



# Home Loans Star Ratings

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## Established 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	3.84	Nil	Nil	P+I	✓	✓	No	80%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.99	Nil	Nil	Both	✓	✓	No	95%	✓
Community First CU	True Fixed 3 yrs	3.69	600	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs	3.59	500	Nil	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	4.09	500	Nil	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	Lockit 3 yrs	4.04	450	Nil	Both	✓	✗	Full	95%	✓
Pacific Mortgage Group	Residential Fixed 3 yrs	3.82	Nil	Nil	P+I	✗	✗	No	95%	✓
QBANK	Residential Fixed 3 yrs	3.95	Nil	Nil	Both	✓	✓	No	95%	✓
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
Select Encompass Credit Union	Fixed 3 yrs	3.79	Nil	Nil	Both	✓	✓	No	95%	✓
UBank	UHomeLoan Fixed IO 3 yrs	3.99	395	Nil	IO	✓	✗	No	80%	✓
UBank	UHomeLoan Fixed PI 3 yrs	3.99	395	Nil	P+I	✓	✗	No	80%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
★★★★										
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.89	Nil	395/a	Both	✓	✓	Full	95%	✗
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	3.79	595	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 3 yrs	3.94	595	Nil	P+I	✓	✓	No	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
<b>BOQ</b>	Residential 3yr Fixed 3 yrs	3.99	450	10.00/m	Both	✓	✗	No	80%	✓
<b>CUA</b>	Fixed - Owner Occupier 3 yrs	3.96	795	Nil	Both	✓	✓	No	95%	✓
<b>Freedom Lend</b>	Freedom Fixed IO 3 yrs	3.84	Nil	395.00/a	IO	✓	✓	No	95%	✓
<b>G&amp;C Mutual Bank</b>	Residential 3yr Fixed 3 yrs	4.09	500	Nil	Both	✓	✓	Full	95%	✓
<b>Homestar Finance</b>	Owner Occupied P&I Fixed 3 yrs	3.84	633	Nil	P+I	✓	✓	Full	90%	✓
<b>IMB</b>	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	Nil	Both	✓	✓	No	90%	✓
<b>IMB</b>	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓
<b>ING DIRECT</b>	Orange Advantage Residential Fixed 3 yrs 150k+	3.99	519	199/a	Both	✓	✗	No	95%	✓
<b>ME</b>	Flexible Fixed OO Max 80 LVR 3 yrs	4.09	400	Nil	Both	✓	✗	No	80%	✓
<b>MyState</b>	Residential Fixed 3 yrs 80%	4.09	350	Nil	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★★										
Newcastle Permanent	Residential Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✗	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.85	Nil	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Residential Fixed 3 yrs	3.95	600	Nil	Both	✓	✗	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.85	600	25/m	Both	✓	✗	No	95%	✓
Regional Australia Bank	Partnership Advantage Fixed 3 yrs	3.99	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Teachers Mutual Bank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✗	✗	Full	95%	✓
The Rock	Residential Fixed 3 yrs 80%	4.09	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✗	✗	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Adelaide Bank	SmartFix 3 yrs	4.48	495	15.00/m	Both	✓	✓	Full	95%	✓
ANZ	Breakfree Residential Fixed 3 yrs 150k+	4.19	160	Nil	Both	✓	✗	No	90%	✓
ANZ	Residential Fixed 3 yrs	4.34	760	10.00/m	Both	✓	✗	No	90%	✓
Aussie	Optimizer Fixed PI 3 yrs	4.24	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed PI 3 yrs	4.24	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Select Basic Fixed 3 yrs 80%	4.09	Nil	Nil	Both	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 3 yrs	4.09	Nil	15.00/m	Both	✓	✗	No	95%	✓
Australian Military Bank	Fixed Rate 3 yrs 80%	3.99	1014	Nil	Both	✗	✗	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Melbourne	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓



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			Upfront	Ongoing						
★★★										
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	780	395/a	Both	✓	✗	No	90%	✓
Bank of Sydney	Residential Fixed 3 yrs	4.29	780	10.00/m	Both	✓	✗	No	90%	✓
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 3 yrs 200k+	4.09	250	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Fixed Rate Owner Occupied 3 yrs	4.19	545	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.34	829	10.00/m	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
<b>Bendigo Bank</b>	Residential Fixed 3 yrs	4.34	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
<b>Beyond Bank</b>	Residential Fixed 3 yrs	4.14	595	Nil	Both	✓	✓	No	95%	✓
<b>Catalyst Money</b>	Fixed Lite 3 yrs	4.20	607	Nil	Both	✓	✓	Full	95%	✓
<b>Commonwealth Bank</b>	Residential Fixed 3 yrs	4.24	800	8.00/m	Both	✓	✗	Partial	95%	✓
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed 3 yrs 150k+	4.09	595	395/a	Both	✓	✗	Partial	95%	✓
<b>CUA</b>	Premium Fixed - Owner Occupier 3 yrs	4.18	795	Nil	Both	✓	✓	Full	95%	✓
<b>Defence Bank</b>	Essentials Fixed 3 yrs	4.19	970	8.00/m	Both	✓	✗	No	95%	✓
<b>Easy Street Fin Services</b>	Easy Street Fixed 3 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
<b>Firstmac</b>	VIP Pack Fixed 3 yrs	4.29	520	Nil	Both	✓	✗	No	90%	✓
<b>Gateway Credit Union</b>	Premium Residential Fixed 3 yrs 150k+	3.93	750	299/a	Both	✓	✗	No	80%	✓



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			Upfront	Ongoing						
★★★										
Gateway Credit Union	Residential Fixed 3 yrs	4.13	750	Nil	Both	✓	✗	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	150	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 3 yrs	3.99	750	8.00/m	Both	✓	✓	Partial	95%	✓
Holiday Coast CU	Fixed N Easy 3 yrs	4.19	664	8.00/m	Both	✓	✓	No	95%	✓
Homestar Finance	Owner Occupied IO Fixed 3 yrs	4.09	633	Nil	IO	✓	✓	Full	90%	✓
Horizon Credit Union	Fixed Rate Home Loan 3 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	3 Year Fixed 3 yrs	4.19	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier 3 Year Fixed 3 yrs 50k+	4.09	300	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	3.99	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.09	Nil	Nil	Both	✓	✓	No	97%	✓





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			Upfront	Ongoing						
★★★										
Hume Bank	Residential Fixed 3 yrs	4.09	750	Nil	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Lite 3 yrs	4.20	607	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Fusion Fixed IO 80 3 yrs	4.04	363	120.00/a	IO	✓	✓	No	80%	✓
iMortgage	Fusion Fixed PI 80 3 yrs	3.84	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Residential Fixed 3 yrs	4.09	519	Nil	Both	✓	✗	No	95%	✓
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 3 yrs	4.19	520	Nil	Both	✓	✗	No	90%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	4.24	Nil	Nil	P+I	✓	✗	No	95%	✓
ME	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	4.09	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 3 yrs 100-749k	4.48	895	10.00/m	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
<b>My Credit Union</b>	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
<b>NAB</b>	Choice Package Standard Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✗	No	95%	✓
<b>NAB</b>	Choice Package Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	395/a	IO	✓	✗	No	95%	✓
<b>NAB</b>	Private Tailored Pkg Standard Fixed 3 yrs 150k+	4.09	Nil	750/a	Both	✓	✗	No	95%	✓
<b>NAB</b>	Standard Fixed 3 yrs	4.19	600	8.00/m	Both	✓	✗	No	95%	✓
<b>NAB</b>	Tailored Fixed - IO 3 yrs	4.19	600	8.00/m	IO	✓	✗	No	95%	✓
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed 3 yrs	3.99	Nil	395/a	Both	✓	✗	No	95%	✓
<b>Northern Inland CU</b>	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	✗	✓	No	95%	✓
<b>People's Choice Credit Union</b>	Home Loan Package Residential Fixed 3 yrs 150k+	3.99	150	395/a	Both	✓	✗	No	95%	✓
<b>People's Choice Credit Union</b>	Residential Fixed 3 yrs	4.14	950	8.00/m	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
Police Bank	Premium Fixed 3 yrs	4.04	1045	Nil	Both	✓	✓	No	95%	✓
Qudos Bank	Fixed Rate 3 yrs	4.09	Nil	Nil	Both	✓	✗	No	95%	✓
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	✓	Full	95%	✓
Regional Australia Bank	Steady Rate 3 yrs	4.09	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%	4.27	649	Nil	IO	✓	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%	4.07	649	Nil	P+I	✓	✗	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.34	750	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
St.George Bank	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓



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			Upfront	Ongoing						
★★★										
Summerland Credit Union	Standard Fixed 3 yrs	4.19	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.89	Nil	375/a	Both	✓	✗	No	95%	✓
Suncorp Bank	Owner Occupied Fixed 3 yrs	4.04	600	10.00/m	Both	✓	✗	No	95%	✓
Teachers Mutual Bank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✗	✗	Full	95%	✓
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	✗	No	95%	✗
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	4.09	Nil	350/a	Both	✓	✓	No	80%	✓
UniBank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✗	✗	Full	95%	✓
Westpac	Fixed Options 3 yrs	4.29	600	8.00/m	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 3 yrs	4.24	363	Nil	P+I	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	4.24	363	Nil	P+I	✓	✗	No	95%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.59	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Basic Fixed 3 yrs	4.59	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.59	895	Nil	Both	✗	✗	No	90%	✓
Aussie	Optimizer Fixed IO 3 yrs	4.49	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed IO 3 yrs	4.49	Nil	198.00/a	IO	✓	✗	No	95%	✓
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%	4.49	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%	4.39	650	10.00/m	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★										
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	4.29	150	395/a	Both	✓	✗	No	90%	✓
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✓	✗	No	95%	✓
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150-499k	4.24	649	350/a	P+I	✓	✗	No	90%	✓
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
Delphi Bank	Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 3 yrs	4.73	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.48	1056	198.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	4.23	1056	198.00/a	P+I	✓	✗	No	80%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Homeloans	Ultra Plus Fixed IO 3 yrs	4.24	363	120.00/a	IO	✗	✗	No	95%	✓
Homeloans	Ultra Plus Fixed PI 3 yrs	4.04	363	120.00/a	P+I	✗	✗	No	95%	✓
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	4.24	Nil	199.00/s	P+I	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	750/a	IO	✓	✗	No	95%	✓
P&N Bank	Residential Fixed IO 3 yrs 80%	4.19	395	8.00/m	IO	✗	✗	No	90%	✓
P&N Bank	Residential Fixed PI 3 yrs 80%	4.19	395	8.00/m	P+I	✗	✗	No	90%	✓
RAMS	Fixed Rate IO 3 yrs	4.34	870	20.00/m	IO	✓	✓	No	95%	✓
RAMS	Fixed Rate P&I 3 yrs	4.24	870	20.00/m	P+I	✓	✓	No	95%	✓
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	✗	Full	95%	✗



