



Home Loans Star Ratings

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Investor Variable \$200,000 Interest Only

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"										
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Click Loans	The Online Investor Home Loan 80 150-499k	4.04	440	Nil	Both	✓	✓	No	80%	✓
Firstmac	Inv VIP Pack 80	4.09	520	Nil	Both	✓	✓	Full	80%	✓
Freedom Lend	Investment Freedom Variable IO 50-749k 80%	3.79	395	Nil	IO	✓	✓	Full	90%	✓
Gateway Credit Union	Premium Investment Variable 80% 150k+	4.05	750	299/a	Both	✓	✓	Full	90%	✓
IMB	Inv Essentials (100% Offset)	4.09	769	Nil	Both	✓	✓	Full	90%	✓
ING DIRECT	Inv Orange Advantage Variable 150-499k 80%	4.29	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Essentials Variable - Investor	3.79	520	Nil	Both	✓	✓	No	80%	✓
MOVE - People Driven Banking	Wealth Builder	4.29	450	Nil	Both	✓	✓	Full	80%	✓
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.67	570	Nil	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Breathe Easy Offset - Investment 80%	4.22	286	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable - Investment 80%	4.09	286	299.00/a	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Investment Eco Home Loan	4.17	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer 80%	3.99	Nil	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable 80%	3.99	300	300/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
ANZ	Investment Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Inv Select Basic Variable 100-499k 80%	4.24	Nil	Nil	Both	✓	✓	No	95%	✓
Aussie	Inv Select Standard Variable 100-499k 80%	4.24	Nil	15.00/m	Both	✓	✓	No	95%	✓
Bankwest	Complete Home Loan Variable Investment 80% 200k+	4.54	150	395/a	Both	✓	✓	Full	90%	✓
Bankwest	Premium Select Home Loan Investment 80%	4.64	250	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
CUA	Inv Fresh Start Variable	4.47	195	Nil	Both	✓	✓	Full	80%	✓
CUA	Investment Fresh Start Access	4.52	195	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Standard Variable Rate InvHome Loan	4.30	500	Nil	Both	✓	✓	Full	80%	✓
Firstmac	Inv VIP Pack 80 IO	4.29	520	Nil	IO	✓	✓	Full	80%	✓
Heritage Bank	Investment Discount Variable 150k+	4.24	750	Nil	Both	✓	✓	No	90%	✓



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			Upfront	Ongoing						
★★★★										
Homeloans	Investment Monipower	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Variable 150-249k	4.65	Nil	375/a	Both	✓	✓	Full	97%	✓
loans.com.au	INV Offset 80 IO	4.07	520	Nil	IO	✓	✓	Full	80%	✓
Macquarie Credit Union	Inv Power 200-k	3.88	Nil	400.00/a	Both	✓	✓	Full	95%	✓
ME	Member Package Inv Flexible Home Loan Max 80 LVR 150-399k	4.29	400	395/a	Both	✓	✓	Full	80%	✓
Newcastle Permanent	Premium Plus Package Investment Premium Variable 150-499k	4.47	Nil	395/a	Both	✓	✓	Full	90%	✓
QBANK	Classic Investor Offer 80%	4.29	900	Nil	Both	✓	✓	No	95%	✓
Qudos Bank	Low Cost Home Loan- Inv 150-249k	4.49	Nil	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Inv Premium	4.17	Nil	380.00/a	Both	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 150k+	4.32	Nil	375/a	Both	✓	✓	Full	90%	✓
Suncorp Bank	Investment Back To Basics	4.29	600	Nil	Both	✓	✓	No	90%	✓
The Mac	Inv Basic Variable 150-249k	4.24	1320	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
UBank	Investor IO-Investor Extra IO Offer	4.24	Nil	Nil	IO	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓
Virgin Money	Reward Me - Investment Variable 80 75-499k	4.19	150	10.00/m	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	Nil	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Adelaide Bank	Investment Smartfit Variable 90%	4.54	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	Investment SmartSaver 90%	4.49	495	Nil	Both	✓	✓	No	95%	✓
ANZ	Breakfree Investment Variable 150-249k	5.10	160	Nil	Both	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Plus Variable IO 100-749k 80%	4.34	Nil	198.00/a	IO	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Variable IO 100-749k 80%	4.34	Nil	Nil	IO	✓	✓	No	90%	✓
Australian Military Bank	Investment Home Loan 80%	4.15	1014	Nil	Both	✓	✓	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Variable 150k+	3.99	Nil	395/a	Both	✓	✓	Full	90%	✗
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.62	595	Nil	Both	✓	✓	No	80%	✓
Bank Australia	Inv Premium	4.92	595	Nil	Both	✓	✓	Full	80%	✓
Bank Australia	Premium Package Inv Premium 100-399k	4.72	595	350/a	Both	✓	✓	Full	80%	✓
Bank of Melbourne	Investment Basic Promo Variable IO	4.33	600	Nil	IO	✓	✓	No	95%	✓
BankSA	Inv Basic Promo Variable IO	4.33	600	Nil	IO	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
BankVic	Diversified Investor Inv standard variable 20-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 20-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Inv standard variable 20-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 20-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
Bankwest	Regular Saver Home Loan Investment	5.17	250	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Connect Package Variable Investment	4.81	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Investment Variable 50-249k	5.16	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 200-299k	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Beyond Bank	Total Home Loan Investment Variable 50-299k	4.89	Nil	395/a	Both	✓	✓	Full	95%	✓
Citi	Mortgage Plus Investment Offset Variable IO 80% 150-499k	4.47	Nil	350/a	IO	✓	✓	Full	90%	✓
Citi	Mortgage Plus Investment Variable IO 80% 150-499k	4.47	Nil	350/a	IO	✓	✓	No	90%	✓
Click Loans	The Online Investor Offset 80 150-499k	4.37	363	198.00/a	Both	✓	✓	Full	80%	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.26	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv No Fee Variable Rate	4.86	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.26	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.86	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Standard Variable 150-349k	5.06	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan Investment True Value Var HI 100-249k	4.52	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
CUA	Investment Basic Variable	5.04	795	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
CUA	Investment Fresh Start Basic	4.39	795	Nil	Both	✓	✓	No	80%	✓
CUA	Investment Variable	5.10	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
ECU Australia	Premium Plus Investment Standard Variable 150.00001-k	4.52	Nil	360/a	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.49	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Inv Low Rate Essentials	4.74	275	Nil	Both	✓	✓	No	80%	✓
Heritage Bank	Home Advantage Investment Variable 150-249k	4.54	150	350/a	Both	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★★										
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
Homeloans	Inv Ultra Plus Variable IO 80 200-499k	4.29	663	120.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Variable - Investment IO 80 150-749k	4.31	693	198.00/a	IO	✓	✓	Full	80%	✓
Horizon Credit Union	Basic Investment Residential Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Investment Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker Investment Loan	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Variable IO 80 200-499k	4.09	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Inv Mortgage Simplifier 150-499k 80%	4.44	519	Nil	Both	✓	✓	No	90%	✓



