



# Package 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.

## Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★★★★★ "Outstanding Value"

<b>ANZ</b>	Breakfree	Nil	4.75	4.45	4.35	✓	✓	✗	✓	✗
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<b>Mortgage</b>	<b>Maximum LVR</b>	<b>Redraw Facility</b>	<b>Offset Facility</b>
	90%	✓	✓

<b>Credit Cards</b>	<b>Credit Card Name</b>	<b>Rewards Program</b>	<b>Annual Fee Waived</b>
	Balance Visa	✓	✓
	First	✗	✓
	Frequent Flyer	✓	✓
	Frequent Flyer Platinum	✓	✓
	Low Rate	✗	✓
	Low Rate Platinum	✗	✓
	Platinum	✗	✓
	Rewards	✓	✓
	Rewards Platinum	✓	✓

<b>Transaction Accounts</b>	<b>Transaction Account Name</b>	<b>Free Transactions</b>	<b>Ongoing Fee Waived</b>
	Access Advantage	✗	✓
	One - 100% Offset	✗	✓

<b>Newcastle Permanent</b>	Premium Plus Package	\$395.00	3.85	3.85	3.85	✓	✓	✗	✓	✗
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<b>Mortgage</b>	<b>Maximum LVR</b>	<b>Redraw Facility</b>	<b>Offset Facility</b>
	95%	✓	✓

<b>Credit Cards</b>	<b>Credit Card Name</b>	<b>Rewards Program</b>	<b>Annual Fee Waived</b>
	Value+ Credit Card	✗	✓

<b>Transaction Accounts</b>	<b>Transaction Account Name</b>	<b>Free Transactions</b>	<b>Ongoing Fee Waived</b>
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			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★★★★★ "Outstanding Value"

	Everyday Account			✗			✓			
	Online Savings Account			✓			✓			
	Rapid Saver Passbook			✓			✓			
	Rapid Saver Statement			✓			✓			
	Statement Savings Account			✓			✓			
<b>Westpac</b>	Premier Advantage	\$395.00	4.69	4.49	4.44	✓	✓	✗	✗	✓

Mortgage	Maximum LVR	Redraw Facility	Offset Facility
	95%	✓	✓

Credit Cards	Credit Card Name	Rewards Program	Annual Fee Waived
	55 Day Classic	✗	✓
	55 Day Platinum	✗	✓
	Altitude	✓	✓
	Altitude Black	✓	✓
	Altitude Platinum	✓	✓
	Low Rate Visa Card	✗	✓

Transaction Accounts	Transaction Account Name	Free Transactions	Ongoing Fee Waived
	Choice	✗	✓

★★★★

<b>Bank Australia</b>	Premium Package	\$350.00	3.94	3.94	3.84	✓	✓	✗	✓	✗
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Mortgage	Maximum LVR	Redraw Facility	Offset Facility
	95%	✓	✓

Credit Cards	Credit Card Name	Rewards Program	Annual Fee Waived



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			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★★★★