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			Upfront	Ongoing						
★★										
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	✗	✗	Full	95%	✗
The Mac	Standard Fixed 3 yrs	4.74	1463	Nil	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 3 yrs	4.49	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.49	363	Nil	IO	✓	✗	No	90%	✓
★										
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.59	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	✗	✗	No	90%	✓
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✗	✗	No	95%	✓
Citi	Mortgage Plus Standard Fixed IO 3 yrs 80% 150-m	4.29	649	350/a	IO	✓	✗	No	90%	✓
Citi	Standard Fixed IO 3 yrs 50-499k 80%	4.49	649	8.00/m	IO	✓	✗	No	90%	✓





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			Upfront	Ongoing						
★										
<b>Citi</b>	Standard Fixed P&I 3 yrs 50-499k 80%	4.44	649	8.00/m	P+I	✓	✗	No	90%	✓
<b>First Option Credit Union</b>	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	✓	Full	95%	✓
<b>First Option Credit Union</b>	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓
<b>Woolworths Employees CU</b>	Owner Occupied Fixed 3 yrs	4.84	Nil	Nil	P+I	✓	✓	No	95%	✓



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## Established 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Residential Fixed 3 yrs	3.89	1180	120.00/a	Both	✓	✗	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	3.84	Nil	Nil	P+I	✓	✓	No	80%	✓
Community First CU	True Fixed 3 yrs	3.69	600	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs	3.59	500	Nil	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✓	✓	No	95%	✓
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	Nil	Both	✓	✓	No	90%	✓
Pacific Mortgage Group	Residential Fixed 3 yrs	3.82	Nil	Nil	P+I	✗	✗	No	95%	✓
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	✓	No	95%	✓
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Select Encompass Credit Union	Fixed 3 yrs	3.79	Nil	Nil	Both	✓	✓	No	95%	✓
UBank	UHomeLoan Fixed IO 3 yrs	3.99	395	Nil	IO	✓	✗	No	80%	✓
UBank	UHomeLoan Fixed PI 3 yrs	3.99	395	Nil	P+I	✓	✗	No	80%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	✓	No	95%	✓
★★★★										
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.89	Nil	395/a	Both	✓	✓	Full	95%	✗
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	3.79	595	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 3 yrs	3.94	595	Nil	P+I	✓	✓	No	95%	✓
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★★										
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.99	Nil	Nil	Both	✓	✓	No	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	No	95%	✓
BOQ	Residential 3yr Fixed 3 yrs	3.99	450	10.00/m	Both	✓	✗	No	80%	✓
CUA	Fixed - Owner Occupier 3 yrs	3.96	795	Nil	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed IO 3 yrs	3.84	Nil	395.00/a	IO	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	4.09	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	4.09	500	Nil	Both	✓	✓	Full	95%	✓
Homestar Finance	Owner Occupied P&I Fixed 3 yrs	3.84	633	Nil	P+I	✓	✓	Full	90%	✓
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.99	519	199/a	Both	✓	✗	No	95%	✓
MOVE - People Driven Banking	Lockit 3 yrs	4.04	450	Nil	Both	✓	✗	Full	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.99	150	395/a	Both	✓	✗	No	95%	✓
QBANK	Residential Fixed 3 yrs	3.95	Nil	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.85	Nil	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.85	600	25/m	Both	✓	✗	No	95%	✓
Regional Australia Bank	Partnership Advantage Fixed 3 yrs	3.99	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Teachers Mutual Bank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✗	✗	Full	95%	✓
The Rock	Residential Fixed 3 yrs 80%	4.09	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✗	✗	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
★★★										
Adelaide Bank	SmartFix 3 yrs	4.48	495	15.00/m	Both	✓	✓	Full	95%	✓
ANZ	Breakfree Residential Fixed 3 yrs 150k+	4.19	160	Nil	Both	✓	✗	No	90%	✓
ANZ	Residential Fixed 3 yrs	4.34	760	10.00/m	Both	✓	✗	No	90%	✓
Aussie	Optimizer Fixed PI 3 yrs	4.24	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Select Basic Fixed 3 yrs 80%	4.09	Nil	Nil	Both	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 3 yrs	4.09	Nil	15.00/m	Both	✓	✗	No	95%	✓
Australian Military Bank	Fixed Rate 3 yrs 80%	3.99	1014	Nil	Both	✗	✗	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓



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			Upfront	Ongoing						
★★★										
Bank of Melbourne	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	780	395/a	Both	✓	✗	No	90%	✓
Bank of Sydney	Residential Fixed 3 yrs	4.29	780	10.00/m	Both	✓	✗	No	90%	✓
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 3 yrs 200k+	4.09	250	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Fixed Rate Owner Occupied 3 yrs	4.19	545	12.00/m	Both	✓	✓	Partial	90%	✓
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.34	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Connect Package Fixed Owner Occupied 3 yrs 250k+	4.19	250	20/m	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
<b>Bendigo Bank</b>	Residential Fixed 3 yrs	4.34	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
<b>Beyond Bank</b>	Residential Fixed 3 yrs	4.14	595	Nil	Both	✓	✓	No	95%	✓
<b>Catalyst Money</b>	Fixed 3 yrs	4.20	607	Nil	Both	✓	✓	Full	95%	✓
<b>Commonwealth Bank</b>	Residential Fixed 3 yrs	4.24	800	8.00/m	Both	✓	✗	Partial	95%	✓
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed 3 yrs 150k+	4.09	595	395/a	Both	✓	✗	Partial	95%	✓
<b>CUA</b>	Premium Fixed - Owner Occupier 3 yrs	4.18	795	Nil	Both	✓	✓	Full	95%	✓
<b>Defence Bank</b>	Essentials Fixed 3 yrs	4.19	970	8.00/m	Both	✓	✗	No	95%	✓
<b>Easy Street Fin Services</b>	Easy Street Fixed 3 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
<b>Firstmac</b>	VIP Pack Fixed 3 yrs	4.29	520	Nil	Both	✓	✗	No	90%	✓
<b>Gateway Credit Union</b>	Premium Residential Fixed 3 yrs 150k+	3.93	750	299/a	Both	✓	✗	No	80%	✓





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			Upfront	Ongoing						
★★★										
Gateway Credit Union	Residential Fixed 3 yrs	4.13	750	Nil	Both	✓	✗	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	150	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 3 yrs	3.99	750	8.00/m	Both	✓	✓	Partial	95%	✓
Holiday Coast CU	Fixed N Easy 3 yrs	4.19	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	4.23	1056	198.00/a	P+I	✓	✗	No	80%	✓
Homestar Finance	Owner Occupied IO Fixed 3 yrs	4.09	633	Nil	IO	✓	✓	Full	90%	✓
Horizon Credit Union	Fixed Rate Home Loan 3 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	3 Year Fixed 3 yrs	4.19	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier 3 Year Fixed 3 yrs 50k+	4.09	300	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	3.99	Nil	375/a	Both	✓	✓	No	97%	✓



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			Upfront	Ongoing						
★★★										
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.09	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 3 yrs	4.09	750	Nil	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed 3 yrs	4.20	607	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Fusion Fixed IO 80 3 yrs	4.04	363	120.00/a	IO	✓	✓	No	80%	✓
iMortgage	Fusion Fixed PI 80 3 yrs	3.84	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Residential Fixed 3 yrs	4.09	519	Nil	Both	✓	✗	No	95%	✓
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 3 yrs	4.19	520	Nil	Both	✓	✗	No	90%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	4.24	Nil	Nil	P+I	✓	✗	No	95%	✓
ME	Flexible Fixed OO Max 80 LVR 3 yrs	4.09	400	Nil	Both	✓	✗	No	80%	✓



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			Upfront	Ongoing						
★★★										
ME	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	4.09	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 3 yrs 100-749k	4.48	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
MyState	Residential Fixed 3 yrs 80%	4.09	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Standard Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✗	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	395/a	IO	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	4.09	Nil	750/a	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	750/a	IO	✓	✗	No	95%	✓
NAB	Standard Fixed 3 yrs	4.19	600	8.00/m	Both	✓	✗	No	95%	✓
NAB	Tailored Fixed - IO 3 yrs	4.19	600	8.00/m	IO	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.99	Nil	395/a	Both	✓	✗	No	95%	✓
Newcastle Permanent	Residential Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Residential Fixed 3 yrs	4.14	950	8.00/m	Both	✓	✗	No	95%	✓
Police Bank	Premium Fixed 3 yrs	4.04	1045	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Residential Fixed 3 yrs	3.95	600	Nil	Both	✓	✗	No	95%	✓
Qudos Bank	Fixed Rate 3 yrs	4.09	Nil	Nil	Both	✓	✗	No	95%	✓
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	✓	Full	95%	✓
Regional Australia Bank	Steady Rate 3 yrs	4.09	250	Nil	P+I	✗	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.73	854	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.34	750	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
St.George Bank	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland Credit Union	Standard Fixed 3 yrs	4.19	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.89	Nil	375/a	Both	✓	✗	No	95%	✓
Suncorp Bank	Owner Occupied Fixed 3 yrs	4.04	600	10.00/m	Both	✓	✗	No	95%	✓
Teachers Mutual Bank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✗	✗	Full	95%	✓
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	✗	No	95%	✗
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	4.09	Nil	350/a	Both	✓	✓	No	80%	✓



# Home Loans Star Ratings

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## Established 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
UniBank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✗	✗	Full	95%	✓
Westpac	Fixed Options 3 yrs	4.29	600	8.00/m	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 3 yrs	4.24	363	Nil	P+I	✓	✗	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	4.24	363	Nil	P+I	✓	✗	No	95%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.59	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Basic Fixed 3 yrs	4.59	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.59	895	Nil	Both	✗	✗	No	90%	✓
Aussie	Optimizer Fixed IO 3 yrs	4.49	Nil	Nil	IO	✓	✗	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Aussie	Optimizer Plus Fixed IO 3 yrs	4.49	Nil	198.00/a	IO	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed PI 3 yrs	4.24	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%	4.49	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%	4.39	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	4.29	150	395/a	Both	✓	✗	No	90%	✓
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✓	✗	No	95%	✓
Citi	Mortgage Plus Standard Fixed IO 3 yrs 80% 150-m	4.29	649	350/a	IO	✓	✗	No	90%	✓
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 150-499k	4.24	649	350/a	P+I	✓	✗	No	90%	✓
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★										
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
Delphi Bank	Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 3 yrs	4.73	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.48	1056	198.00/a	IO	✓	✓	No	80%	✓
Homeloans	Ultra Plus Fixed IO 3 yrs	4.24	363	120.00/a	IO	✗	✗	No	95%	✓
Homeloans	Ultra Plus Fixed PI 3 yrs	4.04	363	120.00/a	P+I	✗	✗	No	95%	✓
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	4.24	Nil	199.00/s	P+I	✓	✗	No	95%	✓
P&N Bank	Residential Fixed IO 3 yrs 80%	4.19	395	8.00/m	IO	✗	✗	No	90%	✓





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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
P&N Bank	Residential Fixed PI 3 yrs 80%	4.19	395	8.00/m	P+I	✗	✗	No	90%	✓
RAMS	Fixed Rate IO 3 yrs	4.34	870	20.00/m	IO	✓	✓	No	95%	✓
RAMS	Fixed Rate P&I 3 yrs	4.24	870	20.00/m	P+I	✓	✓	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%	4.27	649	Nil	IO	✓	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%	4.07	649	Nil	P+I	✓	✗	No	95%	✓
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	✗	✗	Full	95%	✗
The Mac	Standard Fixed 3 yrs	4.74	1463	Nil	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 3 yrs	4.49	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.49	363	Nil	IO	✓	✗	No	90%	✓
★										