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			Upfront	Ongoing						
★★★										
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR	4.39	995	Nil	Both	✓	✓	No	80%	✗
Macquarie Credit Union	Inv Property Variable	5.08	561	Nil	Both	✓	✓	Full	95%	✓
ME	Inv Basic Home Loan Max 80 LVR	4.24	400	Nil	Both	✓	✓	No	80%	✗
Mortgage House	Inv Advantage Complete Variable	4.54	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage House	Inv Advantage Variable 100-749k	4.85	895	10.00/m	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	myWealth Standard Variable Package	4.40	450	300/a	Both	✓	✓	Full	90%	✓
MOVE - People Driven Banking	Standard Variable Rate Investment	5.15	450	Nil	Both	✓	✓	Full	90%	✓
My Credit Union	Inv Advantage Home Loan	4.74	610	Nil	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Investment Tailored Variable - IO 20-249k	5.05	Nil	395/a	IO	✓	✓	Full	90%	✓
NAB	Inv Base Variable Rate - IO	4.93	600	Nil	IO	✓	✓	No	90%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	395	Nil	Both	✓	✓	No	90%	✓



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			Upfront	Ongoing						
★★★										
People's Choice Credit Union	Investment Basic Variable 80%	4.82	950	Nil	Both	✓	✓	No	90%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.74	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 150-249k	4.92	Nil	395/a	Both	✓	✓	Full	90%	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 125-249k	4.92	Nil	25/m	Both	✓	✓	Full	90%	✓
Queenslanders CU	Interest Only	4.84	595	Nil	IO	✓	✓	Full	95%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Low Rate IO	4.80	870	Nil	IO	✓	✓	Full	95%	✓
Regional Australia Bank	Inv Partnership Advantage Variable	4.67	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Regional Australia Bank	Investment Basic 25 yrs	4.72	250	Nil	Both	✓	✓	No	95%	✗
RESI Mortgage Corp	Inv Smart Pro IO 200-499k 80%	4.46	649	Nil	IO	✓	✓	No	95%	✓
SCU	Inv ProPack 150-249k	4.65	673	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
SERVICE ONE Alliance Bank	Investment Standard Variable 50-249k	4.85	750	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Investment Basic Promo Variable IO	4.33	600	Nil	IO	✓	✓	No	95%	✓
The Capricornian	Inv Premium Choice Variable 50-249k	4.89	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan	4.94	1463	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
UBank	Inv UHomeLoan Variable	4.46	Nil	Nil	Both	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓
Westpac	Premier Advantage Rocket Investment Loan IO 150-249k	5.08	150	395/a	IO	✓	✓	Full	80%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	Nil	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable IO 80% 100-749k	4.34	363	Nil	IO	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable IO 80%	4.34	363	Nil	IO	✓	✓	No	90%	✓



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			Upfront	Ongoing						
★★										
ANZ	Investment Variable	5.60	760	5.00/m	Both	✓	✓	Full	90%	✓
Bank of Melbourne	Advantage Package Investment Variable IO 150-249k	4.99	700	395/a	IO	✓	✓	Full	95%	✓
BankSA	Advantage Package Investment Variable IO 150-249k	5.06	700	395/a	IO	✓	✓	Full	95%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Catalyst Money	Variable Invest Lite IO	5.55	607	8.00/m	IO	✓	✓	Full	95%	✓
Citi	Investment Basic Variable IO 50-499k 80%	4.67	649	Nil	IO	✓	✓	No	90%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.86	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.56	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Investment Complete	5.65	770	6.00/m	Both	✓	✓	No	90%	✓



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Investor Variable \$200,000 Interest Only