Platinum Rewards Visa Credit Card

✓

✓

### Transaction Accounts

#### Transaction Account Name

#### Free Transactions

#### Ongoing Fee Waived

Everyday Access

✗

✓

Mortgage Offset

✗

✓

### Bankwest

Complete Home Loan

\$395.00

3.85

3.85

3.85

✓

✓

✓

✓

✓

### Mortgage

#### Maximum LVR

#### Redraw Facility

#### Offset Facility

80%

✓

✓

### Credit Cards

#### Credit Card Name

#### Rewards Program

#### Annual Fee Waived

More Platinum MasterCard

✓

✓

Qantas Platinum MasterCard

✓

✓

### Transaction Accounts

#### Transaction Account Name

#### Free Transactions

#### Ongoing Fee Waived

Mortgage Shredder Offset

✓

✓

### NAB

Choice Package

\$395.00

4.65

4.40

4.40

✗

✓

✗

✓

✗

### Mortgage

#### Maximum LVR

#### Redraw Facility

#### Offset Facility

95%

✓

✓

### Credit Cards

#### Credit Card Name

#### Rewards Program

#### Annual Fee Waived

flybuys Rewards Card

✓

✓

Low Fee Visa Card

✗

✓

Low Rate Card

✓

✗

Low Rate Premium Card

✓

✗

Premium Visa Card

✗

✓

Qantas Rewards Card

✓

✓



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			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance
★★★★										
	Qantas Rewards Premium Card			✓			✓			
	Velocity Rewards Card			✓			✓			
	Velocity Rewards Premium Card			✓			✓			
<b>Transaction Accounts</b>	<b>Transaction Account Name</b>			<b>Free Transactions</b>			<b>Ongoing Fee Waived</b>			
	Classic Banking			✗			✓			
<b>QT Mutual Bank</b>	Teachers' Life	Nil	4.52	4.12	4.02	✓	✓	✗	✓	✗
<b>Mortgage</b>	<b>Maximum LVR</b>			<b>Redraw Facility</b>			<b>Offset Facility</b>			
	95%			✓			✓			
<b>Credit Cards</b>	<b>Credit Card Name</b>			<b>Rewards Program</b>			<b>Annual Fee Waived</b>			
	Platinum MyCard			✓			✓			
<b>Transaction Accounts</b>	<b>Transaction Account Name</b>			<b>Free Transactions</b>			<b>Ongoing Fee Waived</b>			
	Current Account			✗			✓			
	Everyday Account			✗			✓			
<b>QT Mutual Bank</b>	Choices	\$395.00	4.52	4.12	4.02	✓	✓	✗	✓	✗
<b>Mortgage</b>	<b>Maximum LVR</b>			<b>Redraw Facility</b>			<b>Offset Facility</b>			
	95%			✓			✓			
<b>Credit Cards</b>	<b>Credit Card Name</b>			<b>Rewards Program</b>			<b>Annual Fee Waived</b>			
	Platinum MyCard			✓			✓			
<b>Transaction Accounts</b>	<b>Transaction Account Name</b>			<b>Free Transactions</b>			<b>Ongoing Fee Waived</b>			
	Current Account			✗			✓			
	Everyday Account			✗			✓			
<b>Suncorp Bank</b>	Home Package Plus	\$375.00	3.95	3.95	3.85	✓	✗	✗	✗	✗



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			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★★★★

### Mortgage

Maximum LVR	Redraw Facility	Offset Facility
90%	✓	✓

### Credit Cards

Credit Card Name	Rewards Program	Annual Fee Waived
Gold Card	✓	✓
Platinum Card	✓	✓
Standard Card	✗	✓

### Transaction Accounts

Transaction Account Name	Free Transactions	Ongoing Fee Waived
Everyday Options	✗	✓
Everyday Options Sub-account	✗	✓

★★★

<b>Bank of Melbourne</b>	Advantage Package	\$395.00	4.62	4.47	4.42	✓	✗	✓	✗	✓
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### Mortgage

Maximum LVR	Redraw Facility	Offset Facility
95%	✓	✓

### Credit Cards

Credit Card Name	Rewards Program	Annual Fee Waived
Amplify Classic	✓	✓
Vertigo Platinum	✗	✓
Vertigo Visa	✗	✓

### Transaction Accounts

Transaction Account Name	Free Transactions	Ongoing Fee Waived
Complete Freedom	✗	✓

<b>BankSA</b>	Advantage Package	\$395.00	4.69	4.49	4.44	✓	✗	✓	✗	✓
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### Mortgage

Maximum LVR	Redraw Facility	Offset Facility
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Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★ ★ ★

95%

✓

✓

### Credit Cards

#### Credit Card Name

#### Rewards Program

#### Annual Fee Waived

Amplify Classic

✓

✓

Vertigo Platinum

✗

✓

Vertigo Visa

✗

✓

### Transaction Accounts

#### Transaction Account Name

#### Free Transactions

#### Ongoing Fee Waived

Complete Freedom

✗

✓

### BankVic

Premium Home

\$375.00

4.34

4.19

4.19

✓

✓

✗

✗

✗

### Mortgage

#### Maximum LVR

#### Redraw Facility

#### Offset Facility

95%

✓

✓

### Credit Cards

#### Credit Card Name

#### Rewards Program

#### Annual Fee Waived

Visa Gold credit card

✓

✓

### Transaction Accounts

#### Transaction Account Name

#### Free Transactions

#### Ongoing Fee Waived

EzePay

✓

✓

### Bendigo Bank

Connect

Nil

4.43

4.23

4.13

✓

✓

✗

✓

✗

### Mortgage

#### Maximum LVR

#### Redraw Facility

#### Offset Facility

95%

✓

✓

### Citi

Mortgage Plus

\$350.00

4.22

4.22

4.17

✓

✓

✓

✓

✓

### Mortgage

#### Maximum LVR

#### Redraw Facility

#### Offset Facility

80%

✓

✓

### Credit Cards

#### Credit Card Name

#### Rewards Program

#### Annual Fee Waived

Platinum

✓

✓



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Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★ ★ ★