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## Established 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.59	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	✗	✗	No	90%	✓
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✗	✗	No	95%	✓
Citi	Standard Fixed IO 3 yrs 50-499k 80%	4.49	649	8.00/m	IO	✓	✗	No	90%	✓
Citi	Standard Fixed P&I 3 yrs 50-499k 80%	4.44	649	8.00/m	P+I	✓	✗	No	90%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	✓	Full	95%	✓
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	✗	Full	95%	✗
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	Nil	Nil	P+I	✓	✓	No	95%	✓



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## Established 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Residential Fixed 3 yrs	3.89	1180	120.00/a	Both	✓	✗	No	95%	✓
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	3.79	595	350/a	P+I	✓	✓	No	95%	✓
Community First CU	True Fixed 3 yrs	3.69	600	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs	3.59	500	Nil	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✓	✓	No	95%	✓
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	Nil	Both	✓	✓	No	90%	✓
Pacific Mortgage Group	Residential Fixed 3 yrs	3.82	Nil	Nil	P+I	✗	✗	No	95%	✓
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Regional Australia Bank	Partnership Advantage Fixed 3 yrs	3.99	Nil	375.00/a	Both	✓	✓	Full	95%	✓
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	✓	No	95%	✓



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## Established 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
Select Encompass Credit Union	Fixed 3 yrs	3.79	Nil	Nil	Both	✓	✓	No	95%	✓
UBank	UHomeLoan Fixed IO 3 yrs	3.99	395	Nil	IO	✓	✗	No	80%	✓
UBank	UHomeLoan Fixed PI 3 yrs	3.99	395	Nil	P+I	✓	✗	No	80%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	✓	No	95%	✓
★★★★										
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.89	Nil	395/a	Both	✓	✓	Full	95%	✗
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	3.84	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Residential Fixed 3 yrs	3.94	595	Nil	P+I	✓	✓	No	95%	✓
BankVic	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	✗	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
<b>bcu</b>	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
<b>Beyond Bank</b>	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.99	Nil	Nil	Both	✓	✓	No	95%	✓
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	No	95%	✓
<b>BOQ</b>	Residential 3yr Fixed 3 yrs	3.99	450	10.00/m	Both	✓	✗	No	80%	✓
<b>Freedom Lend</b>	Freedom Fixed IO 3 yrs	3.84	Nil	395.00/a	IO	✓	✓	No	95%	✓
<b>G&amp;C Mutual Bank</b>	Get Ahead Start Fixed 3 Year 3 yrs	4.09	500	Nil	Both	✓	✓	Full	95%	✓
<b>G&amp;C Mutual Bank</b>	Residential 3yr Fixed 3 yrs	4.09	500	Nil	Both	✓	✓	Full	95%	✓
<b>IMB</b>	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓
<b>ING DIRECT</b>	Orange Advantage Residential Fixed 3 yrs 150k+	3.99	519	199/a	Both	✓	✗	No	95%	✓
<b>MOVE - People Driven Banking</b>	Lockit 3 yrs	4.04	450	Nil	Both	✓	✗	Full	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.99	150	395/a	Both	✓	✗	No	95%	✓
QBANK	Residential Fixed 3 yrs	3.95	Nil	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.85	Nil	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.85	600	25/m	Both	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.89	Nil	375/a	Both	✓	✗	No	95%	✓
Teachers Mutual Bank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✗	✗	Full	95%	✓
The Rock	Residential Fixed 3 yrs 80%	4.09	950	5.00/m	Both	✓	✓	No	95%	✓
UniBank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✗	✗	Full	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Adelaide Bank	SmartFix 3 yrs	4.48	495	15.00/m	Both	✓	✓	Full	95%	✓
ANZ	Breakfree Residential Fixed 3 yrs 150k+	4.19	160	Nil	Both	✓	✗	No	90%	✓
ANZ	Residential Fixed 3 yrs	4.34	760	10.00/m	Both	✓	✗	No	90%	✓
Aussie	Optimizer Fixed PI 3 yrs	4.24	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Select Basic Fixed 3 yrs 80%	4.09	Nil	Nil	Both	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 3 yrs	4.09	Nil	15.00/m	Both	✓	✗	No	95%	✓
Australian Military Bank	Fixed Rate 3 yrs 80%	3.99	1014	Nil	Both	✗	✗	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Melbourne	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	4.29	150	395/a	Both	✓	✗	No	90%	✓



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			Upfront	Ongoing						
★★★										
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	780	395/a	Both	✓	✗	No	90%	✓
Bank of Sydney	Residential Fixed 3 yrs	4.29	780	10.00/m	Both	✓	✗	No	90%	✓
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 3 yrs 200k+	4.09	250	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Fixed Rate Owner Occupied 3 yrs	4.19	545	12.00/m	Both	✓	✓	Partial	90%	✓
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.34	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 3 yrs	4.34	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 3 yrs	4.14	595	Nil	Both	✓	✓	No	95%	✓





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			Upfront	Ongoing						
★★★										
Catalyst Money	Fixed 3 yrs	4.20	607	Nil	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Residential Fixed 3 yrs	4.24	800	8.00/m	Both	✓	✗	Partial	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.09	595	395/a	Both	✓	✗	Partial	95%	✓
CUA	Fixed - Owner Occupier 3 yrs	3.96	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Owner Occupier 3 yrs	4.18	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Fixed 3 yrs	4.19	970	8.00/m	Both	✓	✗	No	95%	✓
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
Firstmac	VIP Pack Fixed 3 yrs	4.29	520	Nil	Both	✓	✗	No	90%	✓
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	750	299/a	Both	✓	✗	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	150	350/a	Both	✓	✓	Partial	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Heritage Bank	Residential Fixed 3 yrs	3.99	750	8.00/m	Both	✓	✓	Partial	95%	✓
Holiday Coast CU	Fixed N Easy 3 yrs	4.19	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	4.23	1056	198.00/a	P+I	✓	✗	No	80%	✓
Horizon Credit Union	Fixed Rate Home Loan 3 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	3 Year Fixed 3 yrs	4.19	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier 3 Year Fixed 3 yrs 50k+	4.09	300	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	3.99	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.09	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 3 yrs	4.09	750	Nil	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed 3 yrs	4.20	607	Nil	Both	✓	✓	Full	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
iMortgage	Fusion Fixed IO 80 3 yrs	4.04	363	120.00/a	IO	✓	✓	No	80%	✓
iMortgage	Fusion Fixed PI 80 3 yrs	3.84	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Residential Fixed 3 yrs	4.09	519	Nil	Both	✓	✗	No	95%	✓
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 3 yrs	4.19	520	Nil	Both	✓	✗	No	90%	✓
ME	Flexible Fixed OO Max 80 LVR 3 yrs	4.09	400	Nil	Both	✓	✗	No	80%	✓
ME	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	4.09	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 3 yrs 100-749k	4.48	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
MyState	Residential Fixed 3 yrs 80%	4.09	350	Nil	Both	✓	✗	No	95%	✓



# Home Loans Star Ratings

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## Established 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Choice Package Standard Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✗	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	395/a	IO	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	4.09	Nil	750/a	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	750/a	IO	✓	✗	No	95%	✓
NAB	Standard Fixed 3 yrs	4.19	600	8.00/m	Both	✓	✗	No	95%	✓
NAB	Tailored Fixed - IO 3 yrs	4.19	600	8.00/m	IO	✓	✗	No	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.99	Nil	395/a	Both	✓	✗	No	95%	✓
Newcastle Permanent	Residential Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Residential Fixed 3 yrs	4.14	950	8.00/m	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
Police Bank	Premium Fixed 3 yrs	4.04	1045	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Residential Fixed 3 yrs	3.95	600	Nil	Both	✓	✗	No	95%	✓
Qudos Bank	Fixed Rate 3 yrs	4.09	Nil	Nil	Both	✓	✗	No	95%	✓
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Fixed Rate P&I 3 yrs	4.24	870	20.00/m	P+I	✓	✓	No	95%	✓
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	✓	Full	95%	✓
Regional Australia Bank	Steady Rate 3 yrs	4.09	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.73	854	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.34	750	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	400.00/a	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
St.George Bank	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland Credit Union	Standard Fixed 3 yrs	4.19	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Owner Occupied Fixed 3 yrs	4.04	600	10.00/m	Both	✓	✗	No	95%	✓
Teachers Mutual Bank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✗	✗	Full	95%	✓
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	✗	No	95%	✗
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	4.09	Nil	350/a	Both	✓	✓	No	80%	✓
UniBank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✗	✗	Full	95%	✓
Westpac	Fixed Options 3 yrs	4.29	600	8.00/m	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Yellow Brick Road	Empower Fixed PI 3 yrs	4.24	363	Nil	P+I	✓	✗	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	4.24	363	Nil	P+I	✓	✗	No	95%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.59	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Basic Fixed 3 yrs	4.59	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.59	895	Nil	Both	✗	✗	No	90%	✓
Aussie	Optimizer Fixed IO 3 yrs	4.49	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed IO 3 yrs	4.49	Nil	198.00/a	IO	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed PI 3 yrs	4.24	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	✓	Full	95%	✗



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%	4.49	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%	4.39	650	10.00/m	P+I	✓	✓	No	95%	✓
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	✓	✗	No	95%	✓
Citi	Mortgage Plus Standard Fixed IO 3 yrs 80% 500k+	4.24	649	350/a	IO	✓	✗	No	90%	✓
Citi	Mortgage Plus Standard Fixed P&I 3 yrs 80% 500k+	4.19	649	350/a	P+I	✓	✗	No	90%	✓
Citi	Standard Fixed P&I 3 yrs 500k+ 80%	4.39	649	8.00/m	P+I	✓	✗	No	90%	✓
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
Delphi Bank	Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓





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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Gateway Credit Union	Residential Fixed 3 yrs	4.13	750	Nil	Both	✓	✗	No	80%	✓
Homeloans	MoniPower Fixed 3 yrs	4.73	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.48	1056	198.00/a	IO	✓	✓	No	80%	✓
Homeloans	Ultra Plus Fixed IO 3 yrs	4.24	363	120.00/a	IO	✗	✗	No	95%	✓
Homeloans	Ultra Plus Fixed PI 3 yrs	4.04	363	120.00/a	P+I	✗	✗	No	95%	✓
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	✓	✗	No	95%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	4.24	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	4.24	Nil	199.00/s	P+I	✓	✗	No	95%	✓
P&N Bank	Residential Fixed IO 3 yrs 80%	4.19	395	8.00/m	IO	✗	✗	No	90%	✓
P&N Bank	Residential Fixed PI 3 yrs 80%	4.19	395	8.00/m	P+I	✗	✗	No	90%	✓



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			Upfront	Ongoing						
★★										
RAMS	Fixed Rate IO 3 yrs	4.34	870	20.00/m	IO	✓	✓	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%	4.27	649	Nil	IO	✓	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%	4.07	649	Nil	P+I	✓	✗	No	95%	✓
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	✗	✗	Full	95%	✗
Yellow Brick Road	Empower Fixed IO 3 yrs	4.49	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.49	363	Nil	IO	✓	✗	No	90%	✓
★										
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.59	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	✗	✗	No	90%	✓
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✗	✗	No	95%	✓