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						
★★										
Delphi Bank	Investment Essential	5.65	1020	8.00/m	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Variable 80%	5.32	750	Nil	Both	✓	✓	Full	90%	✓
Heritage Bank	Investment Variable	5.44	150	8.00/m	Both	✓	✓	Full	90%	✓
HSBC	Investment Variable	5.60	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓
Hunter United	Inv Interest Only	4.90	350	Nil	IO	✓	✓	No	80%	✓
Illawarra CU NSW	Variable Invest Lite IO	5.55	607	8.00/m	IO	✓	✓	Full	95%	✓
ME	Inv Flexible Home Loan Max 80 LVR	5.54	400	Nil	Both	✓	✓	Full	80%	✓
MyState	Inv Standard Variable	5.23	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Inv Base Variable Indicator Rate	5.34	600	Nil	Both	✓	✓	No	90%	✓



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			Upfront	Ongoing						
★★										
NAB	Investment Tailored Variable - IO	5.65	600	8.00/m	IO	✓	✓	Full	90%	✓
People's Choice Credit Union	Investment Standard Variable	5.60	950	Nil	Both	✓	✓	Full	90%	✓
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Inv Standard Variable	5.24	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
RAMS	Inv Full Feature IO	5.70	870	Nil	IO	✓	✓	Full	90%	✓
Regional Australia Bank	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Variable IO 150-249k	5.07	700	395/a	IO	✓	✓	Full	95%	✓
Summerland Credit Union	Home Investment	5.17	800	Nil	Both	✓	✓	No	95%	✓
Summerland Credit Union	Inv ECO Home Loan Standard	5.17	600	Nil	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Inv Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	80%	✓
The Capricornian	Inv Lifestyle Variable	5.19	785	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						
★★										
The Rock	Investment Variable	5.73	950	5.00/m	Both	✓	✓	Full	95%	✓
UniBank	Inv Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	80%	✓
Westpac	Inv Flexi First Option IO	5.03	750	Nil	IO	✓	✓	No	95%	✓



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Investor Variable \$200,000 Interest Only

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						
★										
Auswide Bank	Investment Standard Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✗
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
Bank of Melbourne	Investment Variable IO	5.59	700	10.00/m	IO	✓	✓	Full	95%	✓
BankSA	Investment Variable IO	5.66	700	10.00/m	IO	✓	✓	Full	95%	✓
Bankwest	Variable Investment 80%	5.82	250	Nil	Both	✓	✓	Full	90%	✓
Citi	Investment Offset Variable IO 50-499k 80%	5.88	649	8.00/m	IO	✓	✓	Full	90%	✓
Citi	Investment Variable IO 50-499k 80%	5.88	649	8.00/m	IO	✓	✓	No	90%	✓
St.George Bank	Investment Variable IO	5.67	700	10.00/m	IO	✓	✓	Full	95%	✓
Suncorp Bank	Investment Variable	5.87	600	10.00/m	Both	✓	✓	Full	90%	✓
The Capricornian	Mortgage Plus	5.19	775	10.00/m	IO	✓	✗	No	95%	✗
Westpac	Rocket Investment Loan IO	5.68	750	8.00/m	IO	✓	✓	Full	80%	✓



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Investor Variable \$200,000 Principle & Interest