Qantas Signature				✓				✓		
Platinum				✓				✓		
Qantas Signature				✓				✓		

### Transaction Accounts

Transaction Account Name	Free Transactions	Ongoing Fee Waived
Plus Transaction Account	✗	✓
Plus Transaction Account	✗	✓

### Commonwealth Bank

Wealth Package	\$395.00	4.72	4.62	4.62	✗	✓	✗	✓	✗
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### Mortgage

Maximum LVR	Redraw Facility	Offset Facility
95%	✓	✓

### Credit Cards

Credit Card Name	Rewards Program	Annual Fee Waived
Business Awards	✓	✓
Business Gold Awards	✓	✓
Business Platinum Awards	✓	✓
Diamond Awards	✓	✓
Gold Awards	✓	✓
Low Fee Gold MasterCard	✗	✓
Low Fee MasterCard	✗	✓
Low Rate Gold MasterCard	✗	✓
Low Rate MasterCard	✗	✓
Platinum Awards	✓	✓
Standard Awards	✓	✓

### Transaction Accounts

Transaction Account Name	Free Transactions	Ongoing Fee Waived
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			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★ ★ ★

	Complete Access			×			✓			
	Mortgage Interest Saver 100% Offset			×			✓			
	Smart Access			×			✓			
	Streamline Basic			×			✓			
<b>Heritage Bank</b>	Home Advantage	\$350.00	3.88	3.84	3.84	✓	✓	×	✓	×

### Mortgage

Maximum LVR	Redraw Facility	Offset Facility
95%	✓	✓

### Credit Cards

Credit Card Name	Rewards Program	Annual Fee Waived
Classic	✓	✓
Gold Low Rate	×	✓
Platinum	✓	✓

### Transaction Accounts

Transaction Account Name	Free Transactions	Ongoing Fee Waived
Cash Management Account	✓	✓
Money Manager Account	✓	✓
Mortgage Crusher	✓	✓
Simply Access	✓	✓

### Hume Bank

Property Package	\$375.00	4.15	4.05	3.95	✓	✓	×	✓	×
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### Mortgage

Maximum LVR	Redraw Facility	Offset Facility
97%	✓	✓

### Credit Cards

Credit Card Name	Rewards Program	Annual Fee Waived
Clear	✓	✓
Value	×	✓





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Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★ ★ ★

Transaction Accounts	Transaction Account Name		Free Transactions			Ongoing Fee Waived					
	Flexible Loan Offset			✓			✓				
<b>IMB</b>	Platinum Package	\$395.00	4.49	4.34	4.24	✓	✗	✗	✓	✗	

Mortgage	Maximum LVR		Redraw Facility			Offset Facility					
	80%			✓			✓				

Credit Cards	Credit Card Name		Rewards Program			Annual Fee Waived					
	Low Rate MasterCard			✗			✓				
	Platinum MasterCard			✓			✓				

Transaction Accounts	Transaction Account Name		Free Transactions			Ongoing Fee Waived					
	Every Day Account S4			✗			✓				
	Everyday UnLtd (Ill,SC)			✗			✓				

<b>Macquarie Bank</b>	Offset Home Loan Package	\$398.00	3.89	3.89	3.89	✗	✗	✗	✗	✗	
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Mortgage	Maximum LVR		Redraw Facility			Offset Facility					
	80%			✓			✓				

Credit Cards	Credit Card Name		Rewards Program			Annual Fee Waived					
	Platinum Card - Qantas Rewards			✓			✓				
	RateSaver Card			✗			✓				
	Platinum Card - Qantas Rewards			✓			✓				
	RateSaver Card			✗			✓				

Transaction Accounts	Transaction Account Name		Free Transactions			Ongoing Fee Waived					
	100% Offset Account			✗			✓				
	100% Offset Account			✗			✓				