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			Upfront	Ongoing						
★										
Citi	Standard Fixed IO 3 yrs 500k+ 80%	4.44	649	8.00/m	IO	✓	✗	No	90%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	✓	✓	Full	95%	✓
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	✗	Full	95%	✗
The Mac	Standard Fixed 3 yrs	4.74	1463	Nil	Both	✓	✓	No	95%	✓
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	Nil	Nil	P+I	✓	✓	No	95%	✓



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## Established 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Residential Fixed 3 yrs	3.89	1180	120.00/a	Both	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.89	Nil	395/a	Both	✓	✓	Full	95%	✗
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	3.79	595	350/a	P+I	✓	✓	No	95%	✓
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	No	95%	✓
Community First CU	True Fixed 3 yrs	3.69	600	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs	3.59	500	Nil	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed PI 3 yrs	3.79	Nil	395.00/a	P+I	✓	✓	No	95%	✓
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	324	Nil	Both	✓	✓	No	90%	✓
Pacific Mortgage Group	Residential Fixed 3 yrs	3.82	Nil	Nil	P+I	✗	✗	No	95%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
<b>Regional Australia Bank</b>	Partnership Advantage Fixed 3 yrs	3.99	Nil	375.00/a	Both	✓	✓	Full	95%	✓
<b>SCU</b>	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	✓	✓	No	95%	✓
<b>SCU</b>	Residential Fixed 3 yrs	3.69	673	Nil	Both	✓	✓	No	95%	✓
<b>Select Encompass Credit Union</b>	Fixed 3 yrs	3.79	Nil	Nil	Both	✓	✓	No	95%	✓
<b>Victoria Teachers Mutual Bank</b>	Education Package Home Loan Fixed - Owner Occupied 3 yrs	3.69	300	300/a	P+I	✓	✓	No	95%	✓
★★★★										
<b>Bank Australia</b>	Basic Fixed (LVR <80%) 3 yrs	3.84	Nil	Nil	P+I	✓	✓	No	80%	✓
<b>Bank Australia</b>	Residential Fixed 3 yrs	3.94	595	Nil	P+I	✓	✓	No	95%	✓
<b>BankVic</b>	Premium Home Fixed 3 yrs 50k+	3.87	Nil	375/a	Both	✓	✗	No	95%	✓
<b>Beyond Bank</b>	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.99	Nil	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
Freedom Lend	Freedom Fixed IO 3 yrs	3.84	Nil	395.00/a	IO	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 3 Year 3 yrs	4.09	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 3yr Fixed 3 yrs	4.09	500	Nil	Both	✓	✓	Full	95%	✓
IMB	Residential Fixed 3 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓
ING DIRECT	Orange Advantage Residential Fixed 3 yrs 150k+	3.99	519	199/a	Both	✓	✗	No	95%	✓
MOVE - People Driven Banking	Lockit 3 yrs	4.04	450	Nil	Both	✓	✗	Full	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.99	150	395/a	Both	✓	✗	No	95%	✓
QBANK	Residential Fixed 3 yrs	3.95	Nil	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 3 yrs 20k+	3.85	Nil	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 3 yrs 20k+	3.85	600	25/m	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★★										
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	✓	✓	Full	90%	✓
Southern Cross Credit Union	Fixed Platinum Professional Loan 3 yrs	3.89	425	400.00/a	Both	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 3 yrs 150k+	3.89	Nil	375/a	Both	✓	✗	No	95%	✓
Teachers Mutual Bank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✗	✗	Full	95%	✓
The Rock	Residential Fixed 3 yrs 80%	4.09	950	5.00/m	Both	✓	✓	No	95%	✓
UBank	UHomeLoan Fixed IO 3 yrs	3.99	395	Nil	IO	✓	✗	No	80%	✓
UBank	UHomeLoan Fixed PI 3 yrs	3.99	395	Nil	P+I	✓	✗	No	80%	✓
UniBank	Fixed Rate 3 yrs	4.08	750	Nil	P+I	✗	✗	Full	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 3 yrs	3.79	600	Nil	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Adelaide Bank	SmartFix 3 yrs	4.48	495	15.00/m	Both	✓	✓	Full	95%	✓
ANZ	Breakfree Residential Fixed 3 yrs 150k+	4.19	160	Nil	Both	✓	✗	No	90%	✓
ANZ	Residential Fixed 3 yrs	4.34	760	10.00/m	Both	✓	✗	No	90%	✓
Aussie	Optimizer Fixed PI 3 yrs	4.24	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Select Basic Fixed 3 yrs 80%	4.09	Nil	Nil	Both	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 3 yrs	4.09	Nil	15.00/m	Both	✓	✗	No	95%	✓
Australian Military Bank	Fixed Rate 3 yrs 80%	3.99	1014	Nil	Both	✗	✗	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Melbourne	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 3 yrs 100k+	4.29	150	395/a	Both	✓	✗	No	90%	✓





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			Upfront	Ongoing						
★★★										
Bank of Sydney	Expect More Residential Fixed PAYG 3 yrs 100k+	3.88	780	395/a	Both	✓	✗	No	90%	✓
BankSA	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 3 yrs	3.97	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 3 yrs 200k+	4.09	250	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Fixed Rate Owner Occupied 3 yrs	4.19	545	12.00/m	Both	✓	✓	Partial	90%	✓
Bendigo Bank	Basic Fixed Owner Occupied 3 yrs	4.34	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 3 yrs	4.34	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 3 yrs	4.14	595	Nil	Both	✓	✓	No	95%	✓
BOQ	Residential 3yr Fixed 3 yrs	3.99	450	10.00/m	Both	✓	✗	No	80%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Catalyst Money	Fixed 3 yrs	4.20	607	Nil	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Residential Fixed 3 yrs	4.24	800	8.00/m	Both	✓	✗	Partial	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 3 yrs 150k+	4.09	595	395/a	Both	✓	✗	Partial	95%	✓
CUA	Fixed - Owner Occupier 3 yrs	3.96	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Owner Occupier 3 yrs	4.18	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Fixed 3 yrs	4.19	970	8.00/m	Both	✓	✗	No	95%	✓
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
Firstmac	VIP Pack Fixed 3 yrs	4.29	520	Nil	Both	✓	✗	No	90%	✓
Gateway Credit Union	Premium Residential Fixed 3 yrs 150k+	3.93	750	299/a	Both	✓	✗	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	150	350/a	Both	✓	✓	Partial	95%	✓



# Home Loans Star Ratings

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## Established 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Heritage Bank	Residential Fixed 3 yrs	3.99	750	8.00/m	Both	✓	✓	Partial	95%	✓
Holiday Coast CU	Fixed N Easy 3 yrs	4.19	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	4.23	1056	198.00/a	P+I	✓	✗	No	80%	✓
Horizon Credit Union	Fixed Rate Home Loan 3 yrs	4.09	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	3 Year Fixed 3 yrs	4.19	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier 3 Year Fixed 3 yrs 50k+	4.09	300	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Property Package Residential Fixed 3 yrs 150k+	3.99	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 3 yrs	4.09	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 3 yrs	4.09	750	Nil	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed 3 yrs	4.20	607	Nil	Both	✓	✓	Full	95%	✓



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## Established 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
iMortgage	Fusion Fixed IO 80 3 yrs	4.04	363	120.00/a	IO	✓	✓	No	80%	✓
iMortgage	Fusion Fixed PI 80 3 yrs	3.84	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Residential Fixed 3 yrs	4.09	519	Nil	Both	✓	✗	No	95%	✓
Liberty Financial	Liberty Fixed 3 yrs	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 3 yrs	4.19	520	Nil	Both	✓	✗	No	90%	✓
ME	Flexible Fixed OO Max 80 LVR 3 yrs	4.09	400	Nil	Both	✓	✗	No	80%	✓
ME	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	4.09	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 3 yrs 750k+	4.48	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	✓	✓	No	95%	✓
MyState	Residential Fixed 3 yrs 80%	4.09	350	Nil	Both	✓	✗	No	95%	✓



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## Established 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Choice Package Standard Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✗	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	395/a	IO	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 3 yrs 150k+	4.09	Nil	750/a	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 3 yrs 150k+	4.09	Nil	750/a	IO	✓	✗	No	95%	✓
NAB	Standard Fixed 3 yrs	4.19	600	8.00/m	Both	✓	✗	No	95%	✓
NAB	Tailored Fixed - IO 3 yrs	4.19	600	8.00/m	IO	✓	✗	No	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.99	Nil	395/a	Both	✓	✗	No	95%	✓
Newcastle Permanent	Residential Fixed 3 yrs	3.99	Nil	Nil	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 3 yrs	4.09	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Residential Fixed 3 yrs	4.14	950	8.00/m	Both	✓	✗	No	95%	✓



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## Established 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Police Bank	Premium Fixed 3 yrs	4.04	1045	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Residential Fixed 3 yrs	3.95	600	Nil	Both	✓	✗	No	95%	✓
Qudos Bank	Fixed Rate 3 yrs	4.09	Nil	Nil	Both	✓	✗	No	95%	✓
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Fixed Rate P&I 3 yrs	4.24	870	20.00/m	P+I	✓	✓	No	95%	✓
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	✓	✓	Full	95%	✓
Regional Australia Bank	Steady Rate 3 yrs	4.09	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.73	854	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.34	750	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	400.00/a	Both	✓	✓	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
St.George Bank	Advantage Package Residential Fixed 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	Partial	95%	✓
St.George Bank	Residential Fixed 3 yrs	4.24	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland Credit Union	Standard Fixed 3 yrs	4.19	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Owner Occupied Fixed 3 yrs	4.04	600	10.00/m	Both	✓	✗	No	95%	✓
Teachers Mutual Bank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✗	✗	Full	95%	✓
The Mutual	Premium Fixed 3 yrs	3.99	300	Nil	Both	✓	✗	No	95%	✗
The Rock	Rockstar Package Residential Fixed 3 yrs 80% 150k+	4.09	Nil	350/a	Both	✓	✓	No	80%	✓
UniBank	Standard Fixed IO 3 yrs	4.08	750	Nil	IO	✗	✗	Full	95%	✓
Westpac	Fixed Options 3 yrs	4.29	600	8.00/m	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	4.09	Nil	395/a	Both	✓	✓	No	95%	✓



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## Established 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Yellow Brick Road	Empower Fixed PI 3 yrs	4.24	363	Nil	P+I	✓	✗	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 3 yrs 100k+	4.24	363	Nil	P+I	✓	✗	No	95%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 3 yrs 100k+	4.59	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Basic Fixed 3 yrs	4.59	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 3 yrs 100k+	4.59	895	Nil	Both	✗	✗	No	90%	✓
Aussie	Optimizer Fixed IO 3 yrs	4.49	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed IO 3 yrs	4.49	Nil	198.00/a	IO	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed PI 3 yrs	4.24	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	✓	✓	Full	95%	✗