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						



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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"										
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Click Loans	The Inv Online Offset Home Loan 80%	4.04	440	Nil	P+I	✓	✓	Full	80%	✓
Click Loans	The Online Investor Home Loan 80 150-499k	4.04	440	Nil	Both	✓	✓	No	80%	✓
Firstmac	Inv VIP Pack 80	4.09	520	Nil	Both	✓	✓	Full	80%	✓
Freedom Lend	Investment Freedom Variable PI 50-749k 80%	3.69	395	Nil	P+I	✓	✓	Full	90%	✓
IMB	Inv Essentials (100% Offset)	4.09	769	Nil	Both	✓	✓	Full	90%	✓
iMortgage	Investment Fusion Variable PI 80 200-499k	3.89	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Inv Orange Advantage Variable 150-499k 80%	4.29	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Essentials Variable - Investor	3.79	520	Nil	Both	✓	✓	No	80%	✓
loans.com.au	INV Offset 80 PI	3.87	520	Nil	P+I	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Wealth Builder	4.29	450	Nil	Both	✓	✓	Full	80%	✓
Pacific Mortgage Group	Investment Variable	3.79	Nil	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						
★★★★★ "Outstanding Value"										
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.67	570	Nil	Both	✓	✓	Full	80%	✓
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Breathe Easy Offset - Investment 80%	4.22	286	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Investment Eco Home Loan	4.17	600	Nil	Both	✓	✓	No	95%	✓
UBank	Investor PI-Investor Extra PI Offer	3.89	Nil	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						
★★★★										
Aussie	Inv Optimizer Plus Variable PI 100-749k 80%	4.14	Nil	198.00/a	P+I	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Variable PI 100-749k 80%	4.14	Nil	Nil	P+I	✓	✓	No	90%	✓
Aussie	Inv Select Basic Variable 100-499k 80%	4.24	Nil	Nil	Both	✓	✓	No	95%	✓
Australian Military Bank	Investment Home Loan 80%	4.15	1014	Nil	Both	✓	✓	No	95%	✓
Bank of Melbourne	Investment Basic Promo Variable P&I	4.29	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Inv Basic Promo Variable P&I	4.29	600	Nil	P+I	✓	✓	No	95%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
CUA	Inv Fresh Start Variable	4.47	195	Nil	Both	✓	✓	Full	80%	✓
CUA	Investment Fresh Start Access	4.52	195	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Standard Variable Rate InvHome Loan	4.30	500	Nil	Both	✓	✓	Full	80%	✓
Gateway Credit Union	Premium Investment Variable 80% 150k+	4.05	750	299/a	Both	✓	✓	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						
★★★★										
Heritage Bank	Investment Discount Variable 150k+	4.24	750	Nil	Both	✓	✓	No	90%	✓
Homeloans	Inv Ultra Plus Variable PI 80 200-499k	4.09	663	120.00/a	P+I	✓	✓	No	80%	✓
Homeloans	Investment Monipower	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Investment PI 80 150-499k	4.11	693	198.00/a	P+I	✓	✓	Full	80%	✓
Horizon Credit Union	SPECIAL Value Plus Investment Loan	4.19	960	8.00/m	P+I	✓	✓	Full	95%	✓
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
Macquarie Bank	Basic Variable Investment PI 80 150-749k	4.14	Nil	Nil	P+I	✓	✓	No	80%	✓
Macquarie Credit Union	Inv Power 200-k	3.88	Nil	400.00/a	Both	✓	✓	Full	95%	✓
NAB	Inv Base Variable Rate - P&I	4.40	600	Nil	P+I	✓	✓	No	90%	✓
QBANK	Classic Investor Offer 80%	4.29	900	Nil	Both	✓	✓	No	95%	✓
St.George Bank	Investment Basic Promo Variable P&I	4.29	600	Nil	P+I	✓	✓	No	95%	✓
State Custodians	Standard Variable - Investment 80%	4.09	286	299.00/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
Suncorp Bank	Investment Back To Basics	4.29	600	Nil	Both	✓	✓	No	90%	✓
The Mac	Inv Basic Variable 150-249k	4.24	1320	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer 80%	3.99	Nil	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable 80%	3.99	300	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓
Virgin Money	Reward Me - Investment Variable 80 75-499k	4.19	150	10.00/m	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	Nil	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						
★★★										
Adelaide Bank	Investment Smartfit Variable 90%	4.54	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	Investment SmartSaver 90%	4.49	495	Nil	Both	✓	✓	No	95%	✓
ANZ	Breakfree Investment Variable 150-249k	5.10	160	Nil	Both	✓	✓	Full	90%	✓
ANZ	Investment Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Inv Select Standard Variable 100-499k 80%	4.24	Nil	15.00/m	Both	✓	✓	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Variable 150k+	3.99	Nil	395/a	Both	✓	✓	Full	90%	✗
B&E Personal Banking	Inv Topline 90%	4.49	650	Nil	P+I	✓	✓	Full	95%	✓
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.62	595	Nil	Both	✓	✓	No	80%	✓
Bank Australia	Inv Premium	4.92	595	Nil	Both	✓	✓	Full	80%	✓
Bank Australia	Premium Package Inv Premium 100-399k	4.72	595	350/a	Both	✓	✓	Full	80%	✓
Bank of Melbourne	Advantage Package Investment Variable P&I 150-249k	4.87	Nil	395/a	P+I	✓	✓	Full	95%	✓
BankSA	Advantage Package Investment Variable P&I 150-249k	4.94	700	395/a	P+I	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
BankVic	Diversified Investor Inv standard variable 20-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv Base Variable	4.49	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Investment offset	5.04	600	Nil	P+I	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 20-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Inv standard variable 20-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 20-249k	4.74	Nil	375/a	Both	✓	✓	Full	95%	✓
Bankwest	Complete Home Loan Variable Investment 80% 200k+	4.54	150	395/a	Both	✓	✓	Full	90%	✓
Bankwest	Premium Select Home Loan Investment 80%	4.64	250	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓



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			Upfront	Ongoing						
★★★										
Bendigo Bank	Connect Package Variable Investment	4.81	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Investment Variable 50-249k	5.16	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Basic Variable	4.69	595	11.00/m	P+I	✓	✓	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 200-299k	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Variable 50-299k	4.89	Nil	395/a	Both	✓	✓	Full	95%	✓
Citi	Investment Basic Variable P&I 50-499k 80%	4.62	649	Nil	P+I	✓	✓	No	90%	✓
Citi	Mortgage Plus Investment Offset Variable P&I 80% 150-499k	4.42	649	350/a	P+I	✓	✓	Full	90%	✓
Click Loans	The Online Investor Offset 80 150-499k	4.37	363	198.00/a	Both	✓	✓	Full	80%	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.26	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv No Fee Variable Rate	4.86	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.26	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Standard Variable 150-349k	5.06	595	395/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Community First CU	Accelerator Home Loan Investment True Value Var HI 100-249k	4.52	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
CUA	Investment Basic Variable	5.04	795	Nil	Both	✓	✓	No	95%	✓
CUA	Investment Fresh Start Basic	4.39	795	Nil	Both	✓	✓	No	80%	✓
CUA	Investment Variable	5.10	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
ECU Australia	Premium Plus Investment Standard Variable 150.00001-k	4.52	Nil	360/a	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.49	520	Nil	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★										
Gateway Credit Union	Inv Low Rate Essentials	4.74	275	Nil	Both	✓	✓	No	80%	✓
Heritage Bank	Home Advantage Investment Variable 150-249k	4.54	150	350/a	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Horizon Credit Union	Basic Investment Residential Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Investment Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Kickstart First Home Buyer Inv Loan	4.44	945	8.00/m	P+I	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker Investment Loan	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Investment Loan 150k+	4.59	Nil	Nil	P+I	✓	✓	No	95%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Property Package Investment Variable 150-249k	4.65	Nil	375/a	Both	✓	✓	Full	97%	✓
Hunter United	Inv Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	80%	✓



