	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 2 yrs	4.09	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 2 yrs	4.09	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 2 yrs 90%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Melbourne	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓

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Investor 2 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	Inv fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 2 yrs 200k+	3.89	150	395/a	Both	✓	✓	Partial	90%	✓
bcu	Investment Fixed 2 yrs	4.44	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 2 yrs	4.24	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 2 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 2 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 2 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 2 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
Coastline Credit Union	Investment Fixed 2 yrs	3.90	805	8.00/m	P+I	✓	✓	No	90%	✗
Commonwealth Bank	Investment Fixed 2 yrs	4.59	800	8.00/m	Both	✓	✗	Partial	95%	✓

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Investor 2 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Wealth Package Investment Fixed 2 yrs 150k+	4.44	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 2 yrs	4.10	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 2 yrs	4.36	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 2 yrs	3.99	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✗	✗	No	90%	✓
Easy Street Fin Services	Investment Easy Street Fixed 2 yrs	4.10	500	Nil	P+I	✓	✓	Full	95%	✓
Firstmac	Inv VIP Pack Fixed 2 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Gateway Credit Union	Premium Investment Fixed 2 yrs 150k+	4.09	750	299/a	P+I	✓	✗	No	80%	✓
Heritage Bank	Home Advantage Investment Fixed 2 yrs 150k+	3.99	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 2 yrs	3.99	100	5.00/m	Both	✓	✓	Partial	90%	✓

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Investor 2 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Homeloans	Investment MoniPower Fixed 2 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment PI 2 yrs	4.08	693	198.00/a	P+I	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 2 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 2 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed 2 yrs	4.05	750	Nil	Both	✓	✓	No	97%	✓
iMortgage	Investment Fusion Fixed PI 80 2 yrs	4.00	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Investment Fixed 2 yrs	4.19	519	Nil	Both	✓	✗	No	80%	✓
Liberty Financial	Inv Liberty Fixed 2 yrs	4.44	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 2 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
Macquarie Bank	Basic Fixed Investment PI 2 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓

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Investor 2 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Macquarie Bank	Offset Fixed Investment PI 2 yrs	4.09	Nil	199.00/s	P+I	✓	✗	No	95%	✓
My Credit Union	Inv Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 2 yrs 80%	4.49	350	Nil	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Investor 2 yrs	4.19	930	Nil	P+I	✗	✓	No	95%	✓
P&N Bank	Investmant Fixed PI 2 yrs 80%	3.89	650	8.00/m	P+I	✗	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 2 yrs 150k+	4.39	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 2 yrs	4.49	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 2 yrs 20k+	4.20	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 2 yrs	4.30	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 2 yrs 20k+	4.20	Nil	25/m	Both	✓	✗	No	80%	✓

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Investor 2 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Queenslanders CU	Inv Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 2 yrs	4.79	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 2 yrs	4.53	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 2 yrs	4.09	673	Nil	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	Partial	95%	✓
St.George Bank	Investment Fixed 2 yrs	4.04	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 2 yrs 150k+	3.94	600	375/a	Both	✓	✗	No	90%	✓
The Capricornian	Inv Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	✗	Full	95%	✗
The Capricornian	Inv Premium Choice Fixed 2 yrs	4.25	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 2 yrs 80%	4.49	950	5.00/m	Both	✓	✓	No	95%	✓

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Investor 2 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 2 yrs	4.04	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 2 yrs	4.14	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 2 yrs	4.14	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 2 yrs	4.09	600	8.00/m	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Investment Fixed 2 yrs 150k+	3.89	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 2 yrs 100k+	4.09	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 2 yrs	4.09	363	Nil	P+I	✓	✗	No	90%	✓
★★										

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Investor 2 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
AMP Bank	Affinity Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 2 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 2 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 2 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
Bank Australia	Inv Fixed 2 yrs	4.84	595	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Inv Fixed 2 yrs 10k+	4.69	Nil	350/a	P+I	✓	✓	No	80%	✓
Bankwest	Investment Fixed 2 yrs	3.99	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment Fixed 2 yrs	4.44	450	10.00/m	Both	✓	✗	No	70%	✓
Citi	Investment Standard Fixed P&I 2 yrs 500k+ 80%	4.39	649	8.00/m	P+I	✓	✗	No	90%	✓
CUA	Premium Fixed - Investor 2 yrs	4.58	795	Nil	Both	✓	✓	Full	95%	✓

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Investor 2 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 2 yrs 600k+	4.55	657	375/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 2 yrs	3.77	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment Ultra Plus Fixed PI 2 yrs	4.29	363	120.00/a	P+I	✗	✗	No	95%	✓
HSBC	Investment 2yr Fixed 2 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier Investment 2yr Fixed 2 yrs 500k+	4.79	553	35/m	Both	✓	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 2 yrs	4.54	950	8.00/m	Both	✓	✗	No	90%	✓
Police Bank	Inv Premium Fixed 2 yrs	4.87	1045	Nil	Both	✓	✓	No	95%	✓
Qudos Bank	Inv Fixed Rate 2 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
Regional Bank Australia	Inv Steady Rate 2 yrs	4.79	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 2 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓

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Investor 2 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Inv FlexiFix Plus 2 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 2 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
Suncorp Bank	Investment Fixed 2 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓
Teachers Mutual Bank	Inv Option Fixed 2 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
The Mac	Investment Standard Fixed 2 yrs	4.64	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 2 yrs	4.24	300	Nil	Both	✓	✗	No	95%	✓
UniBank	Inv Option Fixed 2 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
Woolworths Employees CU	Investment Fixed 2 yrs	4.94	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 2 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓

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Investor 2 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
AMP Bank	Investment Classic Fixed 2 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 2 yrs	5.25	964	5.00/m	Both	✗	✗	No	90%	✗
B&E Personal Banking	Fixed Investment FlexiChoice 2 yrs	4.89	650	10.00/m	Both	✓	✓	Full	95%	✓
Bank Australia	Inv Basic Fixed (LVR <80%) 2 yrs	4.74	595	Nil	P+I	✓	✓	No	80%	✗
First Option Credit Union	Investment Standard Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Fixed 2 yrs	4.79	750	Nil	P+I	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix 2 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓

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Investor 3 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 3 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 3 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest Lite 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 3 yrs	3.79	Nil	395.00/a	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard 3yr Fixed 3 yrs	4.34	500	Nil	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed Invest Lite 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 3 yrs	3.89	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 3 yrs 40k+	3.89	Nil	395/a	Both	✗	✗	Full	80%	✓
MOVE - People Driven Banking	Inv Lockit 3 yrs	3.85	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 3 yrs	3.79	550	Nil	Both	✓	✗	No	80%	✓

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Investor 3 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Investment Fixed 3 yrs	3.79	Nil	375/a	Both	✓	✗	No	80%	✓
Select Encompass Credit Union	Investment Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✓	Full	95%	✓
UBank	Inv UHomeLoan Fixed 3 yrs	3.69	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 3 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Basic Fixed 3 yrs	4.19	100	Nil	Both	✓	✗	No	95%	✓
Bank of Melbourne	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Property Investor Inv fixed 3 yrs 100k+	4.12	Nil	375/a	Both	✓	✗	Full	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 3 yrs 200k+	3.99	150	395/a	Both	✓	✓	Partial	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
BOQ	Investment 3 year Fixed 3 yrs	3.79	450	10.00/m	Both	✓	✗	No	80%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 3 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 3 yrs 150k+	4.25	Nil	375/a	Both	✓	✓	No	97%	✓
ING DIRECT	Investment Fixed 3 yrs	3.97	519	Nil	Both	✓	✗	No	80%	✓
My Credit Union	Inv Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Inv Standard Fixed 3 yrs 150k+	4.04	Nil	395/a	Both	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 3 yrs	4.14	600	8.00/m	Both	✓	✗	No	90%	✓
Queenslanders CU	Inv Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 3 yrs	4.34	250	8.00/m	Both	✓	✓	Full	95%	✓

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Investor 3 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 3 yrs	4.34	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Summerland CU	Investment Standard Fixed 3 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
AMP Bank	Affinity Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Breakfree Investment Fixed 3 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓
ANZ	Investment Fixed 3 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓

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Investor 3 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Arab Bank Australia	Investment Fixed 3 yrs	4.58	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed IO 3 yrs	4.24	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 3 yrs	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 3 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 3 yrs 90%	4.49	600	10.00/m	Both	✓	✓	Full	95%	✗
BankVic	Diversified Investor Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 3 yrs	4.22	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓
Bankwest	Investment Fixed 3 yrs	4.09	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Investement 3 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
bcu	Investment Fixed 3 yrs	4.54	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 3 yrs	4.34	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 3 yrs	4.34	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 3 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 3 yrs	4.54	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 3 yrs	4.54	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 3 yrs 150k+	4.54	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 3 yrs	4.24	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 3 yrs	4.39	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 3 yrs	4.14	970	8.00/m	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Delphi Bank	Investment Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	Inv VIP Pack Fixed 3 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Heritage Bank	Home Advantage Investment Fixed 3 yrs 150k+	4.09	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 3 yrs	4.09	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 3 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment IO 3 yrs	4.23	693	198.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 3 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 3 yrs	4.35	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 3 yrs	4.35	750	Nil	Both	✓	✓	No	97%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
IMB	Investment Fixed 3 yrs 80%	4.14	769	6.00/m	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Fixed IO 80 3 yrs	4.09	363	120.00/a	IO	✓	✓	No	80%	✓
Liberty Financial	Inv Liberty Fixed 3 yrs	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 3 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
Mortgage HOUSE	Inv Advantage Fixed 3 yrs 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 3 yrs 80%	3.99	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 3 yrs 150k+	4.04	600	395/a	IO	✓	✗	No	90%	✓
NAB	Choice Package Inv Tailored Fixed - IO in arrears 3 yrs 150k+	4.14	Nil	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 3 yrs	4.14	600	8.00/m	IO	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Inv Tailored Fixed - IO in arrears 3 yrs	4.24	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 3 yrs 150k+	4.04	Nil	750/a	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 3 yrs 150k+	4.14	Nil	750/a	IO	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 3 yrs 100k+	4.14	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 3 yrs	4.14	850	10.00/m	IO	✓	✗	No	95%	✗
People's Choice Credit Union	Home Loan Package Investment Fixed 3 yrs 150k+	4.44	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 3 yrs	4.54	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 3 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 3 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 3 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
RAMS	Inv Fixed Rate 3 yrs	4.14	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 3 yrs	4.84	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 3 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	✓	Full	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 3 yrs 150k+	3.89	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 3 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓
The Capricornian	Inv Premium Choice Fixed 3 yrs	4.35	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 3 yrs 80%	3.99	950	5.00/m	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 3 yrs	3.94	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Inv Standard Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed IO 3 yrs 100k+	4.24	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 3 yrs	4.24	363	Nil	IO	✓	✗	No	90%	✓
★★										
AMP Bank	Investment Basic Fixed 3 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 3 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
Aussie	Inv Optimizer Plus Fixed IO 3 yrs	4.24	Nil	198.00/a	IO	✓	✗	No	95%	✓
Bank of Melbourne	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Commonwealth Bank	Investment Fixed 3 yrs	4.69	800	8.00/m	Both	✓	✗	Partial	95%	✓
Community First CU	Accelerator Home Loan Investment True Fixed 3 yrs 100k+	4.24	660	395/a	Both	✓	✓	Full	95%	✓
CUA	Premium Fixed - Investor 3 yrs	4.61	795	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment Ultra Plus Fixed IO 3 yrs	4.49	363	120.00/a	IO	✗	✗	No	95%	✓
HSBC	Investment 3 Year Fixed 3 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 3 yrs 15k+	4.04	600	750/a	IO	✓	✗	No	90%	✓
P&N Bank	Investment Fixed IO 3 yrs 80%	4.49	650	8.00/m	IO	✗	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 3 yrs	4.59	950	8.00/m	Both	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Qudos Bank	Inv Fixed Rate 3 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
RESI Mortgage Corp	Inv FlexiFix 3 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 3 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 3 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
St.George Bank	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 3 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓
The Capricornian	Inv Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	✗	Full	95%	✗
The Mac	Investment Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 3 yrs	4.14	300	Nil	Both	✓	✗	No	95%	✓
UniBank	Inv Standard Fixed IO 3 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Westpac	Investment Fixed 3 yrs	4.19	600	8.00/m	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Fixed 3 yrs	5.04	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 3 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 3 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 3 yrs	5.30	964	5.00/m	Both	✗	✗	No	90%	✗
B&E Personal Banking	Fixed Investment FlexiChoice 3 yrs	4.99	650	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Investment Standard Fixed IO 3 yrs 50-499k 80%	4.49	649	8.00/m	IO	✓	✗	No	90%	✓
First Option Credit Union	Investment Standard Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓
Police Bank	Inv Premium Fixed 3 yrs	5.07	1045	Nil	Both	✓	✓	No	95%	✓

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Investor 3 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 3 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 3 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest Lite 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 3 yrs	3.79	Nil	395.00/a	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard 3yr Fixed 3 yrs	4.34	500	Nil	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed Invest Lite 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 3 yrs	3.89	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 3 yrs 40k+	3.89	Nil	395/a	Both	✗	✗	Full	80%	✓
MOVE - People Driven Banking	Inv Lockit 3 yrs	3.85	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 3 yrs	3.79	550	Nil	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Investment Fixed 3 yrs	3.79	Nil	375/a	Both	✓	✗	No	80%	✓
SCU	Investment Standard Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
Select Encompass Credit Union	Investment Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✓	Full	95%	✓
Summerland CU	Investment Standard Fixed 3 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
UBank	Inv UHomeLoan Fixed 3 yrs	3.69	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 3 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Basic Fixed 3 yrs	4.19	100	Nil	Both	✓	✗	No	95%	✓
Bank of Melbourne	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Bankwest	Complete Home Loan Package Fixed Investment 3 yrs 200k+	3.99	150	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Investment Fixed 3 yrs	4.09	445	12.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 3 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment 3 year Fixed 3 yrs	3.79	450	10.00/m	Both	✓	✗	No	80%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 3 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
iMortgage	Investment Fusion Fixed PI 80 3 yrs	3.89	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Investment Fixed 3 yrs	3.97	519	Nil	Both	✓	✗	No	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 3 yrs 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Inv Standard Fixed 3 yrs 150k+	4.04	Nil	395/a	Both	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
NAB	Inv Standard Fixed 3 yrs	4.14	600	8.00/m	Both	✓	✗	No	90%	✓
Northern Inland CU	Fixed Honeymoon Investor 3 yrs	4.09	600	Nil	P+I	✗	✓	No	95%	✓
Pacific Mortgage Group	Investment Fixed 3 yrs	3.85	Nil	Nil	P+I	✗	✗	No	95%	✓
Queenslanders CU	Inv Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 3 yrs	4.34	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
ANZ	Breakfree Investment Fixed 3 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓
ANZ	Investment Fixed 3 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓

Home Loans Star Ratings

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Investor 3 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Arab Bank Australia	Investment Fixed 3 yrs	4.58	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed PI 3 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed PI 3 yrs	4.09	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 3 yrs	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 3 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 3 yrs 90%	4.49	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Diversified Investor Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 3 yrs	4.22	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓

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Investor 3 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	Property Investor Inv fixed 3 yrs 100k+	4.12	Nil	375/a	Both	✓	✗	Full	95%	✓
bcu	Fixed Rate Special Investement 3 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 3 yrs	4.54	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 3 yrs	4.34	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 3 yrs	4.34	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Click Loans	The Online Investor Fixed 3 yrs	4.54	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 3 yrs	4.54	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Investment Fixed 3 yrs	4.69	800	8.00/m	Both	✓	✗	Partial	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 3 yrs 150k+	4.54	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 3 yrs	4.24	600	Nil	Both	✓	✓	Full	95%	✓

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Investor 3 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
CUA	Fixed - Investor 3 yrs	4.39	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Investor 3 yrs	4.61	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Fixed 3 yrs	4.14	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✗	✗	No	90%	✓
Easy Street Fin Services	Investment Easy Street Fixed 3 yrs	4.24	500	Nil	P+I	✓	✓	Full	95%	✓
ECU Australia	Investment Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	Inv VIP Pack Fixed 3 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Heritage Bank	Home Advantage Investment Fixed 3 yrs 150k+	4.09	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 3 yrs	4.09	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 3 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓

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Investor 3 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Homeloans	Optima Fixed - Investment PI 3 yrs	4.08	693	198.00/a	P+I	✓	✓	No	80%	✓
Homestar Finance	Inv Homestar Fixed 3 yrs	3.95	330	15.00/m	P+I	✓	✗	No	85%	✓
Horizon Credit Union	Investment Fixed 3 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 3 yrs	4.35	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 3 yrs	4.35	750	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Property Package Investment Fixed 3 yrs 150k+	4.25	Nil	375/a	Both	✓	✓	No	97%	✓
IMB	Investment Fixed 3 yrs 80%	4.14	769	6.00/m	Both	✓	✓	No	90%	✓
Liberty Financial	Inv Liberty Fixed 3 yrs	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 3 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
Macquarie Bank	Basic Fixed Investment PI 3 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓