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## Established 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
<b>B&amp;E Personal Banking</b>	Fixed Residential FlexiChoice 3 yrs 80%	4.49	650	10.00/m	P+I	✓	✓	Full	95%	✓
<b>B&amp;E Personal Banking</b>	FlexiDiscount Fixed 3 yrs 80%	4.39	650	10.00/m	P+I	✓	✓	No	95%	✓
<b>Bank of Sydney</b>	Residential Fixed 3 yrs	4.29	780	10.00/m	Both	✓	✗	No	90%	✓
<b>bcu</b>	Residential Fixed 3 yrs	4.29	600	Nil	Both	✓	✗	No	95%	✓
<b>Citi</b>	Mortgage Plus Standard Fixed IO 3 yrs 80% 500k+	4.24	649	350/a	IO	✓	✗	No	90%	✓
<b>Citi</b>	Mortgage Plus Standard Fixed P&I 3 yrs 80% 500k+	4.19	649	350/a	P+I	✓	✗	No	90%	✓
<b>Click Loans</b>	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	✓	✓	No	95%	✓
<b>Click Loans</b>	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
<b>Delphi Bank</b>	Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	✗	✗	No	90%	✓
<b>ECU Australia</b>	Standard Fixed 3 yrs	4.39	1020	Nil	Both	✓	✓	No	95%	✓



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## Established 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
<b>First Option Credit Union</b>	Packaged Home Loan Residential Fixed 3 yrs 600k+	4.65	657	375/a	Both	✓	✓	Full	95%	✓
<b>Gateway Credit Union</b>	Residential Fixed 3 yrs	4.13	750	Nil	Both	✓	✗	No	80%	✓
<b>Homeloans</b>	MoniPower Fixed 3 yrs	4.73	363	Nil	Both	✓	✓	Full	95%	✓
<b>Homeloans</b>	Optima Fixed - Owner Occupied IO 3 yrs	4.48	1056	198.00/a	IO	✓	✓	No	80%	✓
<b>Homeloans</b>	Ultra Plus Fixed IO 3 yrs	4.24	363	120.00/a	IO	✗	✗	No	95%	✓
<b>Homeloans</b>	Ultra Plus Fixed PI 3 yrs	4.04	363	120.00/a	P+I	✗	✗	No	95%	✓
<b>Hunter United</b>	Fixed 3 yrs	4.40	350	8.00/m	P+I	✓	✗	No	95%	✓
<b>Macquarie Bank</b>	Basic Fixed Owner Occupied PI 3 yrs	4.24	Nil	Nil	P+I	✓	✗	No	95%	✓
<b>Macquarie Bank</b>	Offset Fixed Owner Occupied PI 3 yrs	4.24	Nil	199.00/s	P+I	✓	✗	No	95%	✓
<b>P&amp;N Bank</b>	Residential Fixed IO 3 yrs 80%	4.19	395	8.00/m	IO	✗	✗	No	90%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
P&N Bank	Residential Fixed PI 3 yrs 80%	4.19	395	8.00/m	P+I	✗	✗	No	90%	✓
RAMS	Fixed Rate IO 3 yrs	4.34	870	20.00/m	IO	✓	✓	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 3 yrs 80%	4.27	649	Nil	IO	✓	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed P&I 3 yrs 80%	4.07	649	Nil	P+I	✓	✗	No	95%	✓
The Capricornian	Premium Choice Fixed 3 yrs	4.25	785	Nil	Both	✗	✗	Full	95%	✗
Yellow Brick Road	Empower Fixed IO 3 yrs	4.49	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 3 yrs 100k+	4.49	363	Nil	IO	✓	✗	No	90%	✓
★										
AMP Bank	Professional Package Residential Classic Fixed 3 yrs 100k+	4.59	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Residential Classic Fixed 3 yrs	4.70	895	Nil	Both	✗	✗	No	90%	✓



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Company	Product	Rate (%) <sup>*</sup>	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Arab Bank Australia	Residential Fixed 3 yrs	4.58	250	Nil	Both	✗	✗	No	95%	✓
Citi	Standard Fixed IO 3 yrs 500k+ 80%	4.44	649	8.00/m	IO	✓	✗	No	90%	✓
Citi	Standard Fixed P&I 3 yrs 500k+ 80%	4.39	649	8.00/m	P+I	✓	✗	No	90%	✓
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	✓	✓	Full	95%	✓
The Capricornian	Lifestyle Fixed 3 yrs	4.45	785	10.00/m	Both	✗	✗	Full	95%	✗
The Mac	Standard Fixed 3 yrs	4.74	1463	Nil	Both	✓	✓	No	95%	✓
Woolworths Employees CU	Owner Occupied Fixed 3 yrs	4.84	Nil	Nil	P+I	✓	✓	No	95%	✓



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## Established 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Aussie	Select Basic Fixed 5 yrs 80%	4.49	Nil	Nil	Both	✓	✗	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.29	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.24	595	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 5 yrs	4.39	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✓	✓	No	95%	✓
Newcastle Permanent	Residential Fixed 5 yrs	4.39	Nil	Nil	Both	✓	✗	No	95%	✓
Qudos Bank	Fixed Rate 5 yrs	4.39	Nil	Nil	Both	✓	✗	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Teachers Mutual Bank	Fixed Rate 5 yrs	4.54	750	Nil	P+I	✗	✗	Full	95%	✓
UniBank	Fixed Rate 5 yrs	4.54	750	Nil	P+I	✗	✗	Full	95%	✓
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	No	95%	✓
★★★★										
Aussie	Select Standard Fixed 5 yrs	4.49	Nil	15.00/m	Both	✓	✗	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.54	Nil	Nil	Both	✓	✓	No	95%	✓
CUA	Fixed - Owner Occupier 5 yrs	4.28	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Owner Occupier 5 yrs	4.50	795	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 5yr Fixed 5 yrs	4.59	500	Nil	Both	✓	✓	Full	95%	✓
Homestar Finance	Owner Occupied P&I Fixed 5 yrs	4.24	633	Nil	P+I	✓	✓	Full	90%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.29	519	199/a	Both	✓	✗	No	95%	✓
ING DIRECT	Residential Fixed 5 yrs	4.39	519	Nil	Both	✓	✗	No	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	4.39	Nil	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	4.39	Nil	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Residential Fixed 5 yrs	4.49	600	Nil	Both	✓	✗	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	4.39	600	25/m	Both	✓	✗	No	95%	✓
Teachers Mutual Bank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	✗	✗	Full	95%	✓
UBank	UHomeLoan Fixed IO 5 yrs	4.49	395	Nil	IO	✓	✗	No	80%	✓
UBank	UHomeLoan Fixed PI 5 yrs	4.49	395	Nil	P+I	✓	✗	No	80%	✓
UniBank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	✗	✗	Full	95%	✓



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## Established 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Westpac	Fixed Options 5 yrs	4.59	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 5 yrs	4.49	363	Nil	P+I	✓	✗	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.49	363	Nil	P+I	✓	✗	No	95%	✓
★★★										
Adelaide Bank	SmartFix 5 yrs	4.70	495	15.00/m	Both	✓	✓	Full	95%	✓
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	Nil	Both	✓	✗	No	90%	✓
Aussie	Optimizer Fixed IO 5 yrs	4.74	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Optimizer Fixed PI 5 yrs	4.49	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed PI 5 yrs	4.49	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Bank of Melbourne	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓





# Home Loans Star Ratings

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## Established 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bank of Sydney	Residential Fixed 5 yrs	4.59	780	10.00/m	Both	✓	✗	No	90%	✓
BankSA	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 5 yrs 200k+	4.39	250	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Fixed Rate Owner Occupied 5 yrs	4.49	545	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✓	✓	Partial	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
<b>Beyond Bank</b>	Residential Fixed 5 yrs	4.69	595	Nil	Both	✓	✓	No	95%	✓
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 5 yrs 50k+	4.44	Nil	395/a	Both	✓	✓	No	95%	✓
<b>BOQ</b>	Residential Fixed 5 yrs	4.49	450	10.00/m	Both	✓	✗	No	95%	✓
<b>Catalyst Money</b>	Fixed Lite 5 yrs	4.74	607	Nil	Both	✓	✓	Full	95%	✓
<b>Citi</b>	Mortgage Plus Standard Fixed P&I 5 yrs 80% 150-499k	4.54	649	350/a	P+I	✓	✗	No	90%	✓
<b>Click Loans</b>	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
<b>Click Loans</b>	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
<b>Commonwealth Bank</b>	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✓	✗	Partial	95%	✓
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✓	✗	Partial	95%	✓
<b>Freedom Lend</b>	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	IO	✓	✓	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	150	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 5 yrs	4.49	750	8.00/m	Both	✓	✓	Partial	95%	✓
Holiday Coast CU	Fixed N Easy 5 yrs	4.49	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.73	1056	198.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.48	1056	198.00/a	P+I	✓	✗	No	80%	✓
Homestar Finance	Owner Occupied IO Fixed 5 yrs	4.49	633	Nil	IO	✓	✓	Full	90%	✓
Horizon Credit Union	Fixed Rate Home Loan 5 yrs	4.59	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.50	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.60	Nil	Nil	Both	✓	✓	No	97%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Hume Bank	Residential Fixed 5 yrs	4.60	750	Nil	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed Lite 5 yrs	4.74	607	Nil	Both	✓	✓	Full	95%	✓
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.29	324	Nil	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 5 yrs 90%	4.39	769	6.00/m	Both	✓	✓	No	95%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.49	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.49	Nil	199.00/s	P+I	✓	✗	No	95%	✓
ME	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	✗	No	80%	✓
ME	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 5 yrs 100-749k	4.70	895	10.00/m	Both	✓	✓	Full	95%	✓
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✓	✗	No	95%	✓



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## Established 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	✗	No	95%	✓
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.69	930	Nil	P+I	✗	✓	No	95%	✓
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✗	✗	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	✗	No	95%	✓
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	✗	No	95%	✓
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✓	✓	No	95%	✓
QBANK	Residential Fixed 5 yrs	4.59	Nil	Nil	Both	✓	✓	No	95%	✓
RAMS	Fixed Rate IO 5 yrs	4.64	870	20.00/m	IO	✓	✓	No	95%	✓
RAMS	Fixed Rate P&I 5 yrs	4.54	870	20.00/m	P+I	✓	✓	No	95%	✓



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## Established 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Regional Australia Bank	Partnership Advantage Fixed 5 yrs	4.59	Nil	375.00/a	Both	✓	✓	Full	95%	✓
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	✓	No	95%	✓
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	750	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland Credit Union	Standard Fixed 5 yrs	4.59	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.29	Nil	375/a	Both	✓	✗	No	95%	✓
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	✓	No	95%	✓



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## Established 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 5 yrs	4.74	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.74	363	Nil	IO	✓	✗	No	90%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	5.03	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Basic Fixed 5 yrs	5.03	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	5.03	895	Nil	Both	✗	✗	No	90%	✓
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Optimizer Plus Fixed IO 5 yrs	4.74	Nil	198.00/a	IO	✓	✗	No	95%	✓