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Investor Variable \$200,000 Principle & Interest

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						
★★★										
Hunter United	Package Home Loan Investment Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	80%	✓
ING DIRECT	Inv Mortgage Simplifier 150-499k 80%	4.44	519	Nil	Both	✓	✓	No	90%	✓
Liberty Financial	Inv Liberty Free 70 - 80 LVR	4.64	Nil	Nil	P+I	✓	✓	Full	80%	✓
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR	4.39	995	Nil	Both	✓	✓	No	80%	✗
Liberty Financial	Inv Liberty Star 70 - 80 LVR	4.39	Nil	295.00/a	P+I	✓	✓	Full	80%	✓
Macquarie Bank	Offset Variable Investment PI 150-749k 80%	4.14	Nil	199.00/s	P+I	✓	✓	Full	90%	✓
Macquarie Credit Union	Inv Property Variable	5.08	561	Nil	Both	✓	✓	Full	95%	✓
ME	Inv Basic Home Loan Max 80 LVR	4.24	400	Nil	Both	✓	✓	No	80%	✗
ME	Member Package Inv Flexible Home Loan Max 80 LVR 150-399k	4.29	400	395/a	Both	✓	✓	Full	80%	✓
Mortgage House	Inv Advantage Complete Variable	4.54	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage House	Inv Advantage Variable 100-749k	4.85	895	10.00/m	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	myWealth Standard Variable Package	4.40	450	300/a	Both	✓	✓	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						
★★★										
MOVE - People Driven Banking	Standard Variable Rate Investment	5.15	450	Nil	Both	✓	✓	Full	90%	✓
My Credit Union	Inv Advantage Home Loan	4.74	610	Nil	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Investment Tailored Variable - P&I 100-249k	4.95	Nil	395/a	P+I	✓	✓	Full	90%	✓
Newcastle Permanent	Premium Plus Package Investment Premium Variable 150-499k	4.47	Nil	395/a	Both	✓	✓	Full	90%	✓
Northern Inland CU	Basic Investor	4.83	830	10.00/m	P+I	✓	✓	No	95%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	395	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Investment Basic Variable 80%	4.82	950	Nil	Both	✓	✓	No	90%	✓
Pepper Money	Inv Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.74	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 150-249k	4.92	Nil	395/a	Both	✓	✓	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						
★★★										
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 125-249k	4.92	Nil	25/m	Both	✓	✓	Full	90%	✓
Qudos Bank	Low Cost Home Loan- Inv 150-249k	4.49	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Low Rate P&I	4.70	870	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Inv Partnership Advantage Variable	4.67	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Regional Australia Bank	Investment Basic 25 yrs	4.72	250	Nil	Both	✓	✓	No	95%	✗
RESI Mortgage Corp	Inv Smart Pro P&I 200-499k 80%	4.26	649	Nil	P+I	✓	✓	No	95%	✓
SCU	Inv ProPack 150-249k	4.65	673	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Investment Standard Variable 50-249k	4.85	750	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Variable P&I 150-249k	4.95	700	395/a	P+I	✓	✓	Full	95%	✓
Summerland Credit Union	Inv Premium	4.17	Nil	380.00/a	Both	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 150k+	4.32	Nil	375/a	Both	✓	✓	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						
★★★										
Teachers Mutual Bank	Inv Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	80%	✓
The Capricornian	Inv Premium Choice Variable 50-249k	4.89	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan	4.94	1463	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Investment Basic Variable	4.81	1010	Nil	P+I	✓	✓	Full	95%	✗
UBank	Inv UHomeLoan Variable	4.46	Nil	Nil	Both	✓	✓	No	80%	✓
UniBank	Inv Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓
Westpac	Investment Flexi First Option P&I	4.91	750	Nil	P+I	✓	✓	No	80%	✓
Westpac	Premier Advantage Rocket Investment Loan P&I 150-249k	4.96	150	395/a	P+I	✓	✓	Full	80%	✓
Westpac	Special-Inv Flexi First Option P&I 3 yrs	4.19	750	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						
★★★										
Woolworths Employees CU	Standard Investment Variable	4.91	Nil	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable PI 80% 100-749k	4.14	363	Nil	P+I	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable PI 100-749k 80%	4.14	363	Nil	P+I	✓	✓	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	Investment Variable	5.60	760	5.00/m	Both	✓	✓	Full	90%	✓
Arab Bank Australia	Inv HeadStart Intro Variable 1 yr	3.90	600	8.00/m	P+I	✓	✓	No	95%	✓
Arab Bank Australia	Inv The Basics	5.24	600	8.00/m	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Investment Variable P&I	5.47	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Regular Saver Home Loan Investment	5.17	250	Nil	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Catalyst Money	Variable Invest Lite PI	5.45	607	8.00/m	P+I	✓	✓	Full	95%	✓
Citi	Mortgage Plus Investment Variable P&I 80% 150-499k	4.42	649	350/a	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.86	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.56	800	8.00/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						
★★										
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.86	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Investment Complete	5.65	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Investment Essential	5.65	1020	8.00/m	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Variable 80%	5.32	750	Nil	Both	✓	✓	Full	90%	✓
Heritage Bank	Investment Variable	5.44	150	8.00/m	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Investment Home Smart	5.60	853	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Investment Variable	5.60	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓