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Investor 3 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Macquarie Bank	Offset Fixed Investment PI 3 yrs	4.09	Nil	199.00/s	P+I	✓	✗	No	95%	✓
My Credit Union	Inv Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 3 yrs 80%	3.99	350	Nil	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 3 yrs 150k+	4.04	Nil	750/a	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 3 yrs 100k+	4.04	850	10/m	P+I	✓	✗	No	95%	✓
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 3 yrs	4.04	850	10.00/m	P+I	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Investor 3 yrs	4.29	930	Nil	P+I	✗	✓	No	95%	✓
P&N Bank	Investmant Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	✗	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 3 yrs 150k+	4.44	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 3 yrs	4.54	900	Nil	Both	✓	✓	No	95%	✓

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Investor 3 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
QT Mutual Bank	Choices Investment Fixed 3 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 3 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 3 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓
RAMS	Inv Fixed Rate 3 yrs	4.14	870	20.00/m	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 3 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 3 yrs	4.34	250	8.00/m	Both	✓	✓	Full	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 3 yrs 150k+	3.89	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 3 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓
Teachers Mutual Bank	Inv Option Fixed 3 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓

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Investor 3 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
The Capricornian	Inv Premium Choice Fixed 3 yrs	4.35	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 3 yrs 80%	3.99	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Inv Option Fixed 3 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 3 yrs	3.94	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 3 yrs	4.19	600	8.00/m	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 3 yrs 100k+	4.09	363	Nil	P+I	✓	✗	No	90%	✓

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Investor 3 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Yellow Brick Road	Inv Empower Fixed PI 3 yrs	4.09	363	Nil	P+I	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 3 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 3 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
Bank Australia	Inv Fixed 3 yrs	4.94	595	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Inv Fixed 3 yrs 10k+	4.79	Nil	350/a	P+I	✓	✓	No	80%	✓
BankSA	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Citi	Investment Standard Fixed P&I 3 yrs 50-499k 80%	4.44	649	8.00/m	P+I	✓	✗	No	90%	✓

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Investor 3 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Citi	Mortgage Plus Investment Standard Fixed P&I 3 yrs 80% 150k+	4.19	Nil	350/a	P+I	✓	✗	No	80%	✓
Citi	Mortgage Plus Investment Standard Fixed P&I 3 yrs 80% 150k+	4.24	Nil	350/a	P+I	✓	✗	No	80%	✓
Community First CU	Accelerator Home Loan Investment True Fixed 3 yrs 100k+	4.24	660	395/a	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Fixed 3 yrs	4.79	750	Nil	P+I	✓	✗	No	80%	✓
Gateway Credit Union	Premium Investment Fixed 3 yrs 150k+	4.19	750	299/a	P+I	✓	✗	No	80%	✓
Holiday Coast CU	Inv Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment Ultra Plus Fixed PI 3 yrs	4.29	363	120.00/a	P+I	✗	✗	No	95%	✓
HSBC	Investment 3 Year Fixed 3 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 3 yrs	4.59	950	8.00/m	Both	✓	✗	No	90%	✓

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			Upfront	Ongoing						
★★										
Qudos Bank	Inv Fixed Rate 3 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 3 yrs	4.84	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Steady Rate 3 yrs	4.84	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 3 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 3 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 3 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
St.George Bank	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
The Capricornian	Inv Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	✗	Full	95%	✗
The Mac	Investment Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 3 yrs	4.14	300	Nil	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Woolworths Employees CU	Investment Fixed 3 yrs	5.04	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 3 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 3 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 3 yrs	5.30	964	5.00/m	Both	✗	✗	No	90%	✗
B&E Personal Banking	Fixed Investment FlexiChoice 3 yrs	4.99	650	10.00/m	Both	✓	✓	Full	95%	✓
Bank Australia	Inv Basic Fixed (LVR <80%) 3 yrs	4.84	595	Nil	P+I	✓	✓	No	80%	✗
First Option Credit Union	Investment Standard Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓
Hunter United	Inv Fixed 3 yrs	4.40	350	8.00/m	P+I	✓	✗	No	80%	✓
Police Bank	Inv Premium Fixed 3 yrs	5.07	1045	Nil	Both	✓	✓	No	95%	✓

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Investor 3 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank of Melbourne	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 3 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 3 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 3 yrs	3.79	Nil	395.00/a	Both	✓	✓	No	90%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 3 yrs	3.89	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 3 yrs 40k+	3.89	Nil	395/a	Both	✗	✗	Full	80%	✓
MOVE - People Driven Banking	Inv Lockit 3 yrs	3.85	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 3 yrs	3.79	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 3 yrs	3.79	Nil	375/a	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Queenslanders CU	Inv Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Select Encompass Credit Union	Investment Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
UBank	Inv UHomeLoan Fixed 3 yrs	3.69	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 3 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
AMO Group	Investment Fixed 3 yrs	3.79	1180	120.00/a	Both	✓	✗	No	90%	✓
BankVic	Property Investor Inv fixed 3 yrs 100k+	4.12	Nil	375/a	Both	✓	✗	Full	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 3 yrs 200k+	3.99	150	395/a	Both	✓	✓	Partial	90%	✓
Bendigo Bank	Connect Package Fixed Investment 3 yrs 250k+	4.19	250	20/m	Both	✓	✓	Full	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
BOQ	Investment 3 year Fixed 3 yrs	3.79	450	10.00/m	Both	✓	✗	No	80%	✓
Catalyst Money	Fixed Invest 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 3yr Fixed 3 yrs	4.34	500	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 3 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 3 yrs 150k+	4.25	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ING DIRECT	Investment Fixed 3 yrs	3.97	519	Nil	Both	✓	✗	No	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 3 yrs 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 3 yrs 150k+	4.04	Nil	395/a	Both	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 3 yrs	4.14	600	8.00/m	Both	✓	✗	No	90%	✓

Home Loans Star Ratings

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Investor 3 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
NAB	Private Tailored Pkg Inv Standard Fixed 3 yrs 150k+	4.04	Nil	750/a	Both	✓	✗	No	90%	✓
Queenslanders CU	Inv Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 3 yrs	4.34	425	200.00/a	Both	✓	✓	No	95%	✓
Summerland CU	Investment Standard Fixed 3 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
ANZ	Breakfree Investment Fixed 3 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓
ANZ	Investment Fixed 3 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 3 yrs	4.58	250	Nil	Both	✗	✗	No	95%	✓

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Investor 3 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Optimizer Fixed IO 3 yrs	4.24	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 3 yrs	4.19	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 3 yrs	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 3 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 3 yrs 90%	4.49	600	10.00/m	Both	✓	✓	Full	95%	✗
BankVic	Diversified Investor Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 3 yrs	4.22	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 3 yrs 250k+	4.12	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓
Bankwest	Investment Fixed 3 yrs	4.09	445	12.00/m	Both	✓	✓	Partial	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
bcu	Fixed Rate Special Investement 3 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 3 yrs	4.54	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 3 yrs	4.34	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 3 yrs	4.34	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 3 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 3 yrs	4.54	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 3 yrs	4.54	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 3 yrs 150k+	4.54	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 3 yrs	4.24	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 3 yrs	4.39	795	Nil	Both	✓	✓	No	95%	✓

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Investor 3 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Defence Bank	Inv Essentials Fixed 3 yrs	4.14	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	Inv VIP Pack Fixed 3 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Heritage Bank	Home Advantage Investment Fixed 3 yrs 150k+	4.09	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 3 yrs	4.09	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 3 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment IO 3 yrs	4.23	693	198.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 3 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 3 yrs	4.35	Nil	Nil	Both	✓	✓	No	95%	✓

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Investor 3 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Hume Bank	Investment Fixed 3 yrs	4.35	750	Nil	Both	✓	✓	No	97%	✓
IMB	Investment Fixed 3 yrs 80%	4.14	769	6.00/m	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Fixed IO 80 3 yrs	4.09	363	120.00/a	IO	✓	✓	No	80%	✓
Liberty Financial	Inv Liberty Fixed 3 yrs	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 3 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
My Credit Union	Inv Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 3 yrs 80%	3.99	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 3 yrs 150k+	4.04	600	395/a	IO	✓	✗	No	90%	✓
NAB	Choice Package Inv Tailored Fixed - IO in arrears 3 yrs 150k+	4.14	Nil	395/a	IO	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Inv Tailored Fixed - IO in advance 3 yrs	4.14	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in arrears 3 yrs	4.24	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 3 yrs 15k+	4.04	600	750/a	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 3 yrs 150k+	4.14	Nil	750/a	IO	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 3 yrs 100k+	4.14	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 3 yrs	4.14	850	10.00/m	IO	✓	✗	No	95%	✗
People's Choice Credit Union	Home Loan Package Investment Fixed 3 yrs 150k+	4.44	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 3 yrs	4.54	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 3 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 3 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
QT Mutual Bank	Teachers' Life Investment Fixed 3 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓
RAMS	Inv Fixed Rate 3 yrs	4.14	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 3 yrs	4.84	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 3 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 3 yrs	4.34	250	8.00/m	Both	✓	✓	Full	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 3 yrs 150k+	3.89	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 3 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓
The Capricornian	Inv Premium Choice Fixed 3 yrs	4.35	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 3 yrs 80%	3.99	950	5.00/m	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 3 yrs	3.94	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed IO 3 yrs 100k+	4.24	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 3 yrs	4.24	363	Nil	IO	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 3 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
AMP Bank	Professional Package Investment Classic Fixed 3 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
Aussie	Inv Optimizer Plus Fixed IO 3 yrs	4.24	Nil	198.00/a	IO	✓	✗	No	95%	✓
Bank of Melbourne	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Commonwealth Bank	Investment Fixed 3 yrs	4.69	800	8.00/m	Both	✓	✗	Partial	95%	✓
Community First CU	Accelerator Home Loan Investment True Fixed 3 yrs 100k+	4.24	660	395/a	Both	✓	✓	Full	95%	✓
CUA	Premium Fixed - Investor 3 yrs	4.61	795	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Homeloans	Investment Ultra Plus Fixed IO 3 yrs	4.49	363	120.00/a	IO	✗	✗	No	95%	✓
HSBC	Investment 3 Year Fixed 3 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
P&N Bank	Investment Fixed IO 3 yrs 80%	4.49	650	8.00/m	IO	✗	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 3 yrs	4.59	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 3 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
RESI Mortgage Corp	Inv FlexiFix 3 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 3 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 3 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
St.George Bank	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 3 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
The Capricornian	Inv Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	✗	Full	95%	✗
The Mac	Investment Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 3 yrs	4.14	300	Nil	Both	✓	✗	No	95%	✓
UniBank	Inv Standard Fixed IO 3 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓
Westpac	Investment Fixed 3 yrs	4.19	600	8.00/m	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Fixed 3 yrs	5.04	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 3 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 3 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 3 yrs	5.30	964	5.00/m	Both	✗	✗	No	90%	✗

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
B&E Personal Banking	Fixed Investment FlexiChoice 3 yrs	4.99	650	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Investment Standard Fixed IO 3 yrs 50-499k 80%	4.49	649	8.00/m	IO	✓	✗	No	90%	✓
First Option Credit Union	Investment Standard Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓
Police Bank	Inv Premium Fixed 3 yrs	5.07	1045	Nil	Both	✓	✓	No	95%	✓

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Investor 3 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank of Melbourne	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 3 yrs 200k+	3.99	150	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 3 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 3 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 3 yrs	3.79	Nil	395.00/a	Both	✓	✓	No	90%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 3 yrs	3.89	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 3 yrs 40k+	3.89	Nil	395/a	Both	✗	✗	Full	80%	✓
MOVE - People Driven Banking	Inv Lockit 3 yrs	3.85	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 3 yrs	3.79	550	Nil	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Investment Fixed 3 yrs	3.79	Nil	375/a	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Select Encompass Credit Union	Investment Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Summerland CU	Investment Standard Fixed 3 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
UBank	Inv UHomeLoan Fixed 3 yrs	3.69	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 3 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
AMO Group	Investment Fixed 3 yrs	3.79	1180	120.00/a	Both	✓	✗	No	90%	✓
Bankwest	Investment Fixed 3 yrs	4.09	445	12.00/m	Both	✓	✓	Partial	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Bendigo Bank	Connect Package Fixed Investment 3 yrs 250k+	4.19	250	20/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Fixed 3 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment 3 year Fixed 3 yrs	3.79	450	10.00/m	Both	✓	✗	No	80%	✓
Catalyst Money	Fixed Invest 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 3yr Fixed 3 yrs	4.34	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 3 yrs 150k+	4.25	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
iMortgage	Investment Fusion Fixed PI 80 3 yrs	3.89	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Investment Fixed 3 yrs	3.97	519	Nil	Both	✓	✗	No	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 3 yrs 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓

Home Loans Star Ratings

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Investor 3 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
NAB	Choice Package Inv Standard Fixed 3 yrs 150k+	4.04	Nil	395/a	Both	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 3 yrs	4.14	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 3 yrs 150k+	4.04	Nil	750/a	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 3 yrs 100k+	4.04	850	10/m	P+I	✓	✗	No	95%	✓
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 3 yrs	4.04	850	10.00/m	P+I	✓	✗	No	95%	✓
Queenslanders CU	Inv Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 3 yrs	4.34	425	200.00/a	Both	✓	✓	No	95%	✓
★★★										
ANZ	Breakfree Investment Fixed 3 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓

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Investor 3 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ANZ	Investment Fixed 3 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 3 yrs	4.58	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed PI 3 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed PI 3 yrs	4.09	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 3 yrs	4.19	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 3 yrs	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 3 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 3 yrs 90%	4.49	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓

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Investor 3 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	Diversified Investor Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 3 yrs	4.22	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 3 yrs 250k+	4.12	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 3 yrs 100k+	4.12	Nil	375/a	Both	✓	✗	Full	95%	✓
bcu	Fixed Rate Special Investement 3 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 3 yrs	4.54	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 3 yrs	4.34	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 3 yrs	4.34	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Click Loans	The Online Investor Fixed 3 yrs	4.54	363	Nil	Both	✓	✓	No	95%	✓

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Investor 3 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Click Loans	The Online Investor Offset Fixed 3 yrs	4.54	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 3 yrs 150k+	4.54	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Investment True Fixed 3 yrs	4.24	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 3 yrs	4.39	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 3 yrs	4.14	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	Inv VIP Pack Fixed 3 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Heritage Bank	Home Advantage Investment Fixed 3 yrs 150k+	4.09	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 3 yrs	4.09	100	5.00/m	Both	✓	✓	Partial	90%	✓

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Investor 3 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Homeloans	Investment MoniPower Fixed 3 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment PI 3 yrs	4.08	693	198.00/a	P+I	✓	✓	No	80%	✓
Homestar Finance	Inv Homestar Fixed 3 yrs	3.95	330	15.00/m	P+I	✓	✗	No	85%	✓
Horizon Credit Union	Investment Fixed 3 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 3 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 3 yrs	4.35	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 3 yrs	4.35	750	Nil	Both	✓	✓	No	97%	✓
IMB	Investment Fixed 3 yrs 80%	4.14	769	6.00/m	Both	✓	✓	No	90%	✓
Liberty Financial	Inv Liberty Fixed 3 yrs	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 3 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓

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Investor 3 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Macquarie Bank	Basic Fixed Investment PI 3 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Investment PI 3 yrs	4.09	Nil	199.00/s	P+I	✓	✗	No	95%	✓
My Credit Union	Inv Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 3 yrs 80%	3.99	350	Nil	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Honeymoon Investor 3 yrs	4.09	600	Nil	P+I	✗	✓	No	95%	✓
Northern Inland CU	Fixed Rate Investor 3 yrs	4.29	930	Nil	P+I	✗	✓	No	95%	✓
P&N Bank	Investmant Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	✗	✗	No	90%	✓
Pacific Mortgage Group	Investment Fixed 3 yrs	3.85	Nil	Nil	P+I	✗	✗	No	95%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 3 yrs 150k+	4.44	Nil	395/a	Both	✓	✗	No	90%	✓

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Investor 3 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
QBANK	Investment Fixed 3 yrs	4.54	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 3 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 3 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 3 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓
RAMS	Inv Fixed Rate 3 yrs	4.14	870	20.00/m	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 3 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 3 yrs	4.34	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 3 yrs 150k+	3.89	600	375/a	Both	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Suncorp Bank	Investment Fixed 3 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓
Teachers Mutual Bank	Inv Option Fixed 3 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
The Capricornian	Inv Premium Choice Fixed 3 yrs	4.35	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 3 yrs 80%	3.99	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Inv Option Fixed 3 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 3 yrs	3.94	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓

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Investor 3 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Westpac	Investment Fixed 3 yrs	4.19	600	8.00/m	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 3 yrs 100k+	4.09	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 3 yrs	4.09	363	Nil	P+I	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 3 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 3 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
Bank Australia	Inv Fixed 3 yrs	4.94	595	Nil	P+I	✓	✓	No	80%	✓