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## Established 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	150	395/a	Both	✓	✗	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	780	395/a	Both	✓	✗	No	90%	✓
Citi	Mortgage Plus Standard Fixed IO 5 yrs 80% 150-m	4.59	649	350/a	IO	✓	✗	No	90%	✓
Citi	Standard Fixed IO 5 yrs 50-499k 80%	4.79	649	8.00/m	IO	✓	✗	No	90%	✓
Citi	Standard Fixed P&I 5 yrs 50-499k 80%	4.74	649	8.00/m	P+I	✓	✗	No	90%	✓
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✗	✗	No	90%	✓
Homeloans	MoniPower Fixed 5 yrs	5.04	363	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Fusion Fixed PI 80 5 yrs	4.74	363	120.00/a	P+I	✓	✓	No	80%	✓
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	395/a	IO	✓	✗	No	95%	✓





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## Established 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	✗	No	95%	✓
NAB	Tailored Fixed - IO 5 yrs	4.69	600	8.00/m	IO	✓	✗	No	95%	✓
P&N Bank	Residential Fixed PI 5 yrs 80%	4.59	395	8.00/m	P+I	✗	✗	No	90%	✓
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Steady Rate 5 yrs	4.69	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%	4.77	649	Nil	IO	✓	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%	4.57	649	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.44	600	10.00/m	Both	✓	✗	No	95%	✓
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✓	✓	No	80%	✓
★										



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			Upfront	Ongoing						
★										
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	5.03	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	✗	✗	No	90%	✓
Homeloans	Ultra Plus Fixed IO 5 yrs	4.84	363	120.00/a	IO	✗	✗	No	95%	✓
Homeloans	Ultra Plus Fixed PI 5 yrs	4.64	363	120.00/a	P+I	✗	✗	No	95%	✓
iMortgage	Fusion Fixed IO 80 5 yrs	4.94	363	120.00/a	IO	✓	✓	No	80%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	750/a	IO	✓	✗	No	95%	✓
P&N Bank	Residential Fixed IO 5 yrs 80%	4.89	395	8.00/m	IO	✗	✗	No	90%	✓



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## Established 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.29	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.24	595	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 5 yrs	4.39	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✓	✓	No	95%	✓
Newcastle Permanent	Residential Fixed 5 yrs	4.39	Nil	Nil	Both	✓	✗	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	4.39	Nil	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	4.39	600	25/m	Both	✓	✗	No	95%	✓
Qudos Bank	Fixed Rate 5 yrs	4.39	Nil	Nil	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Fixed Rate 5 yrs	4.54	750	Nil	P+I	✗	✗	Full	95%	✓
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	No	95%	✓
★★★★										
Aussie	Select Basic Fixed 5 yrs 80%	4.49	Nil	Nil	Both	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 5 yrs	4.49	Nil	15.00/m	Both	✓	✗	No	95%	✓
Bank of Melbourne	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✓	✗	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.54	Nil	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✓	✗	Partial	95%	✓
<b>CUA</b>	Fixed - Owner Occupier 5 yrs	4.28	795	Nil	Both	✓	✓	No	95%	✓
<b>G&amp;C Mutual Bank</b>	Residential 5yr Fixed 5 yrs	4.59	500	Nil	Both	✓	✓	Full	95%	✓
<b>Homestar Finance</b>	Owner Occupied P&I Fixed 5 yrs	4.24	633	Nil	P+I	✓	✓	Full	90%	✓
<b>IMB</b>	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.29	324	Nil	Both	✓	✓	No	90%	✓
<b>ING DIRECT</b>	Orange Advantage Residential Fixed 5 yrs 150k+	4.29	519	199/a	Both	✓	✗	No	95%	✓
<b>ING DIRECT</b>	Residential Fixed 5 yrs	4.39	519	Nil	Both	✓	✗	No	95%	✓
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed 5 yrs	4.39	Nil	395/a	Both	✓	✗	No	95%	✓
<b>QT Mutual Bank</b>	Residential Fixed 5 yrs	4.49	600	Nil	Both	✓	✗	No	95%	✓
<b>St.George Bank</b>	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Teachers Mutual Bank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	X	X	Full	95%	✓
UniBank	Fixed Rate 5 yrs	4.54	750	Nil	P+I	X	X	Full	95%	✓
UniBank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	X	X	Full	95%	✓
Westpac	Fixed Options 5 yrs	4.59	600	8.00/m	Both	✓	✓	No	95%	✓
★★★										
Adelaide Bank	SmartFix 5 yrs	4.70	495	15.00/m	Both	✓	✓	Full	95%	✓
AMO Group	Residential Fixed 5 yrs	4.49	1180	120.00/a	Both	✓	X	No	95%	✓
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	Nil	Both	✓	X	No	90%	✓
Aussie	Optimizer Fixed IO 5 yrs	4.74	Nil	Nil	IO	✓	X	No	95%	✓
Aussie	Optimizer Fixed PI 5 yrs	4.49	Nil	Nil	P+I	✓	X	No	95%	✓



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## Established 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Optimizer Plus Fixed PI 5 yrs	4.49	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	150	395/a	Both	✓	✗	No	90%	✓
Bank of Sydney	Residential Fixed 5 yrs	4.59	780	10.00/m	Both	✓	✗	No	90%	✓
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 5 yrs 200k+	4.39	250	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Fixed Rate Owner Occupied 5 yrs	4.49	545	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Connect Package Fixed Owner Occupied 5 yrs 250k+	4.59	250	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✓	✓	Partial	95%	✓



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## Established 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
<b>Beyond Bank</b>	Residential Fixed 5 yrs	4.69	595	Nil	Both	✓	✓	No	95%	✓
<b>Beyond Bank</b>	Total Home Loan Residential Fixed 5 yrs 50k+	4.44	Nil	395/a	Both	✓	✓	No	95%	✓
<b>BOQ</b>	Residential Fixed 5 yrs	4.49	450	10.00/m	Both	✓	✗	No	95%	✓
<b>Catalyst Money</b>	Fixed 5 yrs	4.74	607	Nil	Both	✓	✓	Full	95%	✓
<b>Citi</b>	Mortgage Plus Standard Fixed P&I 5 yrs 80% 150-499k	4.54	649	350/a	P+I	✓	✗	No	90%	✓
<b>Click Loans</b>	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
<b>Click Loans</b>	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
<b>Commonwealth Bank</b>	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✓	✗	Partial	95%	✓
<b>CUA</b>	Premium Fixed - Owner Occupier 5 yrs	4.50	795	Nil	Both	✓	✓	Full	95%	✓
<b>Freedom Lend</b>	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	IO	✓	✓	No	95%	✓





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			Upfront	Ongoing						
★★★										
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	150	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 5 yrs	4.49	750	8.00/m	Both	✓	✓	Partial	95%	✓
Holiday Coast CU	Fixed N Easy 5 yrs	4.49	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.73	1056	198.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.48	1056	198.00/a	P+I	✓	✗	No	80%	✓
Homestar Finance	Owner Occupied IO Fixed 5 yrs	4.49	633	Nil	IO	✓	✓	Full	90%	✓
Horizon Credit Union	Fixed Rate Home Loan 5 yrs	4.59	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.50	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.60	Nil	Nil	Both	✓	✓	No	97%	✓



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			Upfront	Ongoing						
★★★										
Hume Bank	Residential Fixed 5 yrs	4.60	750	Nil	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed 5 yrs	4.74	607	Nil	Both	✓	✓	Full	95%	✓
IMB	Residential Fixed 5 yrs 90%	4.39	769	6.00/m	Both	✓	✓	No	95%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.49	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.49	Nil	199.00/s	P+I	✓	✗	No	95%	✓
ME	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	✗	No	80%	✓
ME	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 5 yrs 100-749k	4.70	895	10.00/m	Both	✓	✓	Full	95%	✓
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.69	930	Nil	P+I	✗	✓	No	95%	✓
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✗	✗	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	✗	No	95%	✓
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	✗	No	95%	✓
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✓	✓	No	95%	✓
QBANK	Residential Fixed 5 yrs	4.59	Nil	Nil	Both	✓	✓	No	95%	✓
RAMS	Fixed Rate IO 5 yrs	4.64	870	20.00/m	IO	✓	✓	No	95%	✓
RAMS	Fixed Rate P&I 5 yrs	4.54	870	20.00/m	P+I	✓	✓	No	95%	✓
Regional Australia Bank	Partnership Advantage Fixed 5 yrs	4.59	Nil	375.00/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	4.95	854	Nil	Both	✓	✓	Full	95%	✓
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	✓	No	95%	✓
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	750	8.00/m	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Standard Fixed 5 yrs	4.59	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.29	Nil	375/a	Both	✓	✗	No	95%	✓
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✓	✓	No	80%	✓
UBank	UHomeLoan Fixed IO 5 yrs	4.49	395	Nil	IO	✓	✗	No	80%	✓
UBank	UHomeLoan Fixed PI 5 yrs	4.49	395	Nil	P+I	✓	✗	No	80%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 5 yrs	4.49	363	Nil	P+I	✓	✗	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.49	363	Nil	P+I	✓	✗	No	95%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	5.03	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Basic Fixed 5 yrs	5.03	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	5.03	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	5.03	895	Nil	Both	✗	✗	No	90%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Optimizer Plus Fixed IO 5 yrs	4.74	Nil	198.00/a	IO	✓	✗	No	95%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	780	395/a	Both	✓	✗	No	90%	✓
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✓	✓	No	95%	✓
Citi	Mortgage Plus Standard Fixed IO 5 yrs 80% 150-m	4.59	649	350/a	IO	✓	✗	No	90%	✓
Citi	Standard Fixed IO 5 yrs 50-499k 80%	4.79	649	8.00/m	IO	✓	✗	No	90%	✓
Citi	Standard Fixed P&I 5 yrs 50-499k 80%	4.74	649	8.00/m	P+I	✓	✗	No	90%	✓
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✗	✗	No	90%	✓



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## Established 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Homeloans	MoniPower Fixed 5 yrs	5.04	363	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Fusion Fixed PI 80 5 yrs	4.74	363	120.00/a	P+I	✓	✓	No	80%	✓
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	395/a	IO	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	750/a	IO	✓	✗	No	95%	✓
NAB	Tailored Fixed - IO 5 yrs	4.69	600	8.00/m	IO	✓	✗	No	95%	✓
P&N Bank	Residential Fixed PI 5 yrs 80%	4.59	395	8.00/m	P+I	✗	✗	No	90%	✓
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Steady Rate 5 yrs	4.69	250	Nil	P+I	✗	✗	No	95%	✓
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.44	600	10.00/m	Both	✓	✗	No	95%	✓



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## Established 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Yellow Brick Road	Empower Fixed IO 5 yrs	4.74	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.74	363	Nil	IO	✓	✗	No	90%	✓
★										
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	✗	✗	No	90%	✓
Homeloans	Ultra Plus Fixed IO 5 yrs	4.84	363	120.00/a	IO	✗	✗	No	95%	✓
Homeloans	Ultra Plus Fixed PI 5 yrs	4.64	363	120.00/a	P+I	✗	✗	No	95%	✓
iMortgage	Fusion Fixed IO 80 5 yrs	4.94	363	120.00/a	IO	✓	✓	No	80%	✓
P&N Bank	Residential Fixed IO 5 yrs 80%	4.89	395	8.00/m	IO	✗	✗	No	90%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%	4.77	649	Nil	IO	✓	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%	4.57	649	Nil	P+I	✓	✗	No	95%	✓