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			Upfront	Ongoing						
★★										
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓
Illawarra CU NSW	Variable Invest Lite PI	5.45	607	8.00/m	P+I	✓	✓	Full	95%	✓
Macquarie Credit Union	Inv Basic Home Loan	4.83	561	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Inv Introductory Rate Home Loan 1 yr	4.58	561	Nil	P+I	✗	✗	Full	95%	✗
ME	Inv Flexible Home Loan Max 80 LVR	5.54	400	Nil	Both	✓	✓	Full	80%	✓
MyState	Inv Standard Variable	5.23	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Inv Base Variable Indicator Rate	5.34	600	Nil	Both	✓	✓	No	90%	✓
NAB	Investment Tailored Variable - P&I	5.55	600	8.00/m	P+I	✓	✓	Full	90%	✓
NAB	Private Tailored Pkg Investment Tailored Variable - P&I 100-249k	4.95	600	750/a	P+I	✓	✓	Full	90%	✓
Northern Inland CU	Smart Variable Investment	5.63	930	Nil	P+I	✓	✓	Full	95%	✓
People's Choice Credit Union	Investment Standard Variable	5.60	950	Nil	Both	✓	✓	Full	90%	✓
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★										
QBANK	Inv Standard Variable	5.24	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
RAMS	Inv Full Feature P&I	5.60	870	Nil	P+I	✓	✓	Full	90%	✓
Regional Australia Bank	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Home Investment	5.17	800	Nil	Both	✓	✓	No	95%	✓
Summerland Credit Union	Inv ECO Home Loan Standard	5.17	600	Nil	Both	✓	✓	No	95%	✓
The Capricornian	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Investment Variable	5.06	1010	Nil	P+I	✓	✓	Full	95%	✓
Westpac	Rocket Investment Loan P&I	5.56	750	8.00/m	P+I	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★										
Auswide Bank	Investment Standard Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✗
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
B&E Personal Banking	Investment FlexiLine	5.42	650	10.00/m	P+I	✓	✓	Full	80%	✗
BankSA	Investment Variable P&I	5.54	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Variable Investment 80%	5.82	250	Nil	Both	✓	✓	Full	90%	✓
Citi	Investment Offset Variable P&I 50-499k 80%	5.83	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Investment Variable P&I 50-499k 80%	5.83	649	8.00/m	P+I	✓	✓	No	90%	✓
St.George Bank	Investment Variable P&I	5.55	700	10.00/m	P+I	✓	✓	Full	95%	✓
Suncorp Bank	Investment Variable	5.87	600	10.00/m	Both	✓	✓	Full	90%	✓
The Capricornian	Inv Introductory Rate 1 yr	3.99	785	Nil	P+I	✓	✓	No	95%	✗
The Rock	Investment Variable	5.73	950	5.00/m	Both	✓	✓	Full	95%	✓



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Investor Variable \$350,000 Interest Only

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						



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Investment Variable	4.04	1180	120.00/a	Both	✓	✓	No	90%	✓
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Freedom Lend	Investment Freedom Variable IO 50-749k 80%	3.79	395	Nil	IO	✓	✓	Full	90%	✓
Gateway Credit Union	Premium Investment Variable 80% 150k+	4.05	750	299/a	Both	✓	✓	Full	90%	✓
IMB	Inv Essentials (100% Offset)	4.09	769	Nil	Both	✓	✓	Full	90%	✓
ING DIRECT	Inv Orange Advantage Variable 150-499k 80%	4.29	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Essentials Variable - Investor	3.79	520	Nil	Both	✓	✓	No	80%	✓
Macquarie Credit Union	Inv Power 250.00001-k	3.88	Nil	400.00/a	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	Wealth Builder	4.29	450	Nil	Both	✓	✓	Full	80%	✓
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.67	570	Nil	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Breathe Easy Offset - Investment 80%	4.22	286	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable - Investment 80%	4.09	286	299.00/a	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Investment Eco PI 80	3.97	600	Nil	Both	✓	✓	No	80%	✓
The Mac	Inv Basic Variable 250-499k	4.14	1320	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer 80%	3.99	Nil	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable 80%	3.99	300	300/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
Aussie	Inv Select Basic Variable 100-499k 80%	4.24	Nil	Nil	Both	✓	✓	No	95%	✓
Aussie	Inv Select Standard Variable 100-499k 80%	4.24	Nil	15.00/m	Both	✓	✓	No	95%	✓
Bankwest	Complete Home Loan Variable Investment 80% 200k+	4.54	150	395/a	Both	✓	✓	Full	90%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
Click Loans	The Online Investor Home Loan 80 150-499k	4.04	440	Nil	Both	✓	✓	No	80%	✓
CUA	Inv Fresh Start Variable	4.47	195	Nil	Both	✓	✓	Full	80%	✓
Firstmac	Inv VIP Pack 80	4.09	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Premium Package Inv Premium 300k+	4.34	Nil	375/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Variable 250-699k	4.44	150	350/a	Both	✓	✓	Full	90%	✓
Heritage Bank	Investment Discount Variable 150k+	4.24	750	Nil	Both	✓	✓	No	90%	✓
Homeloans	Investment Monipower	4.34	363	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
Hume Bank	Property Package Investment Variable 250-499k	4.55	Nil	375/a	Both	✓	✓	Full	97%	✓
loans.com.au	INV Offset 80 IO	4.07	520	Nil	IO	✓	✓	Full	80%	✓
ME	Member Package Inv Flexible Home Loan Max 80 LVR 150-399k	4.29	400	395/a	Both	✓	✓	Full	80%	✓
Newcastle Permanent	Premium Plus Package Investment Premium Variable 150-499k	4.47	Nil	395/a	Both	✓	✓	Full	90%	✓
Northern Inland CU	Dream Value Investor IO 80	4.29	330	350.00/a	IO	✓	✓	Full	80%	✓
QBANK	Classic Investor Offer 80%	4.29	900	Nil	Both	✓	✓	No	95%	✓
Queenslanders CU	Inv Special Variable Rate IO 250-499k	4.19	595	Nil	IO	✓	✓	Full	90%	✓
Regional Australia Bank	Inv Partnership Advantage Variable 250k+	4.47	Nil	375.00/a	Both	✓	✓	Full	95%	✓
SCU	Inv ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Inv Premium	4.17	Nil	380.00/a	Both	✓	✓	No	95%	✓
Summerland Credit Union	Investment Eco Home Loan	4.17	600	Nil	Both	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 150k+	4.32	Nil	375/a	Both	✓	✓	Full	90%	✓