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Investor 3 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Bank Australia	Premium Fixed Package Inv Fixed 3 yrs 10k+	4.79	Nil	350/a	P+I	✓	✓	No	80%	✓
Citi	Investment Standard Fixed P&I 3 yrs 50-499k 80%	4.44	649	8.00/m	P+I	✓	✗	No	90%	✓
Citi	Mortgage Plus Investment Standard Fixed P&I 3 yrs 80% 150k+	4.19	Nil	350/a	P+I	✓	✗	No	80%	✓
Citi	Mortgage Plus Investment Standard Fixed P&I 3 yrs 80% 150k+	4.24	Nil	350/a	P+I	✓	✗	No	80%	✓
Commonwealth Bank	Investment Fixed 3 yrs	4.69	800	8.00/m	Both	✓	✗	Partial	95%	✓
Community First CU	Accelerator Home Loan Investment True Fixed 3 yrs 100k+	4.24	660	395/a	Both	✓	✓	Full	95%	✓
CUA	Premium Fixed - Investor 3 yrs	4.61	795	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Investment Easy Street Fixed 3 yrs	4.24	500	Nil	P+I	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Fixed 3 yrs	4.79	750	Nil	P+I	✓	✗	No	80%	✓

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Investor 3 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Gateway Credit Union	Premium Investment Fixed 3 yrs 150k+	4.19	750	299/a	P+I	✓	✗	No	80%	✓
Holiday Coast CU	Inv Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment Ultra Plus Fixed PI 3 yrs	4.29	363	120.00/a	P+I	✗	✗	No	95%	✓
HSBC	Investment 3 Year Fixed 3 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 3 yrs	4.59	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 3 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 3 yrs	4.84	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Steady Rate 3 yrs	4.84	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 3 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 3 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓

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Investor 3 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Inv FlexiFix Plus 3 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
The Capricornian	Inv Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	✗	Full	95%	✗
The Mac	Investment Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 3 yrs	4.14	300	Nil	Both	✓	✗	No	95%	✓
Woolworths Employees CU	Investment Fixed 3 yrs	5.04	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 3 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 3 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 3 yrs	5.30	964	5.00/m	Both	✗	✗	No	90%	✗
B&E Personal Banking	Fixed Investment FlexiChoice 3 yrs	4.99	650	10.00/m	Both	✓	✓	Full	95%	✓

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Investor 3 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Bank Australia	Inv Basic Fixed (LVR <80%) 3 yrs	4.84	595	Nil	P+I	✓	✓	No	80%	✗
First Option Credit Union	Investment Standard Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓
Hunter United	Inv Fixed 3 yrs	4.40	350	8.00/m	P+I	✓	✗	No	80%	✓
Police Bank	Inv Premium Fixed 3 yrs	5.07	1045	Nil	Both	✓	✓	No	95%	✓

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Investor 3 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank of Melbourne	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 3 yrs 200k+	3.99	150	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 3 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 3 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 3 yrs	3.79	Nil	395.00/a	Both	✓	✓	No	90%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 3 yrs	3.89	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 3 yrs 40k+	3.89	Nil	395/a	Both	✗	✗	Full	80%	✓
MOVE - People Driven Banking	Inv Lockit 3 yrs	3.85	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 3 yrs	3.79	550	Nil	Both	✓	✗	No	80%	✓

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Investor 3 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Investment Fixed 3 yrs	3.79	Nil	375/a	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Select Encompass Credit Union	Investment Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 3 yrs	4.24	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
UBank	Inv UHomeLoan Fixed 3 yrs	3.69	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 3 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
AMO Group	Investment Fixed 3 yrs	3.79	1180	120.00/a	Both	✓	✗	No	90%	✓
BankVic	Property Investor Inv fixed 3 yrs 100k+	4.12	Nil	375/a	Both	✓	✗	Full	95%	✓

Home Loans Star Ratings

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Investor 3 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Bankwest	Investment Fixed 3 yrs	4.09	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment 3 year Fixed 3 yrs	3.79	450	10.00/m	Both	✓	✗	No	80%	✓
Catalyst Money	Fixed Invest 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 3yr Fixed 3 yrs	4.34	500	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 3 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 3 yrs 150k+	4.25	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ING DIRECT	Investment Fixed 3 yrs	3.97	519	Nil	Both	✓	✗	No	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 3 yrs 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 3 yrs 150k+	4.04	Nil	395/a	Both	✓	✗	No	90%	✓

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Investor 3 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
NAB	Inv Standard Fixed 3 yrs	4.14	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 3 yrs 150k+	4.04	Nil	750/a	Both	✓	✗	No	90%	✓
Queenslanders CU	Inv Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 3 yrs	4.34	425	200.00/a	Both	✓	✓	No	95%	✓
Summerland CU	Investment Standard Fixed 3 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
★★★										
ANZ	Breakfree Investment Fixed 3 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓
ANZ	Investment Fixed 3 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓
Aussie	Inv Optimizer Fixed IO 3 yrs	4.24	Nil	Nil	IO	✓	✗	No	95%	✓

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Investor 3 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Select Basic Fixed 3 yrs	4.19	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 3 yrs	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 3 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 3 yrs 90%	4.49	600	10.00/m	Both	✓	✓	Full	95%	✗
BankVic	Diversified Investor Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 3 yrs	4.22	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 3 yrs 250k+	4.12	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓
bcu	Fixed Rate Special Investement 3 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 3 yrs	4.54	600	Nil	Both	✓	✗	No	95%	✓

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Investor 3 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bendigo Bank	Basic Fixed Investment 3 yrs	4.34	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 3 yrs	4.34	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 3 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 3 yrs	4.54	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 3 yrs	4.54	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 3 yrs 150k+	4.54	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Accelerator Home Loan Investment True Fixed 3 yrs 100k+	4.24	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Fixed 3 yrs	4.24	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 3 yrs	4.39	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 3 yrs	4.14	970	8.00/m	Both	✓	✗	No	95%	✓

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Investor 3 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Delphi Bank	Investment Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	Inv VIP Pack Fixed 3 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Heritage Bank	Home Advantage Investment Fixed 3 yrs 150k+	4.09	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 3 yrs	4.09	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 3 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment IO 3 yrs	4.23	693	198.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 3 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 3 yrs	4.35	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 3 yrs	4.35	750	Nil	Both	✓	✓	No	97%	✓

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Investor 3 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
IMB	Investment Fixed 3 yrs 80%	4.14	769	6.00/m	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Fixed IO 80 3 yrs	4.09	363	120.00/a	IO	✓	✓	No	80%	✓
Liberty Financial	Inv Liberty Fixed 3 yrs	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 3 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
My Credit Union	Inv Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 3 yrs 80%	3.99	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 3 yrs 150k+	4.04	600	395/a	IO	✓	✗	No	90%	✓
NAB	Choice Package Inv Tailored Fixed - IO in arrears 3 yrs 150k+	4.14	Nil	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 3 yrs	4.14	600	8.00/m	IO	✓	✗	No	90%	✓

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Investor 3 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Inv Tailored Fixed - IO in arrears 3 yrs	4.24	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 3 yrs 15k+	4.04	600	750/a	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 3 yrs 150k+	4.14	Nil	750/a	IO	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 3 yrs 100k+	4.14	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 3 yrs	4.14	850	10.00/m	IO	✓	✗	No	95%	✗
People's Choice Credit Union	Home Loan Package Investment Fixed 3 yrs 150k+	4.44	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 3 yrs	4.54	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 3 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 3 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 3 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
RAMS	Inv Fixed Rate 3 yrs	4.14	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 3 yrs	4.84	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 3 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 3 yrs	4.34	250	8.00/m	Both	✓	✓	Full	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 3 yrs 150k+	3.89	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 3 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓
The Capricornian	Inv Premium Choice Fixed 3 yrs	4.35	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 3 yrs 80%	3.99	950	5.00/m	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 3 yrs	3.94	300	300/a	Both	✓	✓	No	95%	✓

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Investor 3 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed IO 3 yrs 100k+	4.24	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 3 yrs	4.24	363	Nil	IO	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 3 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
AMP Bank	Professional Package Investment Classic Fixed 3 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 3 yrs	4.58	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed IO 3 yrs	4.24	Nil	198.00/a	IO	✓	✗	No	95%	✓
Bank of Melbourne	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Commonwealth Bank	Investment Fixed 3 yrs	4.69	800	8.00/m	Both	✓	✗	Partial	95%	✓
CUA	Premium Fixed - Investor 3 yrs	4.61	795	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	✓	No	95%	✓

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Investor 3 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Homeloans	Investment Ultra Plus Fixed IO 3 yrs	4.49	363	120.00/a	IO	✗	✗	No	95%	✓
HSBC	Investment 3 Year Fixed 3 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier Investment 3 Year Fixed 3 yrs 500k+	4.69	553	35/m	Both	✓	✗	No	90%	✓
P&N Bank	Investment Fixed IO 3 yrs 80%	4.49	650	8.00/m	IO	✗	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 3 yrs	4.59	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 3 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
RESI Mortgage Corp	Inv FlexiFix 80 3 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 3 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
St.George Bank	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 3 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓

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Investor 3 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
The Capricornian	Inv Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	✗	Full	95%	✗
The Mac	Investment Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 3 yrs	4.14	300	Nil	Both	✓	✗	No	95%	✓
UniBank	Inv Standard Fixed IO 3 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓
Westpac	Investment Fixed 3 yrs	4.19	600	8.00/m	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Fixed 3 yrs	5.04	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 3 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 3 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 3 yrs	5.30	964	5.00/m	Both	✗	✗	No	90%	✗

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Investor 3 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
B&E Personal Banking	Fixed Investment FlexiChoice 3 yrs	4.99	650	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Investment Standard Fixed IO 3 yrs 500k+ 80%	4.44	649	8.00/m	IO	✓	✗	No	90%	✓
First Option Credit Union	Investment Standard Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓
Police Bank	Inv Premium Fixed 3 yrs	5.07	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 3 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓

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Investor 3 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank of Melbourne	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 3 yrs 200k+	3.99	150	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 3 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 3 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 3 yrs	3.79	Nil	395.00/a	Both	✓	✓	No	90%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 3 yrs	3.89	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 3 yrs 40k+	3.89	Nil	395/a	Both	✗	✗	Full	80%	✓
MOVE - People Driven Banking	Inv Lockit 3 yrs	3.85	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 3 yrs	3.79	550	Nil	Both	✓	✗	No	80%	✓

Home Loans Star Ratings

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Investor 3 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Investment Fixed 3 yrs	3.79	Nil	375/a	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 3 yrs	4.24	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
UBank	Inv UHomeLoan Fixed 3 yrs	3.69	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 3 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
AMO Group	Investment Fixed 3 yrs	3.79	1180	120.00/a	Both	✓	✗	No	90%	✓
Bankwest	Investment Fixed 3 yrs	4.09	445	12.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 3 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
BOQ	Investment 3 year Fixed 3 yrs	3.79	450	10.00/m	Both	✓	✗	No	80%	✓
Catalyst Money	Fixed Invest 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 3yr Fixed 3 yrs	4.34	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 3 yrs 150k+	4.25	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
iMortgage	Investment Fusion Fixed PI 80 3 yrs	3.89	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Investment Fixed 3 yrs	3.97	519	Nil	Both	✓	✗	No	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 3 yrs 100-749k	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 3 yrs 150k+	4.04	Nil	395/a	Both	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 3 yrs	4.14	600	8.00/m	Both	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
NAB	Private Tailored Pkg Inv Standard Fixed 3 yrs 150k+	4.04	Nil	750/a	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 3 yrs 100k+	4.04	850	10/m	P+I	✓	✗	No	95%	✓
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 3 yrs	4.04	850	10.00/m	P+I	✓	✗	No	95%	✓
Queenslanders CU	Inv Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
Select Encompass Credit Union	Investment Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 3 yrs	4.34	425	200.00/a	Both	✓	✓	No	95%	✓
Summerland CU	Investment Standard Fixed 3 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
★★★										
ANZ	Breakfree Investment Fixed 3 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓

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Investor 3 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ANZ	Investment Fixed 3 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓
Aussie	Inv Optimizer Fixed PI 3 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed PI 3 yrs	4.09	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 3 yrs	4.19	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 3 yrs	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 3 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 3 yrs 90%	4.49	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Diversified Investor Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	Inv fixed 3 yrs	4.22	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 3 yrs 250k+	4.12	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 3 yrs 100k+	4.12	Nil	375/a	Both	✓	✗	Full	95%	✓
bcu	Fixed Rate Special Investement 3 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 3 yrs	4.54	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 3 yrs	4.34	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 3 yrs	4.34	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Click Loans	The Online Investor Fixed 3 yrs	4.54	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 3 yrs	4.54	363	198.00/a	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Wealth Package Investment Fixed 3 yrs 150k+	4.54	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Accelerator Home Loan Investment True Fixed 3 yrs 100k+	4.24	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Fixed 3 yrs	4.24	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 3 yrs	4.39	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 3 yrs	4.14	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	Inv VIP Pack Fixed 3 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Heritage Bank	Home Advantage Investment Fixed 3 yrs 150k+	4.09	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 3 yrs	4.09	100	5.00/m	Both	✓	✓	Partial	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Homeloans	Investment MoniPower Fixed 3 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment PI 3 yrs	4.08	693	198.00/a	P+I	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 3 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 3 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 3 yrs	4.35	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 3 yrs	4.35	750	Nil	Both	✓	✓	No	97%	✓
IMB	Investment Fixed 3 yrs 80%	4.14	769	6.00/m	Both	✓	✓	No	90%	✓
Liberty Financial	Inv Liberty Fixed 3 yrs	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 3 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
Macquarie Bank	Basic Fixed Investment PI 3 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓

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			Upfront	Ongoing						
★★★										
Macquarie Bank	Offset Fixed Investment PI 3 yrs	4.09	Nil	199.00/s	P+I	✓	✗	No	95%	✓
My Credit Union	Inv Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 3 yrs 80%	3.99	350	Nil	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Honeymoon Investor 3 yrs	4.09	600	Nil	P+I	✗	✓	No	95%	✓
Northern Inland CU	Fixed Rate Investor 3 yrs	4.29	930	Nil	P+I	✗	✓	No	95%	✓
P&N Bank	Investmant Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	✗	✗	No	90%	✓
Pacific Mortgage Group	Investment Fixed 3 yrs	3.85	Nil	Nil	P+I	✗	✗	No	95%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 3 yrs 150k+	4.44	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 3 yrs	4.54	900	Nil	Both	✓	✓	No	95%	✓

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			Upfront	Ongoing						
★★★										
QT Mutual Bank	Choices Investment Fixed 3 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 3 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 3 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓
RAMS	Inv Fixed Rate 3 yrs	4.14	870	20.00/m	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 3 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 3 yrs	4.34	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 3 yrs 150k+	3.89	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 3 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓

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			Upfront	Ongoing						
★★★										
Teachers Mutual Bank	Inv Option Fixed 3 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
The Capricornian	Inv Premium Choice Fixed 3 yrs	4.35	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 3 yrs 80%	3.99	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Inv Option Fixed 3 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 3 yrs	3.94	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 3 yrs	4.19	600	8.00/m	Both	✓	✓	No	80%	✓

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			Upfront	Ongoing						
★★★										
Westpac	Premier Advantage Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 3 yrs 100k+	4.09	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 3 yrs	4.09	363	Nil	P+I	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 3 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 3 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 3 yrs	4.58	250	Nil	Both	✗	✗	No	95%	✓
Bank Australia	Inv Fixed 3 yrs	4.94	595	Nil	P+I	✓	✓	No	80%	✓

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			Upfront	Ongoing						
★★										
Bank Australia	Premium Fixed Package Inv Fixed 3 yrs 10k+	4.79	Nil	350/a	P+I	✓	✓	No	80%	✓
Citi	Investment Standard Fixed P&I 3 yrs 500k+ 80%	4.39	649	8.00/m	P+I	✓	✗	No	90%	✓
Commonwealth Bank	Investment Fixed 3 yrs	4.69	800	8.00/m	Both	✓	✗	Partial	95%	✓
CUA	Premium Fixed - Investor 3 yrs	4.61	795	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Investment Easy Street Fixed 3 yrs	4.24	500	Nil	P+I	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Fixed 3 yrs	4.79	750	Nil	P+I	✓	✗	No	80%	✓
Gateway Credit Union	Premium Investment Fixed 3 yrs 150k+	4.19	750	299/a	P+I	✓	✗	No	80%	✓
Holiday Coast CU	Inv Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment Ultra Plus Fixed PI 3 yrs	4.29	363	120.00/a	P+I	✗	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
HSBC	Investment 3 Year Fixed 3 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier Investment 3 Year Fixed 3 yrs 500k+	4.69	553	35/m	Both	✓	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 3 yrs	4.59	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 3 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 3 yrs	4.84	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Steady Rate 3 yrs	4.84	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 3 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 3 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 3 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
The Capricornian	Inv Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	✗	Full	95%	✗

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
The Mac	Investment Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 3 yrs	4.14	300	Nil	Both	✓	✗	No	95%	✓
Woolworths Employees CU	Investment Fixed 3 yrs	5.04	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 3 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 3 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 3 yrs	5.30	964	5.00/m	Both	✗	✗	No	90%	✗
B&E Personal Banking	Fixed Investment FlexiChoice 3 yrs	4.99	650	10.00/m	Both	✓	✓	Full	95%	✓
Bank Australia	Inv Basic Fixed (LVR <80%) 3 yrs	4.84	595	Nil	P+I	✓	✓	No	80%	✗
First Option Credit Union	Investment Standard Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓