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## Established 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.29	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.24	595	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 5 yrs	4.39	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✓	✗	No	95%	✓
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✓	✓	No	95%	✓
Newcastle Permanent	Residential Fixed 5 yrs	4.39	Nil	Nil	Both	✓	✗	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	4.39	Nil	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	4.39	600	25/m	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Qudos Bank	Fixed Rate 5 yrs	4.39	Nil	Nil	Both	✓	✗	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	No	95%	✓
★★★★										
Aussie	Select Basic Fixed 5 yrs 80%	4.49	Nil	Nil	Both	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 5 yrs	4.49	Nil	15.00/m	Both	✓	✗	No	95%	✓
Bank of Melbourne	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 5 yrs 200k+	4.39	250	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.44	Nil	395/a	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✓	✗	Partial	95%	✓
<b>CUA</b>	Fixed - Owner Occupier 5 yrs	4.28	795	Nil	Both	✓	✓	No	95%	✓
<b>G&amp;C Mutual Bank</b>	Residential 5yr Fixed 5 yrs	4.59	500	Nil	Both	✓	✓	Full	95%	✓
<b>IMB</b>	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.29	324	Nil	Both	✓	✓	No	90%	✓
<b>ING DIRECT</b>	Orange Advantage Residential Fixed 5 yrs 150k+	4.29	519	199/a	Both	✓	✗	No	95%	✓
<b>ING DIRECT</b>	Residential Fixed 5 yrs	4.39	519	Nil	Both	✓	✗	No	95%	✓
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed 5 yrs	4.39	Nil	395/a	Both	✓	✗	No	95%	✓
<b>QT Mutual Bank</b>	Residential Fixed 5 yrs	4.49	600	Nil	Both	✓	✗	No	95%	✓
<b>St.George Bank</b>	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
<b>Teachers Mutual Bank</b>	Fixed Rate 5 yrs	4.54	750	Nil	P+I	✗	✗	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
Teachers Mutual Bank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	X	X	Full	95%	✓
UniBank	Fixed Rate 5 yrs	4.54	750	Nil	P+I	X	X	Full	95%	✓
UniBank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	X	X	Full	95%	✓
★★★										
Adelaide Bank	SmartFix 5 yrs	4.70	495	15.00/m	Both	✓	✓	Full	95%	✓
AMO Group	Residential Fixed 5 yrs	4.49	1180	120.00/a	Both	✓	X	No	95%	✓
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	Nil	Both	✓	X	No	90%	✓
Aussie	Optimizer Fixed IO 5 yrs	4.74	Nil	Nil	IO	✓	X	No	95%	✓
Aussie	Optimizer Fixed PI 5 yrs	4.49	Nil	Nil	P+I	✓	X	No	95%	✓
Aussie	Optimizer Plus Fixed IO 5 yrs	4.74	Nil	198.00/a	IO	✓	X	No	95%	✓



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			Upfront	Ongoing						
★★★										
Aussie	Optimizer Plus Fixed PI 5 yrs	4.49	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	150	395/a	Both	✓	✗	No	90%	✓
Bank of Sydney	Residential Fixed 5 yrs	4.59	780	10.00/m	Both	✓	✗	No	90%	✓
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	✗	No	95%	✓
Bankwest	Fixed Rate Owner Occupied 5 yrs	4.49	545	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.54	Nil	Nil	Both	✓	✓	No	95%	✓
Beyond Bank	Residential Fixed 5 yrs	4.69	595	Nil	Both	✓	✓	No	95%	✓



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## Established 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
<b>BOQ</b>	Residential Fixed 5 yrs	4.49	450	10.00/m	Both	✓	✗	No	95%	✓
<b>Catalyst Money</b>	Fixed 5 yrs	4.74	607	Nil	Both	✓	✓	Full	95%	✓
<b>Citi</b>	Mortgage Plus Standard Fixed P&I 5 yrs 80% 500k+	4.49	649	350/a	P+I	✓	✗	No	90%	✓
<b>Click Loans</b>	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
<b>Click Loans</b>	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
<b>Commonwealth Bank</b>	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✓	✗	Partial	95%	✓
<b>CUA</b>	Premium Fixed - Owner Occupier 5 yrs	4.50	795	Nil	Both	✓	✓	Full	95%	✓
<b>Freedom Lend</b>	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	IO	✓	✓	No	95%	✓
<b>Heritage Bank</b>	Home Advantage Residential Fixed 5 yrs 150k+	4.49	150	350/a	Both	✓	✓	Partial	95%	✓
<b>Heritage Bank</b>	Residential Fixed 5 yrs	4.49	750	8.00/m	Both	✓	✓	Partial	95%	✓



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			Upfront	Ongoing						
★★★										
Holiday Coast CU	Fixed N Easy 5 yrs	4.49	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.73	1056	198.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.48	1056	198.00/a	P+I	✓	✗	No	80%	✓
Horizon Credit Union	Fixed Rate Home Loan 5 yrs	4.59	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Premier Residential Fixed 5 yrs 500k+	4.49	553	Nil	Both	✓	✗	No	90%	✓
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.50	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.60	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 5 yrs	4.60	750	Nil	Both	✓	✓	No	97%	✓
Illawarra CU NSW	Fixed 5 yrs	4.74	607	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
IMB	Residential Fixed 5 yrs 90%	4.39	769	6.00/m	Both	✓	✓	No	95%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.49	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.49	Nil	199.00/s	P+I	✓	✗	No	95%	✓
ME	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	✗	No	80%	✓
ME	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 5 yrs 100-749k	4.70	895	10.00/m	Both	✓	✓	Full	95%	✓
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	✗	No	95%	✓
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	✗	No	95%	✓





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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.69	930	Nil	P+I	✗	✓	No	95%	✓
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✗	✗	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	✗	No	95%	✓
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	✗	No	95%	✓
QBANK	Residential Fixed 5 yrs	4.59	Nil	Nil	Both	✓	✓	No	95%	✓
RAMS	Fixed Rate IO 5 yrs	4.64	870	20.00/m	IO	✓	✓	No	95%	✓
RAMS	Fixed Rate P&I 5 yrs	4.54	870	20.00/m	P+I	✓	✓	No	95%	✓
Regional Australia Bank	Partnership Advantage Fixed 5 yrs	4.59	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	4.95	854	Nil	Both	✓	✓	Full	95%	✓
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	✓	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	750	8.00/m	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Standard Fixed 5 yrs	4.59	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.29	Nil	375/a	Both	✓	✗	No	95%	✓
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✓	✓	No	80%	✓
UBank	UHomeLoan Fixed IO 5 yrs	4.49	395	Nil	IO	✓	✗	No	80%	✓
UBank	UHomeLoan Fixed PI 5 yrs	4.49	395	Nil	P+I	✓	✗	No	80%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	✓	No	95%	✓



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## Established 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Fixed Options 5 yrs	4.59	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 5 yrs	4.49	363	Nil	P+I	✓	✗	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.49	363	Nil	P+I	✓	✗	No	95%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	5.03	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Basic Fixed 5 yrs	5.03	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	5.03	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	5.03	895	Nil	Both	✗	✗	No	90%	✓
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✓	✗	No	90%	✓



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## Established 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Arab Bank Australia	Residential Fixed 5 yrs	4.88	250	Nil	Both	✗	✗	No	95%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	780	395/a	Both	✓	✗	No	90%	✓
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✓	✓	No	95%	✓
Citi	Mortgage Plus Standard Fixed IO 5 yrs 80% 500k+	4.54	649	350/a	IO	✓	✗	No	90%	✓
Citi	Standard Fixed IO 5 yrs 500k+ 80%	4.74	649	8.00/m	IO	✓	✗	No	90%	✓
Citi	Standard Fixed P&I 5 yrs 500k+ 80%	4.69	649	8.00/m	P+I	✓	✗	No	90%	✓
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✗	✗	No	90%	✓
Homeloans	MoniPower Fixed 5 yrs	5.04	363	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Fusion Fixed PI 80 5 yrs	4.74	363	120.00/a	P+I	✓	✓	No	80%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	395/a	IO	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	750/a	IO	✓	✗	No	95%	✓
NAB	Tailored Fixed - IO 5 yrs	4.69	600	8.00/m	IO	✓	✗	No	95%	✓
P&N Bank	Residential Fixed PI 5 yrs 80%	4.59	395	8.00/m	P+I	✗	✗	No	90%	✓
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✓	✓	No	95%	✓
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Steady Rate 5 yrs	4.69	250	Nil	P+I	✗	✗	No	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	400.00/a	Both	✓	✓	No	95%	✓
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.44	600	10.00/m	Both	✓	✗	No	95%	✓
Yellow Brick Road	Empower Fixed IO 5 yrs	4.74	363	Nil	IO	✓	✗	No	90%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Yellow Brick Road	Empower Package Empower Fixed IO 5 yrs 100k+	4.74	363	Nil	IO	✓	✗	No	90%	✓
★										
AMP Bank	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	✗	✗	No	90%	✓
Homeloans	Ultra Plus Fixed IO 5 yrs	4.84	363	120.00/a	IO	✗	✗	No	95%	✓
Homeloans	Ultra Plus Fixed PI 5 yrs	4.64	363	120.00/a	P+I	✗	✗	No	95%	✓
iMortgage	Fusion Fixed IO 80 5 yrs	4.94	363	120.00/a	IO	✓	✓	No	80%	✓
P&N Bank	Residential Fixed IO 5 yrs 80%	4.89	395	8.00/m	IO	✗	✗	No	90%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 5 yrs 80%	4.77	649	Nil	IO	✓	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed P&I 5 yrs 80%	4.57	649	Nil	P+I	✓	✗	No	95%	✓



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## Established 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.29	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.24	595	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 5 yrs	4.39	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	✓	✗	No	95%	✓
Freedom Lend	Freedom Fixed PI 5 yrs	4.04	Nil	Nil	P+I	✓	✓	No	95%	✓
ING DIRECT	Orange Advantage Residential Fixed 5 yrs 150k+	4.29	519	199/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 5 yrs 20k+	4.39	Nil	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 5 yrs 20k+	4.39	600	25/m	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Qudos Bank	Fixed Rate 5 yrs	4.39	Nil	Nil	Both	✓	✗	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	4.39	Nil	395/a	Both	✓	✓	No	95%	✓
★★★★										
Aussie	Select Basic Fixed 5 yrs 80%	4.49	Nil	Nil	Both	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 5 yrs	4.49	Nil	15.00/m	Both	✓	✗	No	95%	✓
Bank of Melbourne	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 5 yrs 200k+	4.39	250	395/a	Both	✓	✓	Partial	90%	✓
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.44	Nil	395/a	Both	✓	✓	No	95%	✓