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Investor Variable \$350,000 Interest Only

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						
★★★★										
Suncorp Bank	Investment Back To Basics	4.29	600	Nil	Both	✓	✓	No	90%	✓
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓
Virgin Money	Reward Me - Investment Variable 80 75-499k	4.19	150	10.00/m	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	Nil	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Adelaide Bank	Investment Smartfit Variable 90%	4.54	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	Investment SmartSaver 90%	4.49	495	Nil	Both	✓	✓	No	95%	✓
ANZ	Breakfree Investment Variable 250-499k	4.80	160	Nil	Both	✓	✓	Full	90%	✓
ANZ	Investment Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Inv Optimizer Plus Variable IO 100-749k 80%	4.34	Nil	198.00/a	IO	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Variable IO 100-749k 80%	4.34	Nil	Nil	IO	✓	✓	No	90%	✓
Australian Military Bank	Investment Home Loan 80%	4.15	1014	Nil	Both	✓	✓	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Variable 150k+	3.99	Nil	395/a	Both	✓	✓	Full	90%	✗
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.62	595	Nil	Both	✓	✓	No	80%	✓
Bank Australia	Inv Premium	4.92	595	Nil	Both	✓	✓	Full	80%	✓
Bank Australia	Premium Package Inv Premium 100-399k	4.72	595	350/a	Both	✓	✓	Full	80%	✓
Bank of Melbourne	Advantage Package Investment Variable IO 250-499k	4.84	700	395/a	IO	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Bank of Melbourne	Investment Basic Promo Variable IO	4.33	600	Nil	IO	✓	✓	No	95%	✓
BankSA	Advantage Package Investment Variable IO 250-499k	4.86	700	395/a	IO	✓	✓	Full	95%	✓
BankSA	Inv Basic Promo Variable IO	4.33	600	Nil	IO	✓	✓	No	95%	✓
BankVic	Diversified Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
Bankwest	Premium Select Home Loan Investment 80%	4.64	250	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	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						
★★★										
Bendigo Bank	Connect Package Variable Investment 250-499k	4.61	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Investment Variable 250-499k	4.96	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+	4.89	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Variable 300-499k	4.69	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Variable Invest IO	4.80	607	8.00/m	IO	✓	✓	Full	95%	✓
Citi	Mortgage Plus Investment Offset Variable IO 80% 150-499k	4.47	Nil	350/a	IO	✓	✓	Full	90%	✓
Click Loans	The Online Investor Offset 80 150-499k	4.37	363	198.00/a	Both	✓	✓	Full	80%	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.26	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv No Fee Variable Rate	4.86	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.26	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.86	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Standard Variable 350-749k	4.96	595	395/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Community First CU	Accelerator Home Loan Investment True Value Var HI 250k+	4.42	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
CUA	Investment Fresh Start Access	4.52	195	Nil	Both	✓	✓	Full	95%	✓
CUA	Investment Fresh Start Basic	4.39	795	Nil	Both	✓	✓	No	80%	✓
CUA	Rate Breaker Investment Rate Breaker 250k+	4.55	Nil	350/a	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Standard Variable Rate InvHome Loan	4.30	500	Nil	Both	✓	✓	Full	80%	✓
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+	4.31	Nil	360/a	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.49	520	Nil	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★										
Firstmac	Inv VIP Pack 80 IO	4.29	520	Nil	IO	✓	✓	Full	80%	✓
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Inv Low Rate Essentials	4.74	275	Nil	Both	✓	✓	No	80%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Homeloans	Inv Ultra Plus Variable IO 80 200-499k	4.29	663	120.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Variable - Investment IO 80 150-749k	4.31	693	198.00/a	IO	✓	✓	Full	80%	✓
Horizon Credit Union	Basic Investment Residential Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Investment Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker Investment Loan	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓
Illawarra CU NSW	Variable Invest IO	4.80	607	8.00/m	IO	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Variable IO 80 200-499k	4.09	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Inv Mortgage Simplifier 150-499k 80%	4.44	519	Nil	Both	✓	✓	No	90%	✓
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR	4.39	995	Nil	Both	✓	✓	No	80%	✗
Macquarie Credit Union	Inv Property Variable	5.08	561	Nil	Both	✓	✓	Full	95%	✓
ME	Inv Basic Home Loan Max 80 LVR	4.24	400	Nil	Both	✓	✓	No	80%	✗
Mortgage House	Inv Advantage Complete Variable	4.54	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage House	Inv Advantage Variable 100-749k	4.85	895	10.00/m	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	myWealth Standard Variable Package 250-499k	4.30	450	300/a	Both	✓	✓	Full	90%	✓
My Credit Union	Inv Advantage Home Loan	4.74	610	Nil	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
NAB	Choice Package Investment Tailored Variable - IO 250-749k	4.80	Nil	395/a	IO	✓	✓	Full	90%	✓
NAB	Inv Base Variable Rate - IO	4.93	600	Nil	IO	✓	✓	No	90%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	395	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Investment Basic Variable 80%	4.82	950	Nil	Both	✓	✓	No	90%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.74	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 250-499k	4.52	Nil	395/a	Both	✓	✓	Full	90%	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 250-499k	4.52	Nil	25/m	Both	✓	✓	Full	90%	✓
Qudos Bank	Low Cost Home Loan- Inv 250-499k	4.39	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Interest Only 250k+	4.61	595	Nil	IO	✓	✓	Full	95%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Low Rate IO	4.80	870	Nil	IO	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Regional Australia Bank	Investment Basic 25 yrs	4.72	250	Nil	Both	✓	✓	No	95%	✗
RESI Mortgage Corp	Inv Smart Pro IO 200-499k 80%	4.46	649	Nil	IO	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Standard Variable 250-499k	4.70	750	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Variable IO 250-499k	4.87	700	395/a	IO	✓	✓	Full	95%	✓
St.George Bank	Investment Basic Promo Variable IO	4.33	600	Nil	IO	✓	✓	No	95%	✓
The Capricornian	Inv Premium Choice Variable 250-499k	4.79	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan 250k+	4.69	1463	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
UBank	Inv UHomeLoan Variable	4.46	Nil	Nil	Both	✓	✓	No	80%	✓
UBank	Investor IO-Investor Extra IO Offer	4.24	Nil	Nil	IO	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Westpac	Premier Advantage Rocket Investment Loan IO 250-499k	4.88	150	395/a	IO	✓	✓	Full	80%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	Nil	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable IO 80% 100-749k	4.34	363	Nil	IO	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable IO 80%	4.34	363	Nil	IO	✓	✓	No	90%	✓