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Investor 3 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Hunter United	Inv Fixed 3 yrs	4.40	350	8.00/m	P+I	✓	✗	No	80%	✓
Police Bank	Inv Premium Fixed 3 yrs	5.07	1045	Nil	Both	✓	✓	No	95%	✓

Home Loans Star Ratings

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Investor 3 Year Fixed $750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank of Melbourne	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 3 yrs 200k+	3.99	150	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 3 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 3 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 3 yrs	3.79	Nil	395.00/a	Both	✓	✓	No	90%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 3 yrs	3.89	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 3 yrs 40k+	3.89	Nil	395/a	Both	✗	✗	Full	80%	✓
MOVE - People Driven Banking	Inv Lockit 3 yrs	3.85	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 3 yrs	3.79	550	Nil	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Investment Fixed 3 yrs	3.79	Nil	375/a	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 3 yrs	4.24	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
UBank	Inv UHomeLoan Fixed 3 yrs	3.69	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 3 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
AMO Group	Investment Fixed 3 yrs	3.79	1180	120.00/a	Both	✓	✗	No	90%	✓
BankVic	Portfolio Inv fixed 3 yrs 250k+	4.12	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Property Investor Inv fixed 3 yrs 100k+	4.12	Nil	375/a	Both	✓	✗	Full	95%	✓

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			Upfront	Ongoing						
★★★★										
Bankwest	Investment Fixed 3 yrs	4.09	445	12.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment 3 year Fixed 3 yrs	3.79	450	10.00/m	Both	✓	✗	No	80%	✓
Catalyst Money	Fixed Invest 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 3yr Fixed 3 yrs	4.34	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 3 yrs 150k+	4.25	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ING DIRECT	Investment Fixed 3 yrs	3.97	519	Nil	Both	✓	✗	No	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 3 yrs 750k+	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 3 yrs 150k+	4.04	Nil	395/a	Both	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 3 yrs	4.14	600	8.00/m	Both	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
NAB	Private Tailored Pkg Inv Standard Fixed 3 yrs 150k+	4.04	Nil	750/a	Both	✓	✗	No	90%	✓
Queenslanders CU	Inv Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
Select Encompass Credit Union	Investment Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 3 yrs	4.34	425	200.00/a	Both	✓	✓	No	95%	✓
Summerland CU	Investment Standard Fixed 3 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
★★★										
ANZ	Breakfree Investment Fixed 3 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓
ANZ	Investment Fixed 3 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓
Aussie	Inv Optimizer Fixed IO 3 yrs	4.24	Nil	Nil	IO	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Inv Select Basic Fixed 3 yrs	4.19	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 3 yrs	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 3 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 3 yrs 90%	4.49	600	10.00/m	Both	✓	✓	Full	95%	✗
BankVic	Diversified Investor Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 3 yrs	4.22	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓
bcu	Fixed Rate Special Investement 3 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 3 yrs	4.54	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 3 yrs	4.34	829	10.00/m	Both	✓	✓	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bendigo Bank	Investment Fixed 3 yrs	4.34	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 3 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 3 yrs	4.54	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 3 yrs	4.54	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 3 yrs 150k+	4.54	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Accelerator Home Loan Investment True Fixed 3 yrs 100k+	4.24	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Fixed 3 yrs	4.24	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 3 yrs	4.39	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 3 yrs	4.14	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✗	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ECU Australia	Investment Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓
Firstmac	Inv VIP Pack Fixed 3 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Heritage Bank	Home Advantage Investment Fixed 3 yrs 150k+	4.09	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 3 yrs	4.09	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 3 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Investment IO 3 yrs	4.23	693	198.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 3 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 3 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 3 yrs	4.35	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 3 yrs	4.35	750	Nil	Both	✓	✓	No	97%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
IMB	Investment Fixed 3 yrs 80%	4.14	769	6.00/m	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Fixed IO 80 3 yrs	4.09	363	120.00/a	IO	✓	✓	No	80%	✓
Liberty Financial	Inv Liberty Fixed 3 yrs	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 3 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
My Credit Union	Inv Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 3 yrs 80%	3.99	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 3 yrs 150k+	4.04	600	395/a	IO	✓	✗	No	90%	✓
NAB	Choice Package Inv Tailored Fixed - IO in arrears 3 yrs 150k+	4.14	Nil	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 3 yrs	4.14	600	8.00/m	IO	✓	✗	No	90%	✓

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			Upfront	Ongoing						
★★★										
NAB	Inv Tailored Fixed - IO in arrears 3 yrs	4.24	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 3 yrs 15k+	4.04	600	750/a	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 3 yrs 150k+	4.14	Nil	750/a	IO	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 3 yrs 100k+	4.14	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 3 yrs	4.14	850	10.00/m	IO	✓	✗	No	95%	✗
People's Choice Credit Union	Home Loan Package Investment Fixed 3 yrs 150k+	4.44	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 3 yrs	4.54	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 3 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 3 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 3 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓

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			Upfront	Ongoing						
★★★										
RAMS	Inv Fixed Rate 3 yrs	4.14	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 3 yrs	4.84	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 3 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 3 yrs	4.34	250	8.00/m	Both	✓	✓	Full	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 3 yrs 150k+	3.89	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 3 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓
The Capricornian	Inv Premium Choice Fixed 3 yrs	4.35	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 3 yrs 80%	3.99	950	5.00/m	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 3 yrs	3.94	300	300/a	Both	✓	✓	No	95%	✓

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			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed IO 3 yrs 100k+	4.24	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 3 yrs	4.24	363	Nil	IO	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 3 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓

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			Upfront	Ongoing						
★★										
AMP Bank	Professional Package Investment Classic Fixed 3 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 3 yrs	4.58	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed IO 3 yrs	4.24	Nil	198.00/a	IO	✓	✗	No	95%	✓
Bank of Melbourne	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Commonwealth Bank	Investment Fixed 3 yrs	4.69	800	8.00/m	Both	✓	✗	Partial	95%	✓
CUA	Premium Fixed - Investor 3 yrs	4.61	795	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 3 yrs 600k+	4.65	657	375/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	✓	No	95%	✓

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			Upfront	Ongoing						
★★										
Homeloans	Investment Ultra Plus Fixed IO 3 yrs	4.49	363	120.00/a	IO	✗	✗	No	95%	✓
HSBC	Investment 3 Year Fixed 3 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier Investment 3 Year Fixed 3 yrs 500k+	4.69	553	35/m	Both	✓	✗	No	90%	✓
P&N Bank	Investment Fixed IO 3 yrs 80%	4.49	650	8.00/m	IO	✗	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 3 yrs	4.59	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 3 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
RESI Mortgage Corp	Inv FlexiFix 80 3 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 3 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
St.George Bank	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 3 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓

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			Upfront	Ongoing						
★★										
The Capricornian	Inv Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	✗	Full	95%	✗
The Mac	Investment Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 3 yrs	4.14	300	Nil	Both	✓	✗	No	95%	✓
UniBank	Inv Standard Fixed IO 3 yrs	4.14	750	Nil	IO	✗	✗	Full	80%	✓
Westpac	Investment Fixed 3 yrs	4.19	600	8.00/m	Both	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Fixed 3 yrs	5.04	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 3 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 3 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 3 yrs	5.30	964	5.00/m	Both	✗	✗	No	90%	✗

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			Upfront	Ongoing						
★										
B&E Personal Banking	Fixed Investment FlexiChoice 3 yrs	4.99	650	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Investment Standard Fixed IO 3 yrs 500k+ 80%	4.44	649	8.00/m	IO	✓	✗	No	90%	✓
First Option Credit Union	Investment Standard Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓
Police Bank	Inv Premium Fixed 3 yrs	5.07	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 3 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓

Home Loans Star Ratings

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Investor 3 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank of Melbourne	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 3 yrs 200k+	3.99	150	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 3 yrs 200k+	4.19	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 3 yrs 50k+	4.14	Nil	395/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 3 yrs	3.79	Nil	395.00/a	Both	✓	✓	No	90%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 3 yrs	3.89	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 3 yrs 40k+	3.89	Nil	395/a	Both	✗	✗	Full	80%	✓
MOVE - People Driven Banking	Inv Lockit 3 yrs	3.85	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Investment Fixed 3 yrs	3.79	550	Nil	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Investment Fixed 3 yrs	3.79	Nil	375/a	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 3 yrs	4.24	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
UBank	Inv UHomeLoan Fixed 3 yrs	3.69	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 3 yrs	4.09	495	15.00/m	Both	✓	✓	Full	90%	✓
AMO Group	Investment Fixed 3 yrs	3.79	1180	120.00/a	Both	✓	✗	No	90%	✓
BankVic	Property Investor Inv fixed 3 yrs 100k+	4.12	Nil	375/a	Both	✓	✗	Full	95%	✓
Bankwest	Investment Fixed 3 yrs	4.09	445	12.00/m	Both	✓	✓	Partial	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
BOQ	Investment 3 year Fixed 3 yrs	3.79	450	10.00/m	Both	✓	✗	No	80%	✓
Catalyst Money	Fixed Invest 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard 3yr Fixed 3 yrs	4.34	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 3 yrs 150k+	4.25	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest 3 yrs	4.60	Nil	8.00/m	Both	✓	✓	Full	95%	✓
iMortgage	Investment Fusion Fixed PI 80 3 yrs	3.89	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Investment Fixed 3 yrs	3.97	519	Nil	Both	✓	✗	No	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 3 yrs 750k+	4.14	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 3 yrs 150k+	4.04	Nil	395/a	Both	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 3 yrs	4.14	600	8.00/m	Both	✓	✗	No	90%	✓

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Investor 3 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
NAB	Private Tailored Pkg Inv Standard Fixed 3 yrs 150k+	4.04	Nil	750/a	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 3 yrs 100k+	4.04	850	10/m	P+I	✓	✗	No	95%	✓
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 3 yrs	4.04	850	10.00/m	P+I	✓	✗	No	95%	✓
Queenslanders CU	Inv Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
Select Encompass Credit Union	Investment Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 3 yrs	4.34	425	200.00/a	Both	✓	✓	No	95%	✓
Summerland CU	Investment Standard Fixed 3 yrs	3.99	800	Nil	Both	✓	✗	No	95%	✓
★★★										
ANZ	Breakfree Investment Fixed 3 yrs 150k+	3.99	160	395/a	Both	✓	✗	No	90%	✓

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Investor 3 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ANZ	Investment Fixed 3 yrs	4.14	760	10.00/m	Both	✓	✗	No	90%	✓
Aussie	Inv Optimizer Fixed PI 3 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed PI 3 yrs	4.09	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Inv Select Basic Fixed 3 yrs	4.19	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 3 yrs	4.19	Nil	15.00/m	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Fixed 3 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	90%	✗
Auswide Bank	Investment Standard Fixed 3 yrs 90%	4.49	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Diversified Investor Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓

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Investor 3 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	Inv fixed 3 yrs	4.22	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 3 yrs 250k+	4.12	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 3 yrs 50k+	4.12	Nil	375/a	Both	✓	✗	No	95%	✓
bcu	Fixed Rate Special Investement 3 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 3 yrs	4.54	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 3 yrs	4.34	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 3 yrs	4.34	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 3 yrs	4.34	595	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Investor Fixed 3 yrs	4.54	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 3 yrs	4.54	363	198.00/a	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Wealth Package Investment Fixed 3 yrs 150k+	4.54	595	395/a	Both	✓	✗	Partial	95%	✓
Community First CU	Accelerator Home Loan Investment True Fixed 3 yrs 100k+	4.24	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Fixed 3 yrs	4.24	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Investor 3 yrs	4.39	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 3 yrs	4.14	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓
Heritage Bank	Home Advantage Investment Fixed 3 yrs 150k+	4.09	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 3 yrs	4.09	100	5.00/m	Both	✓	✓	Partial	90%	✓
Homeloans	Investment MoniPower Fixed 3 yrs	4.34	363	Nil	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Homeloans	Optima Fixed - Investment PI 3 yrs	4.08	693	198.00/a	P+I	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 3 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 3 yrs 150k+	4.09	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 3 yrs	4.35	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 3 yrs	4.35	750	Nil	Both	✓	✓	No	97%	✓
IMB	Investment Fixed 3 yrs 80%	4.14	769	6.00/m	Both	✓	✓	No	90%	✓
Liberty Financial	Inv Liberty Fixed 3 yrs	4.49	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Investor 3 yrs	4.06	520	Nil	Both	✓	✗	No	90%	✓
Macquarie Bank	Basic Fixed Investment PI 3 yrs	4.09	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Investment PI 3 yrs	4.09	Nil	199.00/s	P+I	✓	✗	No	95%	✓

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			Upfront	Ongoing						
★★★										
My Credit Union	Inv Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Special Offer Fixed Rate 3 yrs	3.94	610	Nil	Both	✓	✓	No	95%	✓
MyState	Investment Fixed 3 yrs 80%	3.99	350	Nil	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Honeymoon Investor 3 yrs	4.09	600	Nil	P+I	✗	✓	No	95%	✓
Northern Inland CU	Fixed Rate Investor 3 yrs	4.29	930	Nil	P+I	✗	✓	No	95%	✓
P&N Bank	Investmant Fixed PI 3 yrs 80%	3.89	650	8.00/m	P+I	✗	✗	No	90%	✓
Pacific Mortgage Group	Investment Fixed 3 yrs	3.85	Nil	Nil	P+I	✗	✗	No	95%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 3 yrs 150k+	4.44	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 3 yrs	4.54	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Fixed 3 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓

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			Upfront	Ongoing						
★★★										
QT Mutual Bank	Investment Fixed 3 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 3 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓
RAMS	Inv Fixed Rate 3 yrs	4.14	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 3 yrs	4.84	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 3 yrs	4.54	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 3 yrs	4.69	854	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 3 yrs	4.34	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Investment Fixed 3 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 3 yrs 150k+	3.89	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 3 yrs	4.09	600	10.00/m	Both	✓	✗	No	90%	✓

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			Upfront	Ongoing						
★★★										
Teachers Mutual Bank	Inv Option Fixed 3 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
The Capricornian	Inv Premium Choice Fixed 3 yrs	4.35	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Investment Standard Fixed 3 yrs 80%	3.99	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Inv Option Fixed 3 yrs	4.14	750	Nil	P+I	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 3 yrs	3.94	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 3 yrs	4.04	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 3 yrs	4.04	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 3 yrs	4.19	600	8.00/m	Both	✓	✓	No	80%	✓

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			Upfront	Ongoing						
★★★										
Westpac	Premier Advantage Investment Fixed 3 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 3 yrs 100k+	4.09	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 3 yrs	4.09	363	Nil	P+I	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 3 yrs	4.57	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 3 yrs 100k+	4.57	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 3 yrs 100k+	4.57	295	Nil	Both	✗	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 3 yrs	4.58	250	Nil	Both	✗	✗	No	95%	✓
Bank Australia	Inv Fixed 3 yrs	4.94	595	Nil	P+I	✓	✓	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Bank Australia	Premium Fixed Package Inv Fixed 3 yrs 10k+	4.79	Nil	350/a	P+I	✓	✓	No	80%	✓
Citi	Investment Standard Fixed P&I 3 yrs 500k+ 80%	4.39	649	8.00/m	P+I	✓	✗	No	90%	✓
Commonwealth Bank	Investment Fixed 3 yrs	4.69	800	8.00/m	Both	✓	✗	Partial	95%	✓
CUA	Premium Fixed - Investor 3 yrs	4.61	795	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Investment Easy Street Fixed 3 yrs	4.24	500	Nil	P+I	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Fixed 3 yrs 600k+	4.65	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv VIP Pack Fixed 3 yrs	4.21	520	Nil	Both	✓	✗	No	90%	✓
Gateway Credit Union	Investment Fixed 3 yrs	4.79	750	Nil	P+I	✓	✗	No	80%	✓
Gateway Credit Union	Premium Investment Fixed 3 yrs 150k+	4.19	750	299/a	P+I	✓	✗	No	80%	✓
Holiday Coast CU	Inv Fixed N Easy 3 yrs	3.89	664	8.00/m	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Homeloans	Investment Ultra Plus Fixed PI 3 yrs	4.29	363	120.00/a	P+I	✗	✗	No	95%	✓
HSBC	Investment 3 Year Fixed 3 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier Investment 3 Year Fixed 3 yrs 500k+	4.69	553	35/m	Both	✓	✗	No	90%	✓
People's Choice Credit Union	Investment Fixed 3 yrs	4.59	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 3 yrs	4.84	Nil	Nil	Both	✓	✗	No	65%	✓
Regional Bank Australia	Inv Steady Rate 3 yrs	4.84	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 3 yrs	4.89	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 3 yrs	4.64	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 3 yrs	4.79	649	330.00/a	Both	✓	✗	No	95%	✓
The Capricornian	Inv Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	✗	Full	95%	✗