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Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance
★ ★ ★										
<b>ME Bank</b>	Member Package	\$395.00	3.89	3.89	3.79	×	×	×	×	×
<b>Mortgage</b>	<b>Maximum LVR</b>			<b>Redraw Facility</b>		<b>Offset Facility</b>				
	80%			✓		✓				
<b>Credit Cards</b>	<b>Credit Card Name</b>			<b>Rewards Program</b>		<b>Annual Fee Waived</b>				
	frank credit card			×		✓				
<b>Transaction Accounts</b>	<b>Transaction Account Name</b>			<b>Free Transactions</b>		<b>Ongoing Fee Waived</b>				
	Everyday Transaction Account			×		✓				
	InterestME Savings Account			✓		✓				
	Online Savings Account			×		✓				
<b>People's Choice Credit Union</b>	Home Loan Package	\$395.00	3.95	3.95	3.95	×	×	×	×	×
<b>Mortgage</b>	<b>Maximum LVR</b>			<b>Redraw Facility</b>		<b>Offset Facility</b>				
	80%			✓		✓				
<b>Credit Cards</b>	<b>Credit Card Name</b>			<b>Rewards Program</b>		<b>Annual Fee Waived</b>				
	Visa Credit Card			×		✓				
<b>Transaction Accounts</b>	<b>Transaction Account Name</b>			<b>Free Transactions</b>		<b>Ongoing Fee Waived</b>				
	Everyday Account			×		✓				
	Offset Account			×		✓				
<b>QBANK</b>	Classic Plus	Nil	4.39	4.24	3.99	×	×	×	×	×
<b>Mortgage</b>	<b>Maximum LVR</b>			<b>Redraw Facility</b>		<b>Offset Facility</b>				
	95%			✓		✓				
<b>Credit Cards</b>	<b>Credit Card Name</b>			<b>Rewards Program</b>		<b>Annual Fee Waived</b>				
	Bluey Card			×		✓				



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			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance
★★★										
	Bluey Rewarder Card			✓			✓			
<b>Transaction Accounts</b>	<b>Transaction Account Name</b>		<b>Free Transactions</b>			<b>Ongoing Fee Waived</b>				
	Classic Plus Mort Offset			✓			✓			
<b>St.George Bank</b>	Advantage Package	\$395.00	4.70	4.50	4.45	✓	✗	✓	✗	✓
<b>Mortgage</b>	<b>Maximum LVR</b>		<b>Redraw Facility</b>			<b>Offset Facility</b>				
	95%			✓			✓			
<b>Credit Cards</b>	<b>Credit Card Name</b>		<b>Rewards Program</b>			<b>Annual Fee Waived</b>				
	Amplify Classic			✓			✓			
	Vertigo Platinum			✗			✓			
	Vertigo Visa			✗			✓			
<b>Transaction Accounts</b>	<b>Transaction Account Name</b>		<b>Free Transactions</b>			<b>Ongoing Fee Waived</b>				
	Complete Freedom			✗			✓			
<b>Victoria Teachers Mutual Bank</b>	Education Package Home Loan	\$300.00	3.79	3.79	3.79	✗	✓	✗	✗	✗
<b>Mortgage</b>	<b>Maximum LVR</b>		<b>Redraw Facility</b>			<b>Offset Facility</b>				
	80%			✓			✓			
<b>Credit Cards</b>	<b>Credit Card Name</b>		<b>Rewards Program</b>			<b>Annual Fee Waived</b>				
	Visa Platinum Credit Card			✗			✓			
<b>Transaction Accounts</b>	<b>Transaction Account Name</b>		<b>Free Transactions</b>			<b>Ongoing Fee Waived</b>				
	Everyday Account S1			✓			✓			
	Pension Account S9			✓			✓			
★★										