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			Upfront	Ongoing						
★★★★										
<b>Commonwealth Bank</b>	Wealth Package Residential Fixed 5 yrs 150k+	4.59	595	395/a	Both	✓	✗	Partial	95%	✓
<b>CUA</b>	Fixed - Owner Occupier 5 yrs	4.28	795	Nil	Both	✓	✓	No	95%	✓
<b>G&amp;C Mutual Bank</b>	Residential 5yr Fixed 5 yrs	4.59	500	Nil	Both	✓	✓	Full	95%	✓
<b>IMB</b>	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.29	324	Nil	Both	✓	✓	No	90%	✓
<b>ING DIRECT</b>	Residential Fixed 5 yrs	4.39	519	Nil	Both	✓	✗	No	95%	✓
<b>Newcastle Permanent</b>	Premium Plus Package Residential Fixed 5 yrs	4.39	Nil	395/a	Both	✓	✗	No	95%	✓
<b>Newcastle Permanent</b>	Residential Fixed 5 yrs	4.39	Nil	Nil	Both	✓	✗	No	95%	✓
<b>QT Mutual Bank</b>	Residential Fixed 5 yrs	4.49	600	Nil	Both	✓	✗	No	95%	✓
<b>St.George Bank</b>	Residential Fixed 5 yrs	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
<b>Teachers Mutual Bank</b>	Fixed Rate 5 yrs	4.54	750	Nil	P+I	✗	✗	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
Teachers Mutual Bank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	X	X	Full	95%	✓
UniBank	Fixed Rate 5 yrs	4.54	750	Nil	P+I	X	X	Full	95%	✓
UniBank	Standard Fixed IO 5 yrs	4.54	750	Nil	IO	X	X	Full	95%	✓
Westpac	Fixed Options 5 yrs	4.59	600	8.00/m	Both	✓	✓	No	95%	✓
★★★										
Adelaide Bank	SmartFix 5 yrs	4.70	495	15.00/m	Both	✓	✓	Full	95%	✓
AMO Group	Residential Fixed 5 yrs	4.49	1180	120.00/a	Both	✓	X	No	95%	✓
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	Nil	Both	✓	X	No	90%	✓
Aussie	Optimizer Fixed IO 5 yrs	4.74	Nil	Nil	IO	✓	X	No	95%	✓
Aussie	Optimizer Fixed PI 5 yrs	4.49	Nil	Nil	P+I	✓	X	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Optimizer Plus Fixed PI 5 yrs	4.49	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Bank of Sydney	Expect More Residential Fixed 5 yrs 100k+	4.59	150	395/a	Both	✓	✗	No	90%	✓
Bank of Sydney	Residential Fixed 5 yrs	4.59	780	10.00/m	Both	✓	✗	No	90%	✓
BankVic	Fixed 5 yrs	4.54	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Fixed 5 yrs 50k+	4.44	Nil	375/a	Both	✓	✗	No	95%	✓
Bankwest	Fixed Rate Owner Occupied 5 yrs	4.49	545	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	✓	✗	No	95%	✓
Bendigo Bank	Residential Fixed 5 yrs	4.74	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.54	Nil	Nil	Both	✓	✓	No	95%	✓
Beyond Bank	Residential Fixed 5 yrs	4.69	595	Nil	Both	✓	✓	No	95%	✓



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## Established 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
<b>BOQ</b>	Residential Fixed 5 yrs	4.49	450	10.00/m	Both	✓	✗	No	95%	✓
<b>Catalyst Money</b>	Fixed 5 yrs	4.74	607	Nil	Both	✓	✓	Full	95%	✓
<b>Citi</b>	Mortgage Plus Standard Fixed IO 5 yrs 80% 500k+	4.54	649	350/a	IO	✓	✗	No	90%	✓
<b>Citi</b>	Mortgage Plus Standard Fixed P&I 5 yrs 80% 500k+	4.49	649	350/a	P+I	✓	✗	No	90%	✓
<b>Click Loans</b>	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	✓	✓	No	95%	✓
<b>Click Loans</b>	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	✓	✓	Full	95%	✓
<b>Commonwealth Bank</b>	Residential Fixed 5 yrs	4.74	800	8.00/m	Both	✓	✗	Partial	95%	✓
<b>CUA</b>	Premium Fixed - Owner Occupier 5 yrs	4.50	795	Nil	Both	✓	✓	Full	95%	✓
<b>Freedom Lend</b>	Freedom Fixed IO 5 yrs	4.44	Nil	395.00/a	IO	✓	✓	No	95%	✓
<b>Heritage Bank</b>	Home Advantage Residential Fixed 5 yrs 150k+	4.49	150	350/a	Both	✓	✓	Partial	95%	✓



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			Upfront	Ongoing						
★★★										
Heritage Bank	Residential Fixed 5 yrs	4.49	750	8.00/m	Both	✓	✓	Partial	95%	✓
Holiday Coast CU	Fixed N Easy 5 yrs	4.49	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.73	1056	198.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.48	1056	198.00/a	P+I	✓	✗	No	80%	✓
Horizon Credit Union	Fixed Rate Home Loan 5 yrs	4.59	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Premier Residential Fixed 5 yrs 500k+	4.49	553	Nil	Both	✓	✗	No	90%	✓
HSBC	Residential Fixed 5 yrs	4.59	853	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Property Package Residential Fixed 5 yrs 150k+	4.50	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 5 yrs	4.60	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 5 yrs	4.60	750	Nil	Both	✓	✓	No	97%	✓



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			Upfront	Ongoing						
★★★										
Illawarra CU NSW	Fixed 5 yrs	4.74	607	Nil	Both	✓	✓	Full	95%	✓
IMB	Residential Fixed 5 yrs 90%	4.39	769	6.00/m	Both	✓	✓	No	95%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.49	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.49	Nil	199.00/s	P+I	✓	✗	No	95%	✓
ME	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	✓	✗	No	80%	✓
ME	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 5 yrs 750k+	4.70	895	10.00/m	Both	✓	✓	Full	95%	✓
MyState	Residential Fixed 5 yrs 80%	4.59	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Standard Fixed 5 yrs 150k+	4.59	Nil	395/a	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 5 yrs 150k+	4.59	Nil	750/a	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
NAB	Standard Fixed 5 yrs	4.69	600	8.00/m	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 5 yrs	4.69	930	Nil	P+I	✗	✓	No	95%	✓
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	✗	✗	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	✓	✗	No	95%	✓
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	✓	✗	No	95%	✓
QBANK	Residential Fixed 5 yrs	4.59	Nil	Nil	Both	✓	✓	No	95%	✓
RAMS	Fixed Rate IO 5 yrs	4.64	870	20.00/m	IO	✓	✓	No	95%	✓
RAMS	Fixed Rate P&I 5 yrs	4.54	870	20.00/m	P+I	✓	✓	No	95%	✓
Regional Australia Bank	Partnership Advantage Fixed 5 yrs	4.59	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	4.95	854	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	✓	✓	No	95%	✓
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	750	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs	4.64	425	400.00/a	Both	✓	✓	No	95%	✓
Summerland Credit Union	Standard Fixed 5 yrs	4.59	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 5 yrs 150k+	4.29	Nil	375/a	Both	✓	✗	No	95%	✓
The Rock	Residential Fixed 5 yrs 80%	4.59	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 5 yrs 80% 150k+	4.59	Nil	350/a	Both	✓	✓	No	80%	✓
UBank	UHomeLoan Fixed IO 5 yrs	4.49	395	Nil	IO	✓	✗	No	80%	✓
UBank	UHomeLoan Fixed PI 5 yrs	4.49	395	Nil	P+I	✓	✗	No	80%	✓





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			Upfront	Ongoing						
★★★										
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 5 yrs	4.29	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 5 yrs	4.39	600	Nil	P+I	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 5 yrs	4.49	363	Nil	P+I	✓	✗	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 5 yrs 100k+	4.49	363	Nil	P+I	✓	✗	No	95%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 5 yrs 100k+	5.03	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Basic Fixed 5 yrs	5.03	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 5 yrs 100k+	5.03	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 5 yrs 100k+	5.03	895	Nil	Both	✗	✗	No	90%	✓



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			Upfront	Ongoing						
★★										
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	✓	✗	No	90%	✓
Aussie	Optimizer Plus Fixed IO 5 yrs	4.74	Nil	198.00/a	IO	✓	✗	No	95%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 5 yrs 100k+	4.59	780	395/a	Both	✓	✗	No	90%	✓
Bendigo Bank	Basic Fixed Owner Occupied 5 yrs	4.74	829	10.00/m	Both	✓	✓	No	95%	✓
Citi	Standard Fixed IO 5 yrs 500k+ 80%	4.74	649	8.00/m	IO	✓	✗	No	90%	✓
Citi	Standard Fixed P&I 5 yrs 500k+ 80%	4.69	649	8.00/m	P+I	✓	✗	No	90%	✓
Defence Bank	Essentials Fixed 5 yrs	4.69	970	8.00/m	Both	✓	✗	No	95%	✓
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	✗	✗	No	90%	✓
Homeloans	MoniPower Fixed 5 yrs	5.04	363	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Fusion Fixed PI 80 5 yrs	4.74	363	120.00/a	P+I	✓	✓	No	80%	✓



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			Upfront	Ongoing						
★★										
NAB	Choice Package Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	395/a	IO	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 5 yrs 150k+	4.59	Nil	750/a	IO	✓	✗	No	95%	✓
NAB	Tailored Fixed - IO 5 yrs	4.69	600	8.00/m	IO	✓	✗	No	95%	✓
P&N Bank	Residential Fixed PI 5 yrs 80%	4.59	395	8.00/m	P+I	✗	✗	No	90%	✓
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	✓	✓	No	95%	✓
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Steady Rate 5 yrs	4.69	250	Nil	P+I	✗	✗	No	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	400.00/a	Both	✓	✓	No	95%	✓
Suncorp Bank	Owner Occupied Fixed 5 yrs	4.44	600	10.00/m	Both	✓	✗	No	95%	✓
Yellow Brick Road	Empower Fixed IO 5 yrs	4.74	363	Nil	IO	✓	✗	No	90%	✓



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			Upfront	Ongoing						
★★										
<b>Yellow Brick Road</b>	Empower Package Empower Fixed IO 5 yrs 100k+	4.74	363	Nil	IO	✓	✗	No	90%	✓
★										
<b>AMP Bank</b>	Residential Classic Fixed 5 yrs	5.14	895	Nil	Both	✗	✗	No	90%	✓
<b>Arab Bank Australia</b>	Residential Fixed 5 yrs	4.88	250	Nil	Both	✗	✗	No	95%	✓
<b>Homeloans</b>	Ultra Plus Fixed IO 5 yrs	4.84	363	120.00/a	IO	✗	✗	No	95%	✓
<b>Homeloans</b>	Ultra Plus Fixed PI 5 yrs	4.64	363	120.00/a	P+I	✗	✗	No	95%	✓
<b>iMortgage</b>	Fusion Fixed IO 80 5 yrs	4.94	363	120.00/a	IO	✓	✓	No	80%	✓
<b>P&amp;N Bank</b>	Residential Fixed IO 5 yrs 80%	4.89	395	8.00/m	IO	✗	✗	No	90%	✓
<b>RESI Mortgage Corp</b>	Smart Pro Fixed IO 5 yrs 80%	4.77	649	Nil	IO	✓	✗	No	95%	✓
<b>RESI Mortgage Corp</b>	Smart Pro Fixed P&I 5 yrs 80%	4.57	649	Nil	P+I	✓	✗	No	95%	✓