Home Loans Star Ratings

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Investor 3 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
The Mac	Investment Standard Fixed 3 yrs	4.74	1363	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Premium Fixed 3 yrs	4.14	300	Nil	Both	✓	✗	No	95%	✓
Woolworths Employees CU	Investment Fixed 3 yrs	5.04	-570	Nil	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 3 yrs	5.09	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 3 yrs	5.17	895	10.00/m	Both	✗	✗	No	90%	✓
Australian Military Bank	Inv Fixed Rate 3 yrs	5.30	964	5.00/m	Both	✗	✗	No	90%	✗
B&E Personal Banking	Fixed Investment FlexiChoice 3 yrs	4.99	650	10.00/m	Both	✓	✓	Full	95%	✓
Bank Australia	Inv Basic Fixed (LVR <80%) 3 yrs	4.84	595	Nil	P+I	✓	✓	No	80%	✗
First Option Credit Union	Investment Standard Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓

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Investor 3 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Hunter United	Inv Fixed 3 yrs	4.40	350	8.00/m	P+I	✓	✗	No	80%	✓
Police Bank	Inv Premium Fixed 3 yrs	5.07	1045	Nil	Both	✓	✓	No	95%	✓

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Investor 5 Year Fixed $200,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Aussie	Inv Select Basic Fixed 5 yrs	4.39	100	Nil	Both	✓	✗	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 5 yrs 200k+	4.69	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 5 yrs 50k+	4.64	Nil	395/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 5 yrs	4.24	Nil	395.00/a	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard 5yr Fixed 5 yrs	4.74	500	Nil	Both	✓	✓	Full	95%	✓
Heritage Bank	Investment Fixed 5 yrs	4.59	100	5.00/m	Both	✓	✓	Partial	90%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 5 yrs	4.59	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 5 yrs 40k+	4.59	Nil	395/a	Both	✗	✗	Full	80%	✓
Newcastle Permanent	Investment Fixed 5 yrs	3.94	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 5 yrs	3.94	Nil	375/a	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
UBank	Inv UHomeLoan Fixed 5 yrs	4.27	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 5 yrs	4.59	495	15.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Standard Fixed 5 yrs	4.39	Nil	15.00/m	Both	✓	✗	No	95%	✓
Bank of Melbourne	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 5 yrs 200k+	4.59	150	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 5 yrs	4.84	595	Nil	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest Lite 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Fixed 5 yrs 150k+	4.59	100	350/a	Both	✓	✓	Partial	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Horizon Credit Union	Platinum Loan Investment Fixed 5 yrs 150k+	4.59	Nil	150/a	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 5 yrs	4.75	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Property Package Investment Fixed 5 yrs 150k+	4.65	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest Lite 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ING DIRECT	Investment Fixed 5 yrs	4.59	519	Nil	Both	✓	✗	No	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 5 yrs 100-749k	4.59	895	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Investment Fixed 5 yrs	4.74	900	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 5 yrs	4.84	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
Summerland CU	Investment Standard Fixed 5 yrs	4.49	800	Nil	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
★★★										
AMP Bank	Affinity Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Breakfree Investment Fixed 5 yrs 150k+	4.89	160	395/a	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 5 yrs	4.88	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed IO 5 yrs	4.54	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed IO 5 yrs	4.54	Nil	198.00/a	IO	✓	✗	No	95%	✓
Bank of Melbourne	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	Diversified Investor Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 5 yrs	4.79	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 5 yrs 100k+	4.69	Nil	375/a	Both	✓	✗	Full	95%	✓
Bankwest	Investment Fixed 5 yrs	4.79	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Investement 5 yrs	4.10	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 5 yrs	4.84	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 5 yrs	4.84	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 5 yrs	4.84	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment Fixed 5 yrs	4.59	450	10.00/m	Both	✓	✗	No	70%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Click Loans	The Online Investor Fixed 5 yrs	4.74	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 5 yrs	4.74	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 5 yrs 150k+	4.89	595	395/a	Both	✓	✗	Partial	95%	✓
CUA	Fixed - Investor 5 yrs	4.78	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 5 yrs	4.84	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Investment IO 5 yrs	4.53	693	198.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 5 yrs	4.59	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Investment Fixed 5 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓

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			Upfront	Ongoing						
★★★										
Hume Bank	Investment Fixed 5 yrs	4.75	750	Nil	Both	✓	✓	No	97%	✓
IMB	Investment Fixed 5 yrs 80%	4.59	769	6.00/m	Both	✓	✓	No	90%	✓
NAB	Choice Package Inv Standard Fixed 5 yrs 150k+	4.74	Nil	395/a	Both	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 5 yrs	4.84	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 5 yrs	4.84	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 5 yrs 150k+	4.74	Nil	750/a	Both	✓	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 5 yrs 150k+	4.79	Nil	395/a	Both	✓	✗	No	90%	✓
QT Mutual Bank	Choices Investment Fixed 5 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 5 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 5 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓

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			Upfront	Ongoing						
★★★										
Qudos Bank	Inv Fixed Rate 5 yrs	5.09	Nil	Nil	Both	✓	✗	No	65%	✓
Queenslanders CU	Inv Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Inv Fixed Rate 5 yrs	4.39	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 5 yrs	4.99	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 5 yrs	4.89	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 5 yrs	4.84	673	Nil	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 5 yrs	4.99	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 5 yrs	4.39	750	Nil	IO	✗	✗	Full	80%	✓

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			Upfront	Ongoing						
★★★										
UniBank	Inv Standard Fixed IO 5 yrs	4.39	750	Nil	IO	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 5 yrs	4.54	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 5 yrs	4.29	600	8.00/m	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed IO 5 yrs 100k+	4.54	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 5 yrs	4.54	363	Nil	IO	✓	✗	No	90%	✓
★★										

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			Upfront	Ongoing						
★★										
AMP Bank	Investment Basic Fixed 5 yrs	4.88	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 5 yrs 100k+	4.88	Nil	349/a	Both	✗	✗	No	90%	✓
ANZ	Investment Fixed 5 yrs	5.04	760	10.00/m	Both	✓	✗	No	90%	✓
Citi	Investment Standard Fixed IO 5 yrs 50-499k 80%	4.69	649	8.00/m	IO	✓	✗	No	90%	✓
Commonwealth Bank	Investment Fixed 5 yrs	5.04	800	8.00/m	Both	✓	✗	Partial	95%	✓
CUA	Premium Fixed - Investor 5 yrs	5.00	795	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment MoniPower Fixed 5 yrs	4.93	363	Nil	Both	✓	✓	Full	95%	✓
MyState	Investment Fixed 5 yrs 80%	4.99	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 5 yrs 150k+	4.74	600	395/a	IO	✓	✗	No	90%	✓

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			Upfront	Ongoing						
★★										
NAB	Choice Package Inv Tailored Fixed - IO in arrears 5 yrs 150k+	4.84	Nil	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in arrears 5 yrs	4.94	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 5 yrs 15k+	4.74	600	750/a	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 5 yrs 150k+	4.84	Nil	750/a	IO	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 5 yrs 100k+	4.84	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 5 yrs	4.84	850	10.00/m	IO	✓	✗	No	95%	✗
People's Choice Credit Union	Investment Fixed 5 yrs	4.94	950	8.00/m	Both	✓	✗	No	90%	✓
RESI Mortgage Corp	Inv FlexiFix 5 yrs	5.14	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 5 yrs	4.99	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 5 yrs	5.04	649	330.00/a	Both	✓	✗	No	95%	✓

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			Upfront	Ongoing						
★★										
Suncorp Bank	Home Package Plus Investment Fixed 5 yrs 150k+	4.89	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 5 yrs	5.04	600	10.00/m	Both	✓	✗	No	90%	✓
The Rock	Investment Standard Fixed 5 yrs 80%	4.99	950	5.00/m	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 5 yrs	5.59	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 5 yrs	5.61	895	10.00/m	Both	✗	✗	No	90%	✓
Homeloans	Investment Ultra Plus Fixed IO 5 yrs	5.24	363	120.00/a	IO	✗	✗	No	95%	✓
iMortgage	Investment Fusion Fixed IO 80 5 yrs	4.99	363	120.00/a	IO	✓	✓	No	80%	✓
P&N Bank	Investment Fixed IO 5 yrs 80%	5.15	650	8.00/m	IO	✗	✗	No	90%	✓
Police Bank	Inv Premium Fixed 5 yrs	5.23	1045	Nil	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Aussie	Inv Select Basic Fixed 5 yrs	4.39	100	Nil	Both	✓	✗	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 5 yrs 200k+	4.69	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 5 yrs 50k+	4.64	Nil	395/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 5 yrs	4.24	Nil	395.00/a	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard 5yr Fixed 5 yrs	4.74	500	Nil	Both	✓	✓	Full	95%	✓
Heritage Bank	Investment Fixed 5 yrs	4.59	100	5.00/m	Both	✓	✓	Partial	90%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 5 yrs	4.59	400	Nil	Both	✗	✗	Full	80%	✓
Newcastle Permanent	Investment Fixed 5 yrs	3.94	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 5 yrs	3.94	Nil	375/a	Both	✓	✗	No	80%	✓
Summerland CU	Investment Standard Fixed 5 yrs	4.49	800	Nil	Both	✓	✗	No	95%	✓

Home Loans Star Ratings

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Investor 5 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
UBank	Inv UHomeLoan Fixed 5 yrs	4.27	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 5 yrs	4.59	495	15.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Standard Fixed 5 yrs	4.39	Nil	15.00/m	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 5 yrs 200k+	4.59	150	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 5 yrs	4.84	595	Nil	Both	✓	✓	Full	95%	✓
Catalyst Money	Fixed Invest Lite 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Fixed 5 yrs 150k+	4.59	100	350/a	Both	✓	✓	Partial	90%	✓
Horizon Credit Union	Investment Fixed 5 yrs	4.59	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 5 yrs 150k+	4.59	Nil	150/a	Both	✓	✓	Full	95%	✓

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Investor 5 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Hume Bank	Investment Fixed (Refinance) 5 yrs	4.75	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 5 yrs	4.75	750	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Property Package Investment Fixed 5 yrs 150k+	4.65	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest Lite 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓
ING DIRECT	Investment Fixed 5 yrs	4.59	519	Nil	Both	✓	✗	No	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 5 yrs 40k+	4.59	Nil	395/a	Both	✗	✗	Full	80%	✓
Mortgage HOUSE	Inv Advantage Fixed 5 yrs 100-749k	4.59	895	10.00/m	Both	✓	✓	Full	95%	✓
Pacific Mortgage Group	Investment Fixed 5 yrs	4.59	Nil	Nil	P+I	✗	✗	No	95%	✓
QBANK	Investment Fixed 5 yrs	4.74	900	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 5 yrs	4.84	250	8.00/m	Both	✓	✓	Full	95%	✓

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Investor 5 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ANZ	Breakfree Investment Fixed 5 yrs 150k+	4.89	160	395/a	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 5 yrs	4.88	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed PI 5 yrs	4.34	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed PI 5 yrs	4.34	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Bank of Melbourne	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Melbourne	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Diversified Investor Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 5 yrs	4.79	600	Nil	Both	✓	✗	No	95%	✓

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Investor 5 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	Premium Home Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 5 yrs 100k+	4.69	Nil	375/a	Both	✓	✗	Full	95%	✓
Bankwest	Investment Fixed 5 yrs	4.79	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Investement 5 yrs	4.10	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Investment Fixed 5 yrs	4.84	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 5 yrs	4.84	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 5 yrs	4.84	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment Fixed 5 yrs	4.59	450	10.00/m	Both	✓	✗	No	70%	✓
Click Loans	The Online Investor Fixed 5 yrs	4.74	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 5 yrs	4.74	363	198.00/a	Both	✓	✓	Full	95%	✓

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Investor 5 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Wealth Package Investment Fixed 5 yrs 150k+	4.89	595	395/a	Both	✓	✗	Partial	95%	✓
CUA	Fixed - Investor 5 yrs	4.78	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 5 yrs	4.84	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Investment PI 5 yrs	4.33	693	198.00/a	P+I	✓	✓	No	80%	✓
Homestar Finance	Inv Homestar Fixed 5 yrs	4.45	330	15.00/m	P+I	✓	✗	No	85%	✓
HSBC	Investment Fixed 5 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
IMB	Investment Fixed 5 yrs 80%	4.59	769	6.00/m	Both	✓	✓	No	90%	✓
Macquarie Bank	Basic Fixed Investment PI 5 yrs	4.34	Nil	Nil	P+I	✓	✗	No	95%	✓

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Investor 5 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Choice Package Inv Standard Fixed 5 yrs 150k+	4.74	Nil	395/a	Both	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 5 yrs	4.84	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 5 yrs 150k+	4.74	Nil	750/a	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 5 yrs 100k+	4.74	850	10/m	P+I	✓	✗	No	95%	✓
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 5 yrs	4.74	850	10.00/m	P+I	✓	✗	No	95%	✓
P&N Bank	Investmant Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	✗	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 5 yrs 150k+	4.79	Nil	395/a	Both	✓	✗	No	90%	✓
QT Mutual Bank	Choices Investment Fixed 5 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 5 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 5 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓

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Investor 5 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Queenslanders CU	Inv Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Inv Fixed Rate 5 yrs	4.39	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 5 yrs	4.99	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 5 yrs	4.89	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 5 yrs	4.84	673	Nil	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 5 yrs	4.99	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
St.George Bank	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Option Fixed 5 yrs	4.39	750	Nil	P+I	✗	✗	Full	80%	✓

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Investor 5 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
UniBank	Inv Option Fixed 5 yrs	4.39	750	Nil	P+I	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 5 yrs	4.54	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 5 yrs	4.29	600	8.00/m	Both	✓	✓	No	80%	✓
Westpac	Premier Advantage Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 5 yrs 100k+	4.34	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 5 yrs	4.34	363	Nil	P+I	✓	✗	No	90%	✓

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Investor 5 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
AMP Bank	Affinity Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 5 yrs	4.88	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 5 yrs 100k+	4.88	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Investment Fixed 5 yrs	5.04	760	10.00/m	Both	✓	✗	No	90%	✓
Bank Australia	Inv Basic Fixed (LVR <80%) 5 yrs	5.04	595	Nil	P+I	✓	✓	No	80%	✗
Bank Australia	Inv Fixed 5 yrs	5.14	595	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Inv Fixed 5 yrs 10k+	4.99	Nil	350/a	P+I	✓	✓	No	80%	✓
Citi	Investment Standard Fixed P&I 5 yrs 50-499k 80%	4.64	649	8.00/m	P+I	✓	✗	No	90%	✓
Commonwealth Bank	Investment Fixed 5 yrs	5.04	800	8.00/m	Both	✓	✗	Partial	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
CUA	Premium Fixed - Investor 5 yrs	5.00	795	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment MoniPower Fixed 5 yrs	4.93	363	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Investment Fusion Fixed PI 80 5 yrs	4.79	363	120.00/a	P+I	✓	✓	No	80%	✓
Macquarie Bank	Offset Fixed Investment PI 5 yrs	4.34	Nil	199.00/s	P+I	✓	✗	No	95%	✓
MyState	Investment Fixed 5 yrs 80%	4.99	350	Nil	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Investor 5 yrs	4.69	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Investment Fixed 5 yrs	4.94	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 5 yrs	5.09	Nil	Nil	Both	✓	✗	No	65%	✓
Regional Bank Australia	Inv Steady Rate 5 yrs	4.99	250	Nil	P+I	✗	✗	No	95%	✓

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Investor 5 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Inv FlexiFix 5 yrs	5.14	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 5 yrs	4.99	649	Nil	Both	✓	✗	No	80%	✓
Suncorp Bank	Home Package Plus Investment Fixed 5 yrs 150k+	4.89	600	375/a	Both	✓	✗	No	90%	✓
The Rock	Investment Standard Fixed 5 yrs 80%	4.99	950	5.00/m	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 5 yrs	5.59	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 5 yrs	5.61	895	10.00/m	Both	✗	✗	No	90%	✓
Homeloans	Investment Ultra Plus Fixed PI 5 yrs	5.04	363	120.00/a	P+I	✗	✗	No	95%	✓
Police Bank	Inv Premium Fixed 5 yrs	5.23	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 5 yrs	5.04	649	330.00/a	Both	✓	✗	No	95%	✓

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Investor 5 Year Fixed $200,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Suncorp Bank	Investment Fixed 5 yrs	5.04	600	10.00/m	Both	✓	✗	No	90%	✓

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Investor 5 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bendigo Bank	Connect Package Fixed Investment 5 yrs 250k+	4.69	250	20/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 5 yrs 200k+	4.69	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 5 yrs 50k+	4.64	Nil	395/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 5 yrs	4.24	Nil	395.00/a	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard 5yr Fixed 5 yrs	4.74	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 5 yrs 150k+	4.65	Nil	375/a	Both	✓	✓	No	97%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 5 yrs	4.59	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 5 yrs 40k+	4.59	Nil	395/a	Both	✗	✗	Full	80%	✓
Newcastle Permanent	Investment Fixed 5 yrs	3.94	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 5 yrs	3.94	Nil	375/a	Both	✓	✗	No	80%	✓