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			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance
★★										
<b>Auswide Bank</b>	Freedom Package	\$395.00	3.79	3.79	3.79	×	×	×	×	×
<b>Mortgage</b>	<b>Maximum LVR</b>		<b>Redraw Facility</b>			<b>Offset Facility</b>				
	95%		✓			✓				
<b>Credit Cards</b>	<b>Credit Card Name</b>		<b>Rewards Program</b>			<b>Annual Fee Waived</b>				
	Platinum MasterCard		✓			✓				
<b>Transaction Accounts</b>	<b>Transaction Account Name</b>		<b>Free Transactions</b>			<b>Ongoing Fee Waived</b>				
	Everyday Access		×			✓				
	Mortgage Offset		✓			✓				
<b>Beyond Bank</b>	Total Home Loan	\$395.00	4.60	4.40	4.30	×	×	×	×	×
<b>Mortgage</b>	<b>Maximum LVR</b>		<b>Redraw Facility</b>			<b>Offset Facility</b>				
	95%		✓			✓				
<b>Credit Cards</b>	<b>Credit Card Name</b>		<b>Rewards Program</b>			<b>Annual Fee Waived</b>				
	Low Rate Visa Credit Card		×			✓				
<b>Transaction Accounts</b>	<b>Transaction Account Name</b>		<b>Free Transactions</b>			<b>Ongoing Fee Waived</b>				
	Access Savings Account S1		×			✓				
	Retirement Account S50		×			✓				
<b>Beyond Bank</b>	Pinnacle +Plus Pkg	Nil	4.80	4.60	4.60	×	×	×	×	×
<b>Mortgage</b>	<b>Maximum LVR</b>		<b>Redraw Facility</b>			<b>Offset Facility</b>				
	95%		✓			✓				
<b>Credit Cards</b>	<b>Credit Card Name</b>		<b>Rewards Program</b>			<b>Annual Fee Waived</b>				
	Low Rate Visa Credit Card		×			✓				
<b>Transaction Accounts</b>	<b>Transaction Account Name</b>		<b>Free Transactions</b>			<b>Ongoing Fee Waived</b>				



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			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance	
★★											
First Option Credit Union	Access Savings Account S1			✗				✓			
	Retirement Account S50			✗				✓			
	Packaged Home Loan	\$375.00	4.44	4.44	4.44	✗	✗	✗	✗	✗	
	<b>Mortgage</b>	<b>Maximum LVR</b>		<b>Redraw Facility</b>			<b>Offset Facility</b>				
	95%			✓				✓			
Credit Cards	<b>Credit Card Name</b>			<b>Rewards Program</b>			<b>Annual Fee Waived</b>				
	Cash Rewards Visa Credit Card			✓				✓			
	Low Rate Visa Credit Card			✗				✓			
Transaction Accounts	<b>Transaction Account Name</b>			<b>Free Transactions</b>			<b>Ongoing Fee Waived</b>				
	Access Saver			✓				✓			
Horizon Credit Union	Platinum Loan	Nil	4.49	4.49	4.49	✗	✓	✗	✓	✗	
Mortgage	<b>Maximum LVR</b>			<b>Redraw Facility</b>			<b>Offset Facility</b>				
	95%			✓				✓			
Credit Cards	<b>Credit Card Name</b>			<b>Rewards Program</b>			<b>Annual Fee Waived</b>				
	95%			✓				✗			
Transaction Accounts	<b>Transaction Account Name</b>			<b>Free Transactions</b>			<b>Ongoing Fee Waived</b>				
	Visa Credit Card			✗				✓			
	Advantage 25			✗				✓			
Transaction Accounts	<b>Transaction Account Name</b>			<b>Free Transactions</b>			<b>Ongoing Fee Waived</b>				
	Advantage 55 S55			✓				✓			
★											
G&C Mutual Bank	Solutions Package	\$350.00	4.76	4.76	4.76	✓	✓	✗	✗	✗	



# Package 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.

## Home Loan Packages

Company	Product	Package Annual Fee	Variable Mortgage Rate (%)*			Insurance Discounts				
			250k	500k	750k	Home and Contents	Car Insurance	Life Insurance	Landlord Insurance	Income Protection Insurance

★

<b>Mortgage</b>	<b>Maximum LVR</b>		<b>Redraw Facility</b>			<b>Offset Facility</b>				
	95%			✓			✓			
<b>Credit Cards</b>	<b>Credit Card Name</b>		<b>Rewards Program</b>			<b>Annual Fee Waived</b>				
	Low Rate Visa Credit Card			✗			✓			
<b>Transaction Accounts</b>	<b>Transaction Account Name</b>		<b>Free Transactions</b>			<b>Ongoing Fee Waived</b>				
	Access Account			✓			✓			
<b>Hunter United</b>	Package Home Loan	\$295.00	4.69	4.69	4.69	✗	✗	✗	✗	✗
<b>Mortgage</b>	<b>Maximum LVR</b>		<b>Redraw Facility</b>			<b>Offset Facility</b>				
	95%			✓			✓			
<b>Credit Cards</b>	<b>Credit Card Name</b>		<b>Rewards Program</b>			<b>Annual Fee Waived</b>				
	Visa Credit Card			✗			✓			
<b>Transaction Accounts</b>	<b>Transaction Account Name</b>		<b>Free Transactions</b>			<b>Ongoing Fee Waived</b>				
	On Call Savings Account			✗			✓			