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Investor 5 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
UBank	Inv UHomeLoan Fixed 5 yrs	4.27	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 5 yrs	4.59	495	15.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Basic Fixed 5 yrs	4.39	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 5 yrs	4.39	Nil	15.00/m	Both	✓	✗	No	95%	✓
Bank of Melbourne	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 5 yrs 200k+	4.59	150	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Investement 5 yrs	4.10	600	495.00/a	Both	✓	✗	No	95%	✓
Catalyst Money	Fixed Invest 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓

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Investor 5 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Heritage Bank	Home Advantage Investment Fixed 5 yrs 150k+	4.59	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 5 yrs	4.59	100	5.00/m	Both	✓	✓	Partial	90%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 5 yrs 150k+	4.59	Nil	150/a	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed Invest 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Inv Advantage Fixed 5 yrs 100-749k	4.59	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 5 yrs 150k+	4.74	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 5 yrs	4.74	900	Nil	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
Summerland CU	Investment Standard Fixed 5 yrs	4.49	800	Nil	Both	✓	✗	No	95%	✓
Westpac	Premier Advantage Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	No	80%	✓

Home Loans Star Ratings

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Investor 5 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
AMO Group	Investment Fixed 5 yrs	4.59	1180	120.00/a	Both	✓	✗	No	90%	✓
ANZ	Breakfree Investment Fixed 5 yrs 150k+	4.89	160	395/a	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 5 yrs	4.88	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed IO 5 yrs	4.54	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed IO 5 yrs	4.54	Nil	198.00/a	IO	✓	✗	No	95%	✓
Bank of Melbourne	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Diversified Investor Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 5 yrs	4.79	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 5 yrs 250k+	4.69	Nil	375/a	Both	✓	✗	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	Premium Home Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 5 yrs 100k+	4.69	Nil	375/a	Both	✓	✗	Full	95%	✓
Bankwest	Investment Fixed 5 yrs	4.79	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Investment Fixed 5 yrs	4.84	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 5 yrs	4.84	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 5 yrs	4.84	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 5 yrs	4.84	595	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Fixed 5 yrs	4.59	450	10.00/m	Both	✓	✗	No	70%	✓
Click Loans	The Online Investor Fixed 5 yrs	4.74	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 5 yrs	4.74	363	198.00/a	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Wealth Package Investment Fixed 5 yrs 150k+	4.89	595	395/a	Both	✓	✗	Partial	95%	✓
CUA	Fixed - Investor 5 yrs	4.78	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 5 yrs	4.84	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Investment IO 5 yrs	4.53	693	198.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 5 yrs	4.59	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Investment Fixed 5 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Investment Fixed (Refinance) 5 yrs	4.75	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 5 yrs	4.75	750	Nil	Both	✓	✓	No	97%	✓

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Investor 5 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
IMB	Investment Fixed 5 yrs 80%	4.59	769	6.00/m	Both	✓	✓	No	90%	✓
ING DIRECT	Investment Fixed 5 yrs	4.59	519	Nil	Both	✓	✗	No	80%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 5 yrs 150k+	4.74	600	395/a	IO	✓	✗	No	90%	✓
NAB	Choice Package Inv Tailored Fixed - IO in arrears 5 yrs 150k+	4.84	Nil	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 5 yrs	4.84	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 5 yrs	4.84	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 5 yrs 150k+	4.74	Nil	750/a	Both	✓	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 5 yrs 150k+	4.79	Nil	395/a	Both	✓	✗	No	90%	✓
QT Mutual Bank	Choices Investment Fixed 5 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 5 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
QT Mutual Bank	Teachers' Life Investment Fixed 5 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Inv Fixed Rate 5 yrs	4.39	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 5 yrs	4.99	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 5 yrs	4.89	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 5 yrs	4.84	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 5 yrs	4.84	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 5 yrs	4.99	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓

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Investor 5 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Teachers Mutual Bank	Inv Standard Fixed IO 5 yrs	4.39	750	Nil	IO	✗	✗	Full	80%	✓
UniBank	Inv Standard Fixed IO 5 yrs	4.39	750	Nil	IO	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 5 yrs	4.54	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 5 yrs	4.29	600	8.00/m	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed IO 5 yrs 100k+	4.54	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 5 yrs	4.54	363	Nil	IO	✓	✗	No	90%	✓

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Investor 5 Year Fixed $350,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
AMP Bank	Affinity Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 5 yrs	4.88	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 5 yrs 100k+	4.88	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Investment Fixed 5 yrs	5.04	760	10.00/m	Both	✓	✗	No	90%	✓
Citi	Investment Standard Fixed IO 5 yrs 50-499k 80%	4.69	649	8.00/m	IO	✓	✗	No	90%	✓
Commonwealth Bank	Investment Fixed 5 yrs	5.04	800	8.00/m	Both	✓	✗	Partial	95%	✓
CUA	Premium Fixed - Investor 5 yrs	5.00	795	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment MoniPower Fixed 5 yrs	4.93	363	Nil	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
MyState	Investment Fixed 5 yrs 80%	4.99	350	Nil	Both	✓	✗	No	95%	✓
NAB	Inv Tailored Fixed - IO in arrears 5 yrs	4.94	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 5 yrs 15k+	4.74	600	750/a	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 5 yrs 150k+	4.84	Nil	750/a	IO	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 5 yrs 100k+	4.84	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 5 yrs	4.84	850	10.00/m	IO	✓	✗	No	95%	✗
People's Choice Credit Union	Investment Fixed 5 yrs	4.94	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 5 yrs	5.09	Nil	Nil	Both	✓	✗	No	65%	✓
RESI Mortgage Corp	Inv FlexiFix 5 yrs	5.14	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 5 yrs	4.99	649	Nil	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Inv FlexiFix Plus 5 yrs	5.04	649	330.00/a	Both	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Investment Fixed 5 yrs 150k+	4.89	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 5 yrs	5.04	600	10.00/m	Both	✓	✗	No	90%	✓
The Rock	Investment Standard Fixed 5 yrs 80%	4.99	950	5.00/m	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 5 yrs	5.59	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 5 yrs	5.61	895	10.00/m	Both	✗	✗	No	90%	✓
Homeloans	Investment Ultra Plus Fixed IO 5 yrs	5.24	363	120.00/a	IO	✗	✗	No	95%	✓
iMortgage	Investment Fusion Fixed IO 80 5 yrs	4.99	363	120.00/a	IO	✓	✓	No	80%	✓
P&N Bank	Investment Fixed IO 5 yrs 80%	5.15	650	8.00/m	IO	✗	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Police Bank	Inv Premium Fixed 5 yrs	5.23	1045	Nil	Both	✓	✓	No	95%	✓

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Investor 5 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Aussie	Inv Select Basic Fixed 5 yrs	4.39	100	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Connect Package Fixed Investment 5 yrs 250k+	4.69	250	20/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 5 yrs 200k+	4.69	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 5 yrs 50k+	4.64	Nil	395/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 5 yrs	4.24	Nil	395.00/a	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard 5yr Fixed 5 yrs	4.74	500	Nil	Both	✓	✓	Full	95%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 5 yrs	4.59	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 5 yrs 40k+	4.59	Nil	395/a	Both	✗	✗	Full	80%	✓
Newcastle Permanent	Investment Fixed 5 yrs	3.94	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 5 yrs	3.94	Nil	375/a	Both	✓	✗	No	80%	✓

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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Summerland CU	Investment Standard Fixed 5 yrs	4.49	800	Nil	Both	✓	✗	No	95%	✓
UBank	Inv UHomeLoan Fixed 5 yrs	4.27	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 5 yrs	4.59	495	15.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Standard Fixed 5 yrs	4.39	Nil	15.00/m	Both	✓	✗	No	95%	✓
Bank of Melbourne	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Package Fixed Investment 5 yrs 200k+	4.59	150	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Investement 5 yrs	4.10	600	495.00/a	Both	✓	✗	No	95%	✓
Beyond Bank	Investment Fixed 5 yrs	4.84	595	Nil	Both	✓	✓	Full	95%	✓

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			Upfront	Ongoing						
★★★★										
Catalyst Money	Fixed Invest 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Fixed 5 yrs 150k+	4.59	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 5 yrs	4.59	100	5.00/m	Both	✓	✓	Partial	90%	✓
Horizon Credit Union	Investment Fixed 5 yrs	4.59	945	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Investment Fixed (Refinance) 5 yrs	4.75	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Property Package Investment Fixed 5 yrs 150k+	4.65	Nil	375/a	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Invest 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Inv Advantage Fixed 5 yrs 100-749k	4.59	895	10.00/m	Both	✓	✓	Full	95%	✓
Pacific Mortgage Group	Investment Fixed 5 yrs	4.59	Nil	Nil	P+I	✗	✗	No	95%	✓
QBANK	Investment Fixed 5 yrs	4.74	900	Nil	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
RAMS	Inv Fixed Rate 5 yrs	4.39	870	20.00/m	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
★★★										
AMO Group	Investment Fixed 5 yrs	4.59	1180	120.00/a	Both	✓	✗	No	90%	✓
ANZ	Breakfree Investment Fixed 5 yrs 150k+	4.89	160	395/a	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 5 yrs	4.88	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed PI 5 yrs	4.34	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed PI 5 yrs	4.34	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Bank of Melbourne	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	Diversified Investor Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 5 yrs	4.79	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 5 yrs 250k+	4.69	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 5 yrs 100k+	4.69	Nil	375/a	Both	✓	✗	Full	95%	✓
Bankwest	Investment Fixed 5 yrs	4.79	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Investment Fixed 5 yrs	4.84	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 5 yrs	4.84	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 5 yrs	4.84	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment Fixed 5 yrs	4.59	450	10.00/m	Both	✓	✗	No	70%	✓

Home Loans Star Ratings

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Investor 5 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Click Loans	The Online Investor Fixed 5 yrs	4.74	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 5 yrs	4.74	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 5 yrs 150k+	4.89	595	395/a	Both	✓	✗	Partial	95%	✓
CUA	Fixed - Investor 5 yrs	4.78	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 5 yrs	4.84	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Investment PI 5 yrs	4.33	693	198.00/a	P+I	✓	✓	No	80%	✓
Homestar Finance	Inv Homestar Fixed 5 yrs	4.45	330	15.00/m	P+I	✓	✗	No	85%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 5 yrs 150k+	4.59	Nil	150/a	Both	✓	✓	Full	95%	✓

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Investor 5 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
HSBC	Investment Fixed 5 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Investment Fixed 5 yrs	4.75	750	Nil	Both	✓	✓	No	97%	✓
IMB	Investment Fixed 5 yrs 80%	4.59	769	6.00/m	Both	✓	✓	No	90%	✓
ING DIRECT	Investment Fixed 5 yrs	4.59	519	Nil	Both	✓	✗	No	80%	✓
Macquarie Bank	Basic Fixed Investment PI 5 yrs	4.34	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Investment PI 5 yrs	4.34	Nil	199.00/s	P+I	✓	✗	No	95%	✓
NAB	Choice Package Inv Standard Fixed 5 yrs 150k+	4.74	Nil	395/a	Both	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 5 yrs	4.84	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 5 yrs 150k+	4.74	Nil	750/a	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 5 yrs 100k+	4.74	850	10/m	P+I	✓	✗	No	95%	✓

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Investor 5 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 5 yrs	4.74	850	10.00/m	P+I	✓	✗	No	95%	✓
P&N Bank	Investmant Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	✗	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 5 yrs 150k+	4.79	Nil	395/a	Both	✓	✗	No	90%	✓
QT Mutual Bank	Choices Investment Fixed 5 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 5 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 5 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 5 yrs	4.99	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 5 yrs	4.84	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 5 yrs	4.84	250	8.00/m	Both	✓	✓	Full	95%	✓

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Investor 5 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 5 yrs	4.99	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Option Fixed 5 yrs	4.39	750	Nil	P+I	✗	✗	Full	80%	✓
UniBank	Inv Option Fixed 5 yrs	4.39	750	Nil	P+I	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 5 yrs	4.54	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 5 yrs	4.29	600	8.00/m	Both	✓	✓	No	80%	✓

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Investor 5 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Westpac	Premier Advantage Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 5 yrs 100k+	4.34	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 5 yrs	4.34	363	Nil	P+I	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 5 yrs	4.88	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 5 yrs 100k+	4.88	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Investment Fixed 5 yrs	5.04	760	10.00/m	Both	✓	✗	No	90%	✓
Bank Australia	Inv Fixed 5 yrs	5.14	595	Nil	P+I	✓	✓	No	80%	✓

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Investor 5 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Bank Australia	Premium Fixed Package Inv Fixed 5 yrs 10k+	4.99	Nil	350/a	P+I	✓	✓	No	80%	✓
Citi	Investment Standard Fixed P&I 5 yrs 50-499k 80%	4.64	649	8.00/m	P+I	✓	✗	No	90%	✓
Commonwealth Bank	Investment Fixed 5 yrs	5.04	800	8.00/m	Both	✓	✗	Partial	95%	✓
CUA	Premium Fixed - Investor 5 yrs	5.00	795	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment MoniPower Fixed 5 yrs	4.93	363	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Investment Fusion Fixed PI 80 5 yrs	4.79	363	120.00/a	P+I	✓	✓	No	80%	✓
MyState	Investment Fixed 5 yrs 80%	4.99	350	Nil	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Investor 5 yrs	4.69	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Investment Fixed 5 yrs	4.94	950	8.00/m	Both	✓	✗	No	90%	✓

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Investor 5 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Qudos Bank	Inv Fixed Rate 5 yrs	5.09	Nil	Nil	Both	✓	✗	No	65%	✓
Queenslanders CU	Inv Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Steady Rate 5 yrs	4.99	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 5 yrs	4.99	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 5 yrs	5.04	649	330.00/a	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 5 yrs	4.89	649	Nil	Both	✓	✗	No	80%	✓
Suncorp Bank	Home Package Plus Investment Fixed 5 yrs 150k+	4.89	600	375/a	Both	✓	✗	No	90%	✓
The Rock	Investment Standard Fixed 5 yrs 80%	4.99	950	5.00/m	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 5 yrs	5.59	495	15.00/m	Both	✓	✓	Full	80%	✓

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Investor 5 Year Fixed $350,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
AMP Bank	Investment Classic Fixed 5 yrs	5.61	895	10.00/m	Both	✗	✗	No	90%	✓
Bank Australia	Inv Basic Fixed (LVR <80%) 5 yrs	5.04	595	Nil	P+I	✓	✓	No	80%	✗
Homeloans	Investment Ultra Plus Fixed PI 5 yrs	5.04	363	120.00/a	P+I	✗	✗	No	95%	✓
Police Bank	Inv Premium Fixed 5 yrs	5.23	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 5 yrs	5.14	649	Nil	Both	✓	✗	No	95%	✓
Suncorp Bank	Investment Fixed 5 yrs	5.04	600	10.00/m	Both	✓	✗	No	90%	✓

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Investor 5 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bankwest	Complete Home Loan Package Fixed Investment 5 yrs 200k+	4.59	150	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 5 yrs 200k+	4.69	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 5 yrs 50k+	4.64	Nil	395/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 5 yrs	4.24	Nil	395.00/a	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard 5yr Fixed 5 yrs	4.74	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 5 yrs 150k+	4.65	Nil	375/a	Both	✓	✓	No	97%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 5 yrs	4.59	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 5 yrs 40k+	4.59	Nil	395/a	Both	✗	✗	Full	80%	✓
Newcastle Permanent	Investment Fixed 5 yrs	3.94	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 5 yrs	3.94	Nil	375/a	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 5 yrs	4.79	425	200.00/a	Both	✓	✓	No	95%	✓
UBank	Inv UHomeLoan Fixed 5 yrs	4.27	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 5 yrs	4.59	495	15.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Basic Fixed 5 yrs	4.39	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 5 yrs	4.39	Nil	15.00/m	Both	✓	✗	No	95%	✓
Bank of Melbourne	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
bcu	Fixed Rate Special Investement 5 yrs	4.10	600	495.00/a	Both	✓	✗	No	95%	✓
Beyond Bank	Investment Fixed 5 yrs	4.84	595	Nil	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Catalyst Money	Fixed Invest 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Fixed 5 yrs 150k+	4.59	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 5 yrs	4.59	100	5.00/m	Both	✓	✓	Partial	90%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 5 yrs 150k+	4.59	Nil	150/a	Both	✓	✓	Full	95%	✓
Illawarra CU NSW	Fixed Invest 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Inv Advantage Fixed 5 yrs 100-749k	4.59	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 5 yrs 150k+	4.74	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 5 yrs	4.74	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 5 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓
St.George Bank	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓

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			Upfront	Ongoing						
★★★★										
Summerland CU	Investment Standard Fixed 5 yrs	4.49	800	Nil	Both	✓	✗	No	95%	✓
Westpac	Premier Advantage Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	No	80%	✓
★★★										
AMO Group	Investment Fixed 5 yrs	4.59	1180	120.00/a	Both	✓	✗	No	90%	✓
ANZ	Breakfree Investment Fixed 5 yrs 150k+	4.89	160	395/a	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 5 yrs	4.88	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed IO 5 yrs	4.54	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed IO 5 yrs	4.54	Nil	198.00/a	IO	✓	✗	No	95%	✓
Bank of Melbourne	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	Diversified Investor Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 5 yrs	4.79	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 5 yrs 250k+	4.69	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 5 yrs 100k+	4.69	Nil	375/a	Both	✓	✗	Full	95%	✓
Bankwest	Investment Fixed 5 yrs	4.79	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Investment Fixed 5 yrs	4.84	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 5 yrs	4.84	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 5 yrs	4.84	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment Fixed 5 yrs	4.59	450	10.00/m	Both	✓	✗	No	70%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Click Loans	The Online Investor Fixed 5 yrs	4.74	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 5 yrs	4.74	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 5 yrs 150k+	4.89	595	395/a	Both	✓	✗	Partial	95%	✓
CUA	Fixed - Investor 5 yrs	4.78	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 5 yrs	4.84	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Investment IO 5 yrs	4.53	693	198.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 5 yrs	4.59	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Investment Fixed 5 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
HSBC	Premier Investment Fixed 5 yrs 500k+	4.69	553	35/m	Both	✓	✗	No	90%	✓
Hume Bank	Investment Fixed (Refinance) 5 yrs	4.75	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 5 yrs	4.75	750	Nil	Both	✓	✓	No	97%	✓
IMB	Investment Fixed 5 yrs 80%	4.59	769	6.00/m	Both	✓	✓	No	90%	✓
ING DIRECT	Investment Fixed 5 yrs	4.59	519	Nil	Both	✓	✗	No	80%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 5 yrs 150k+	4.74	600	395/a	IO	✓	✗	No	90%	✓
NAB	Choice Package Inv Tailored Fixed - IO in arrears 5 yrs 150k+	4.84	Nil	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 5 yrs	4.84	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 5 yrs	4.84	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 5 yrs 150k+	4.74	Nil	750/a	Both	✓	✗	No	90%	✓

Home Loans Star Ratings

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Investor 5 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 5 yrs 15k+	4.74	600	750/a	IO	✓	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 5 yrs 150k+	4.79	Nil	395/a	Both	✓	✗	No	90%	✓
QT Mutual Bank	Choices Investment Fixed 5 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 5 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Inv Fixed Rate 5 yrs	4.39	870	20.00/m	Both	✓	✓	No	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 5 yrs	4.99	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 5 yrs	4.84	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 5 yrs	4.84	250	8.00/m	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 5 yrs	4.99	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 5 yrs	4.39	750	Nil	IO	✗	✗	Full	80%	✓
UniBank	Inv Standard Fixed IO 5 yrs	4.39	750	Nil	IO	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 5 yrs	4.54	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 5 yrs	4.29	600	8.00/m	Both	✓	✓	No	80%	✓

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Investor 5 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Yellow Brick Road	Empower Package Inv Empower Fixed IO 5 yrs 100k+	4.54	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 5 yrs	4.54	363	Nil	IO	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 5 yrs	4.88	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 5 yrs 100k+	4.88	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Investment Fixed 5 yrs	5.04	760	10.00/m	Both	✓	✗	No	90%	✓
Citi	Investment Standard Fixed IO 5 yrs 500k+ 80%	4.64	649	8.00/m	IO	✓	✗	No	90%	✓
Commonwealth Bank	Investment Fixed 5 yrs	5.04	800	8.00/m	Both	✓	✗	Partial	95%	✓

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Investor 5 Year Fixed $500,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
CUA	Premium Fixed - Investor 5 yrs	5.00	795	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment MoniPower Fixed 5 yrs	4.93	363	Nil	Both	✓	✓	Full	95%	✓
MyState	Investment Fixed 5 yrs 80%	4.99	350	Nil	Both	✓	✗	No	95%	✓
NAB	Inv Tailored Fixed - IO in arrears 5 yrs	4.94	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 5 yrs 150k+	4.84	Nil	750/a	IO	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 5 yrs 100k+	4.84	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 5 yrs	4.84	850	10.00/m	IO	✓	✗	No	95%	✗
People's Choice Credit Union	Investment Fixed 5 yrs	4.94	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 5 yrs	5.09	Nil	Nil	Both	✓	✗	No	65%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Inv FlexiFix 5 yrs	5.14	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 5 yrs	4.99	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 5 yrs	5.04	649	330.00/a	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 5 yrs	4.89	649	Nil	Both	✓	✗	No	80%	✓
Suncorp Bank	Home Package Plus Investment Fixed 5 yrs 150k+	4.89	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 5 yrs	5.04	600	10.00/m	Both	✓	✗	No	90%	✓
The Rock	Investment Standard Fixed 5 yrs 80%	4.99	950	5.00/m	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 5 yrs	5.59	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 5 yrs	5.61	895	10.00/m	Both	✗	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Homeloans	Investment Ultra Plus Fixed IO 5 yrs	5.24	363	120.00/a	IO	✗	✗	No	95%	✓
iMortgage	Investment Fusion Fixed IO 80 5 yrs	4.99	363	120.00/a	IO	✓	✓	No	80%	✓
P&N Bank	Investment Fixed IO 5 yrs 80%	5.15	650	8.00/m	IO	✗	✗	No	90%	✓
Police Bank	Inv Premium Fixed 5 yrs	5.23	1045	Nil	Both	✓	✓	No	95%	✓

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Investor 5 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bankwest	Complete Home Loan Package Fixed Investment 5 yrs 200k+	4.59	150	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 5 yrs 200k+	4.69	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 5 yrs 50k+	4.64	Nil	395/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 5 yrs	4.24	Nil	395.00/a	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard 5yr Fixed 5 yrs	4.74	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 5 yrs 150k+	4.65	Nil	375/a	Both	✓	✓	No	97%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 5 yrs	4.59	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 5 yrs 40k+	4.59	Nil	395/a	Both	✗	✗	Full	80%	✓
Newcastle Permanent	Investment Fixed 5 yrs	3.94	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 5 yrs	3.94	Nil	375/a	Both	✓	✗	No	80%	✓

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Investor 5 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Summerland CU	Investment Standard Fixed 5 yrs	4.49	800	Nil	Both	✓	✗	No	95%	✓
UBank	Inv UHomeLoan Fixed 5 yrs	4.27	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 5 yrs	4.59	495	15.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Basic Fixed 5 yrs	4.39	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 5 yrs	4.39	Nil	15.00/m	Both	✓	✗	No	95%	✓
Bank of Melbourne	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
bcu	Fixed Rate Special Investement 5 yrs	4.10	600	495.00/a	Both	✓	✗	No	95%	✓
Beyond Bank	Investment Fixed 5 yrs	4.84	595	Nil	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Catalyst Money	Fixed Invest 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Fixed 5 yrs 150k+	4.59	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 5 yrs	4.59	100	5.00/m	Both	✓	✓	Partial	90%	✓
Illawarra CU NSW	Fixed Invest 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Inv Advantage Fixed 5 yrs 100-749k	4.59	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 5 yrs 150k+	4.74	Nil	395/a	Both	✓	✗	No	90%	✓
Pacific Mortgage Group	Investment Fixed 5 yrs	4.59	Nil	Nil	P+I	✗	✗	No	95%	✓
QBANK	Investment Fixed 5 yrs	4.74	900	Nil	Both	✓	✓	No	95%	✓
RAMS	Inv Fixed Rate 5 yrs	4.39	870	20.00/m	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 5 yrs	4.79	425	200.00/a	Both	✓	✓	No	95%	✓

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			Upfront	Ongoing						
★★★★										
St.George Bank	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
Westpac	Premier Advantage Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	No	80%	✓
★★★										
AMO Group	Investment Fixed 5 yrs	4.59	1180	120.00/a	Both	✓	✗	No	90%	✓
ANZ	Breakfree Investment Fixed 5 yrs 150k+	4.89	160	395/a	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 5 yrs	4.88	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed PI 5 yrs	4.34	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed PI 5 yrs	4.34	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Bank of Melbourne	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓

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			Upfront	Ongoing						
★★★										
BankVic	Diversified Investor Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Inv fixed 5 yrs	4.79	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 5 yrs 250k+	4.69	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 5 yrs 100k+	4.69	Nil	375/a	Both	✓	✗	Full	95%	✓
Bankwest	Investment Fixed 5 yrs	4.79	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Investment Fixed 5 yrs	4.84	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 5 yrs	4.84	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 5 yrs	4.84	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment Fixed 5 yrs	4.59	450	10.00/m	Both	✓	✗	No	70%	✓

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			Upfront	Ongoing						
★★★										
Click Loans	The Online Investor Fixed 5 yrs	4.74	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 5 yrs	4.74	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 5 yrs 150k+	4.89	595	395/a	Both	✓	✗	Partial	95%	✓
CUA	Fixed - Investor 5 yrs	4.78	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 5 yrs	4.84	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Investment PI 5 yrs	4.33	693	198.00/a	P+I	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 5 yrs	4.59	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 5 yrs 150k+	4.59	Nil	150/a	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
HSBC	Investment Fixed 5 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier Investment Fixed 5 yrs 500k+	4.69	553	35/m	Both	✓	✗	No	90%	✓
Hume Bank	Investment Fixed (Refinance) 5 yrs	4.75	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 5 yrs	4.75	750	Nil	Both	✓	✓	No	97%	✓
IMB	Investment Fixed 5 yrs 80%	4.59	769	6.00/m	Both	✓	✓	No	90%	✓
ING DIRECT	Investment Fixed 5 yrs	4.59	519	Nil	Both	✓	✗	No	80%	✓
Macquarie Bank	Basic Fixed Investment PI 5 yrs	4.34	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Investment PI 5 yrs	4.34	Nil	199.00/s	P+I	✓	✗	No	95%	✓
NAB	Inv Standard Fixed 5 yrs	4.84	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 5 yrs 150k+	4.74	Nil	750/a	Both	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 5 yrs 100k+	4.74	850	10/m	P+I	✓	✗	No	95%	✓
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 5 yrs	4.74	850	10.00/m	P+I	✓	✗	No	95%	✓
P&N Bank	Investmant Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	✗	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 5 yrs 150k+	4.79	Nil	395/a	Both	✓	✗	No	90%	✓
QT Mutual Bank	Choices Investment Fixed 5 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 5 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 5 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 5 yrs	4.99	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 5 yrs	4.84	673	Nil	Both	✓	✓	No	95%	✓

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Investor 5 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
SERVICE ONE Alliance Bank	Investment Fixed 5 yrs	4.84	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 5 yrs	4.99	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Option Fixed 5 yrs	4.39	750	Nil	P+I	✗	✗	Full	80%	✓
UniBank	Inv Option Fixed 5 yrs	4.39	750	Nil	P+I	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 5 yrs	4.54	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓

Home Loans Star Ratings

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Investor 5 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Westpac	Investment Fixed 5 yrs	4.29	600	8.00/m	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 5 yrs 100k+	4.34	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 5 yrs	4.34	363	Nil	P+I	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 5 yrs	4.88	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 5 yrs 100k+	4.88	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Investment Fixed 5 yrs	5.04	760	10.00/m	Both	✓	✗	No	90%	✓
Bank Australia	Inv Fixed 5 yrs	5.14	595	Nil	P+I	✓	✓	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Bank Australia	Premium Fixed Package Inv Fixed 5 yrs 10k+	4.99	Nil	350/a	P+I	✓	✓	No	80%	✓
Citi	Investment Standard Fixed P&I 5 yrs 500k+ 80%	4.59	649	8.00/m	P+I	✓	✗	No	90%	✓
Commonwealth Bank	Investment Fixed 5 yrs	5.04	800	8.00/m	Both	✓	✗	Partial	95%	✓
CUA	Premium Fixed - Investor 5 yrs	5.00	795	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment MoniPower Fixed 5 yrs	4.93	363	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Investment Fusion Fixed PI 80 5 yrs	4.79	363	120.00/a	P+I	✓	✓	No	80%	✓
MyState	Investment Fixed 5 yrs 80%	4.99	350	Nil	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Investor 5 yrs	4.69	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Investment Fixed 5 yrs	4.94	950	8.00/m	Both	✓	✗	No	90%	✓

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Investor 5 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Qudos Bank	Inv Fixed Rate 5 yrs	5.09	Nil	Nil	Both	✓	✗	No	65%	✓
Queenslanders CU	Inv Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Steady Rate 5 yrs	4.99	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 5 yrs	4.99	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 5 yrs	5.04	649	330.00/a	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 5 yrs	4.89	649	Nil	Both	✓	✗	No	80%	✓
Suncorp Bank	Home Package Plus Investment Fixed 5 yrs 150k+	4.89	600	375/a	Both	✓	✗	No	90%	✓
The Rock	Investment Standard Fixed 5 yrs 80%	4.99	950	5.00/m	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 5 yrs	5.59	495	15.00/m	Both	✓	✓	Full	80%	✓

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Investor 5 Year Fixed $500,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
AMP Bank	Investment Classic Fixed 5 yrs	5.61	895	10.00/m	Both	✗	✗	No	90%	✓
Bank Australia	Inv Basic Fixed (LVR <80%) 5 yrs	5.04	595	Nil	P+I	✓	✓	No	80%	✗
Homeloans	Investment Ultra Plus Fixed PI 5 yrs	5.04	363	120.00/a	P+I	✗	✗	No	95%	✓
Police Bank	Inv Premium Fixed 5 yrs	5.23	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 5 yrs	5.14	649	Nil	Both	✓	✗	No	95%	✓
Suncorp Bank	Investment Fixed 5 yrs	5.04	600	10.00/m	Both	✓	✗	No	90%	✓

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Investor 5 Year Fixed $750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bankwest	Complete Home Loan Package Fixed Investment 5 yrs 200k+	4.59	150	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 5 yrs 200k+	4.69	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 5 yrs 50k+	4.64	Nil	395/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 5 yrs	4.24	Nil	395.00/a	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard 5yr Fixed 5 yrs	4.74	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 5 yrs 150k+	4.65	Nil	375/a	Both	✓	✓	No	97%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 5 yrs	4.59	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 5 yrs 40k+	4.59	Nil	395/a	Both	✗	✗	Full	80%	✓
Newcastle Permanent	Investment Fixed 5 yrs	3.94	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 5 yrs	3.94	Nil	375/a	Both	✓	✗	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 5 yrs	4.79	425	200.00/a	Both	✓	✓	No	95%	✓
UBank	Inv UHomeLoan Fixed 5 yrs	4.27	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 5 yrs	4.59	495	15.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Basic Fixed 5 yrs	4.39	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 5 yrs	4.39	Nil	15.00/m	Both	✓	✗	No	95%	✓
Bank of Melbourne	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
bcu	Fixed Rate Special Investement 5 yrs	4.10	600	495.00/a	Both	✓	✗	No	95%	✓
Catalyst Money	Fixed Invest 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Heritage Bank	Home Advantage Investment Fixed 5 yrs 150k+	4.59	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 5 yrs	4.59	100	5.00/m	Both	✓	✓	Partial	90%	✓
Illawarra CU NSW	Fixed Invest 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Inv Advantage Fixed 5 yrs 750k+	4.59	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 5 yrs 150k+	4.74	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 5 yrs	4.74	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 5 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓
RAMS	Inv Fixed Rate 5 yrs	4.39	870	20.00/m	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
Summerland CU	Investment Standard Fixed 5 yrs	4.49	800	Nil	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Westpac	Premier Advantage Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	No	80%	✓
★★★										
AMO Group	Investment Fixed 5 yrs	4.59	1180	120.00/a	Both	✓	✗	No	90%	✓
ANZ	Breakfree Investment Fixed 5 yrs 150k+	4.89	160	395/a	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 5 yrs	4.88	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed IO 5 yrs	4.54	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed IO 5 yrs	4.54	Nil	198.00/a	IO	✓	✗	No	95%	✓
Bank of Melbourne	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Diversified Investor Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	Inv fixed 5 yrs	4.79	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 5 yrs 250k+	4.69	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 5 yrs 100k+	4.69	Nil	375/a	Both	✓	✗	Full	95%	✓
Bankwest	Investment Fixed 5 yrs	4.79	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Investment Fixed 5 yrs	4.84	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 5 yrs	4.84	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 5 yrs	4.84	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
Beyond Bank	Investment Fixed 5 yrs	4.84	595	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Fixed 5 yrs	4.59	450	10.00/m	Both	✓	✗	No	70%	✓

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			Upfront	Ongoing						
★★★										
Click Loans	The Online Investor Fixed 5 yrs	4.74	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Investor Offset Fixed 5 yrs	4.74	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 5 yrs 150k+	4.89	595	395/a	Both	✓	✗	Partial	95%	✓
CUA	Fixed - Investor 5 yrs	4.78	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 5 yrs	4.84	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Investment IO 5 yrs	4.53	693	198.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 5 yrs	4.59	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 5 yrs 150k+	4.59	Nil	150/a	Both	✓	✓	Full	95%	✓

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			Upfront	Ongoing						
★★★										
HSBC	Investment Fixed 5 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier Investment Fixed 5 yrs 500k+	4.69	553	35/m	Both	✓	✗	No	90%	✓
Hume Bank	Investment Fixed (Refinance) 5 yrs	4.75	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 5 yrs	4.75	750	Nil	Both	✓	✓	No	97%	✓
IMB	Investment Fixed 5 yrs 80%	4.59	769	6.00/m	Both	✓	✓	No	90%	✓
ING DIRECT	Investment Fixed 5 yrs	4.59	519	Nil	Both	✓	✗	No	80%	✓
NAB	Choice Package Inv Tailored Fixed - IO in advance 5 yrs 150k+	4.74	600	395/a	IO	✓	✗	No	90%	✓
NAB	Choice Package Inv Tailored Fixed - IO in arrears 5 yrs 150k+	4.84	Nil	395/a	IO	✓	✗	No	90%	✓
NAB	Inv Standard Fixed 5 yrs	4.84	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Inv Tailored Fixed - IO in advance 5 yrs	4.84	600	8.00/m	IO	✓	✗	No	90%	✓

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			Upfront	Ongoing						
★★★										
NAB	Private Tailored Pkg Inv Standard Fixed 5 yrs 150k+	4.74	Nil	750/a	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 5 yrs 15k+	4.74	600	750/a	IO	✓	✗	No	90%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 5 yrs 150k+	4.79	Nil	395/a	Both	✓	✗	No	90%	✓
QT Mutual Bank	Choices Investment Fixed 5 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 5 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓
Queenslanders CU	Inv Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 5 yrs	4.99	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 5 yrs	4.84	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Fixed 5 yrs	4.84	250	8.00/m	Both	✓	✓	Full	95%	✓

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			Upfront	Ongoing						
★★★										
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 5 yrs	4.99	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Standard Fixed IO 5 yrs	4.39	750	Nil	IO	✗	✗	Full	80%	✓
UniBank	Inv Standard Fixed IO 5 yrs	4.39	750	Nil	IO	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 5 yrs	4.54	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓
Westpac	Investment Fixed 5 yrs	4.29	600	8.00/m	Both	✓	✓	No	80%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Yellow Brick Road	Empower Package Inv Empower Fixed IO 5 yrs 100k+	4.54	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed IO 5 yrs	4.54	363	Nil	IO	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 5 yrs	4.88	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 5 yrs 100k+	4.88	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Investment Fixed 5 yrs	5.04	760	10.00/m	Both	✓	✗	No	90%	✓
Citi	Investment Standard Fixed IO 5 yrs 500k+ 80%	4.64	649	8.00/m	IO	✓	✗	No	90%	✓
Commonwealth Bank	Investment Fixed 5 yrs	5.04	800	8.00/m	Both	✓	✗	Partial	95%	✓

Home Loans Star Ratings

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Investor 5 Year Fixed $750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
CUA	Premium Fixed - Investor 5 yrs	5.00	795	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment MoniPower Fixed 5 yrs	4.93	363	Nil	Both	✓	✓	Full	95%	✓
MyState	Investment Fixed 5 yrs 80%	4.99	350	Nil	Both	✓	✗	No	95%	✓
NAB	Inv Tailored Fixed - IO in arrears 5 yrs	4.94	600	8.00/m	IO	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 5 yrs 150k+	4.84	Nil	750/a	IO	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate IO 5 yrs 100k+	4.84	850	10/m	IO	✓	✗	No	95%	✗
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate IO 5 yrs	4.84	850	10.00/m	IO	✓	✗	No	95%	✗
People's Choice Credit Union	Investment Fixed 5 yrs	4.94	950	8.00/m	Both	✓	✗	No	90%	✓
Qudos Bank	Inv Fixed Rate 5 yrs	5.09	Nil	Nil	Both	✓	✗	No	65%	✓

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Investor 5 Year Fixed $750,000 Interest Only

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RESI Mortgage Corp	Inv FlexiFix 5 yrs	5.14	649	Nil	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 5 yrs	4.99	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 5 yrs	5.04	649	330.00/a	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 5 yrs	4.89	649	Nil	Both	✓	✗	No	80%	✓
Suncorp Bank	Home Package Plus Investment Fixed 5 yrs 150k+	4.89	600	375/a	Both	✓	✗	No	90%	✓
Suncorp Bank	Investment Fixed 5 yrs	5.04	600	10.00/m	Both	✓	✗	No	90%	✓
The Rock	Investment Standard Fixed 5 yrs 80%	4.99	950	5.00/m	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 5 yrs	5.59	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Investment Classic Fixed 5 yrs	5.61	895	10.00/m	Both	✗	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Homeloans	Investment Ultra Plus Fixed IO 5 yrs	5.24	363	120.00/a	IO	✗	✗	No	95%	✓
iMortgage	Investment Fusion Fixed IO 80 5 yrs	4.99	363	120.00/a	IO	✓	✓	No	80%	✓
P&N Bank	Investment Fixed IO 5 yrs 80%	5.15	650	8.00/m	IO	✗	✗	No	90%	✓
Police Bank	Inv Premium Fixed 5 yrs	5.23	1045	Nil	Both	✓	✓	No	95%	✓

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Investor 5 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bankwest	Complete Home Loan Package Fixed Investment 5 yrs 200k+	4.59	150	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 5 yrs 200k+	4.69	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Fixed 5 yrs 50k+	4.64	Nil	395/a	Both	✓	✓	Full	95%	✓
Freedom Lend	Investment Freedom Fixed 5 yrs	4.24	Nil	395.00/a	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard 5yr Fixed 5 yrs	4.74	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Fixed 5 yrs 150k+	4.65	Nil	375/a	Both	✓	✓	No	97%	✓
ME Bank	Inv Flexible Fixed Max 80 LVR 5 yrs	4.59	400	Nil	Both	✗	✗	Full	80%	✓
ME Bank	Member Package Inv Flexible Fixed Max 80 LVR 5 yrs 40k+	4.59	Nil	395/a	Both	✗	✗	Full	80%	✓
Newcastle Permanent	Investment Fixed 5 yrs	3.94	550	Nil	Both	✓	✗	No	80%	✓
Newcastle Permanent	Premium Plus Package Investment Fixed 5 yrs	3.94	Nil	375/a	Both	✓	✗	No	80%	✓

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Investor 5 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Summerland CU	Investment Standard Fixed 5 yrs	4.49	800	Nil	Both	✓	✗	No	95%	✓
UBank	Inv UHomeLoan Fixed 5 yrs	4.27	395	Nil	Both	✓	✗	No	80%	✓
★★★★										
Adelaide Bank	Investment SmartFix 5 yrs	4.59	495	15.00/m	Both	✓	✓	Full	90%	✓
Aussie	Inv Select Basic Fixed 5 yrs	4.39	100	Nil	Both	✓	✗	No	95%	✓
Aussie	Inv Select Standard Fixed 5 yrs	4.39	Nil	15.00/m	Both	✓	✗	No	95%	✓
Bank of Melbourne	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
bcu	Fixed Rate Special Investement 5 yrs	4.10	600	495.00/a	Both	✓	✗	No	95%	✓
Beyond Bank	Investment Fixed 5 yrs	4.84	595	Nil	Both	✓	✓	Full	95%	✓

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Investor 5 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Catalyst Money	Fixed Invest 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Fixed 5 yrs 150k+	4.59	100	350/a	Both	✓	✓	Partial	90%	✓
Heritage Bank	Investment Fixed 5 yrs	4.59	100	5.00/m	Both	✓	✓	Partial	90%	✓
Illawarra CU NSW	Fixed Invest 5 yrs	4.85	Nil	8.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Inv Advantage Fixed 5 yrs 750k+	4.59	895	10.00/m	Both	✓	✓	Full	95%	✓
NAB	Choice Package Inv Standard Fixed 5 yrs 150k+	4.74	Nil	395/a	Both	✓	✗	No	90%	✓
QBANK	Investment Fixed 5 yrs	4.74	900	Nil	Both	✓	✓	No	95%	✓
RAMS	Inv Fixed Rate 5 yrs	4.39	870	20.00/m	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed InvPlatinum Professional Loan 5 yrs	4.79	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Westpac	Premier Advantage Investment Fixed 5 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	No	80%	✓
★★★										
AMO Group	Investment Fixed 5 yrs	4.59	1180	120.00/a	Both	✓	✗	No	90%	✓
ANZ	Breakfree Investment Fixed 5 yrs 150k+	4.89	160	395/a	Both	✓	✗	No	90%	✓
Arab Bank Australia	Investment Fixed 5 yrs	4.88	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Inv Optimizer Fixed PI 5 yrs	4.34	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Inv Optimizer Plus Fixed PI 5 yrs	4.34	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Bank of Melbourne	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Diversified Investor Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	Inv fixed 5 yrs	4.79	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Portfolio Inv fixed 5 yrs 250k+	4.69	Nil	375/a	Both	✓	✗	Full	95%	✓
BankVic	Premium Home Inv fixed 5 yrs 50k+	4.69	Nil	375/a	Both	✓	✗	No	95%	✓
BankVic	Property Investor Inv fixed 5 yrs 100k+	4.69	Nil	375/a	Both	✓	✗	Full	95%	✓
Bankwest	Investment Fixed 5 yrs	4.79	445	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Investment Fixed 5 yrs	4.84	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Investment 5 yrs	4.84	829	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Investment Fixed 5 yrs	4.84	Nil	10.00/m	Both	✓	✓	Partial	90%	✓
BOQ	Investment Fixed 5 yrs	4.59	450	10.00/m	Both	✓	✗	No	70%	✓
Click Loans	The Online Investor Fixed 5 yrs	4.74	363	Nil	Both	✓	✓	No	95%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Click Loans	The Online Investor Offset Fixed 5 yrs	4.74	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Investment Fixed 5 yrs 150k+	4.89	595	395/a	Both	✓	✗	Partial	95%	✓
CUA	Fixed - Investor 5 yrs	4.78	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Investment Standard Fixed 5 yrs	4.84	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Investment Standard Fixed 5 yrs	4.79	1020	Nil	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Investment PI 5 yrs	4.33	693	198.00/a	P+I	✓	✓	No	80%	✓
Horizon Credit Union	Investment Fixed 5 yrs	4.59	945	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Investment Fixed 5 yrs 150k+	4.59	Nil	150/a	Both	✓	✓	Full	95%	✓
HSBC	Investment Fixed 5 yrs	4.79	853	Nil	Both	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
HSBC	Premier Investment Fixed 5 yrs 500k+	4.69	553	35/m	Both	✓	✗	No	90%	✓
Hume Bank	Investment Fixed (Refinance) 5 yrs	4.75	Nil	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Fixed 5 yrs	4.75	750	Nil	Both	✓	✓	No	97%	✓
IMB	Investment Fixed 5 yrs 80%	4.59	769	6.00/m	Both	✓	✓	No	90%	✓
ING DIRECT	Investment Fixed 5 yrs	4.59	519	Nil	Both	✓	✗	No	80%	✓
Macquarie Bank	Basic Fixed Investment PI 5 yrs	4.34	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Investment PI 5 yrs	4.34	Nil	199.00/s	P+I	✓	✗	No	95%	✓
NAB	Inv Standard Fixed 5 yrs	4.84	600	8.00/m	Both	✓	✗	No	90%	✓
NAB	Private Tailored Pkg Inv Standard Fixed 5 yrs 150k+	4.74	Nil	750/a	Both	✓	✗	No	90%	✓
NAB (Exclusive to Brokers)	Homeplus Package Inv Homeplus Fixed Rate PI 5 yrs 100k+	4.74	850	10/m	P+I	✓	✗	No	95%	✓

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			Upfront	Ongoing						
★★★										
NAB (Exclusive to Brokers)	Inv Homeplus Fixed Rate PI 5 yrs	4.74	850	10.00/m	P+I	✓	✗	No	95%	✓
P&N Bank	Investmant Fixed PI 5 yrs 80%	4.39	650	8.00/m	P+I	✗	✗	No	90%	✓
Pacific Mortgage Group	Investment Fixed 5 yrs	4.59	Nil	Nil	P+I	✗	✗	No	95%	✓
People's Choice Credit Union	Home Loan Package Investment Fixed 5 yrs 150k+	4.79	Nil	395/a	Both	✓	✗	No	90%	✓
QT Mutual Bank	Choices Investment Fixed 5 yrs 20k+	4.24	Nil	395/a	Both	✓	✗	No	80%	✓
QT Mutual Bank	Investment Fixed 5 yrs	4.34	600	Nil	Both	✓	✗	No	80%	✓
QT Mutual Bank	Teachers' Life Investment Fixed 5 yrs 20k+	4.24	Nil	25/m	Both	✓	✗	No	80%	✓
Regional Bank Australia	Inv Partnership Advantage Fixed 5 yrs	4.99	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Investment Flexi Options Fixed 5 yrs	5.04	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Investment Standard Fixed 5 yrs	4.84	673	Nil	Both	✓	✓	No	95%	✓

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			Upfront	Ongoing						
★★★										
SERVICE ONE Alliance Bank	Investment Fixed 5 yrs	4.84	250	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Inv Platinum Home Loan 5 yrs	4.99	425	200.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Investment Fixed 5 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Inv Option Fixed 5 yrs	4.39	750	Nil	P+I	✗	✗	Full	80%	✓
UniBank	Inv Option Fixed 5 yrs	4.39	750	Nil	P+I	✗	✗	Full	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Standard Fixed 5 yrs	4.54	300	300/a	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Standard Fixed 5 yrs	4.64	Nil	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Inv Standard Fixed 5 yrs	4.64	600	Nil	Both	✓	✓	No	95%	✓

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			Upfront	Ongoing						
★★★										
Westpac	Investment Fixed 5 yrs	4.29	600	8.00/m	Both	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Inv Empower Fixed PI 5 yrs 100k+	4.34	363	Nil	P+I	✓	✗	No	90%	✓
Yellow Brick Road	Inv Empower Fixed PI 5 yrs	4.34	363	Nil	P+I	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Investment Basic Fixed 5 yrs	4.88	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Investment Classic Fixed 5 yrs 100k+	4.88	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Investment Classic Fixed 5 yrs 100k+	4.88	295	Nil	Both	✗	✗	No	90%	✓
ANZ	Investment Fixed 5 yrs	5.04	760	10.00/m	Both	✓	✗	No	90%	✓
Bank Australia	Inv Fixed 5 yrs	5.14	595	Nil	P+I	✓	✓	No	80%	✓

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			Upfront	Ongoing						
★★										
Bank Australia	Premium Fixed Package Inv Fixed 5 yrs 10k+	4.99	Nil	350/a	P+I	✓	✓	No	80%	✓
Citi	Investment Standard Fixed P&I 5 yrs 500k+ 80%	4.59	649	8.00/m	P+I	✓	✗	No	90%	✓
Commonwealth Bank	Investment Fixed 5 yrs	5.04	800	8.00/m	Both	✓	✗	Partial	95%	✓
CUA	Premium Fixed - Investor 5 yrs	5.00	795	Nil	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Inv Fixed N Easy 5 yrs	4.29	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Investment MoniPower Fixed 5 yrs	4.93	363	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Investment Fusion Fixed PI 80 5 yrs	4.79	363	120.00/a	P+I	✓	✓	No	80%	✓
MyState	Investment Fixed 5 yrs 80%	4.99	350	Nil	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Investor 5 yrs	4.69	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Investment Fixed 5 yrs	4.94	950	8.00/m	Both	✓	✗	No	90%	✓

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Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Qudos Bank	Inv Fixed Rate 5 yrs	5.09	Nil	Nil	Both	✓	✗	No	65%	✓
Queenslanders CU	Inv Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Bank Australia	Inv Steady Rate 5 yrs	4.99	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 80 5 yrs	4.99	649	Nil	Both	✓	✗	No	80%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 5 yrs	5.04	649	330.00/a	Both	✓	✗	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix Plus 80 5 yrs	4.89	649	Nil	Both	✓	✗	No	80%	✓
Suncorp Bank	Home Package Plus Investment Fixed 5 yrs 150k+	4.89	600	375/a	Both	✓	✗	No	90%	✓
The Rock	Investment Standard Fixed 5 yrs 80%	4.99	950	5.00/m	Both	✓	✓	No	95%	✓
★										
Adelaide Bank	Investment Smartdoc Fixed 5 yrs	5.59	495	15.00/m	Both	✓	✓	Full	80%	✓

Home Loans Star Ratings

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

Investor 5 Year Fixed $750,000 Principle & Interest

Company	Product	Rate (%)*	Loan Fees at 250K ($)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
AMP Bank	Investment Classic Fixed 5 yrs	5.61	895	10.00/m	Both	✗	✗	No	90%	✓
Bank Australia	Inv Basic Fixed (LVR <80%) 5 yrs	5.04	595	Nil	P+I	✓	✓	No	80%	✗
Homeloans	Investment Ultra Plus Fixed PI 5 yrs	5.04	363	120.00/a	P+I	✗	✗	No	95%	✓
Police Bank	Inv Premium Fixed 5 yrs	5.23	1045	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Inv FlexiFix 5 yrs	5.14	649	Nil	Both	✓	✗	No	95%	✓
Suncorp Bank	Investment Fixed 5 yrs	5.04	600	10.00/m	Both	✓	✗	No	90%	✓