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			Upfront	Ongoing						
★★										
ANZ	Investment Variable	5.60	760	5.00/m	Both	✓	✓	Full	90%	✓
Bankwest	Regular Saver Home Loan Investment	5.17	250	Nil	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Citi	Investment Basic Variable IO 50-499k 80%	4.67	649	Nil	IO	✓	✓	No	90%	✓
Citi	Mortgage Plus Investment Variable IO 80% 150-499k	4.47	Nil	350/a	IO	✓	✓	No	90%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.86	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.56	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Investment Basic Variable	5.04	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★										
Delphi Bank	Investment Complete	5.65	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Investment Essential	5.65	1020	8.00/m	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Variable 80%	5.32	750	Nil	Both	✓	✓	Full	90%	✓
Heritage Bank	Investment Variable	5.44	150	8.00/m	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Investment Variable	5.60	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓
Hunter United	Inv Interest Only	4.90	350	Nil	IO	✓	✓	No	80%	✓
ME	Inv Flexible Home Loan Max 80 LVR	5.54	400	Nil	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Standard Variable Rate Investment	5.15	450	Nil	Both	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★										
MyState	Inv Standard Variable	5.23	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Inv Base Variable Indicator Rate	5.34	600	Nil	Both	✓	✓	No	90%	✓
NAB	Investment Tailored Variable - IO	5.65	600	8.00/m	IO	✓	✓	Full	90%	✓
People's Choice Credit Union	Investment Standard Variable	5.60	950	Nil	Both	✓	✓	Full	90%	✓
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Inv Standard Variable	5.24	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
RAMS	Inv Full Feature IO	5.70	870	Nil	IO	✓	✓	Full	90%	✓
Regional Australia Bank	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Home Investment	5.17	800	Nil	Both	✓	✓	No	95%	✓
Summerland Credit Union	Inv ECO Home Loan Standard	5.17	600	Nil	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Inv Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★										
The Capricornian	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
The Rock	Investment Variable	5.73	950	5.00/m	Both	✓	✓	Full	95%	✓
UniBank	Inv Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	80%	✓
Westpac	Inv Flexi First Option IO	5.03	750	Nil	IO	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★										
Auswide Bank	Investment Standard Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✗
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
Bank of Melbourne	Investment Variable IO	5.59	700	10.00/m	IO	✓	✓	Full	95%	✓
BankSA	Investment Variable IO	5.66	700	10.00/m	IO	✓	✓	Full	95%	✓
Bankwest	Variable Investment 80%	5.82	250	Nil	Both	✓	✓	Full	90%	✓
Citi	Investment Offset Variable IO 50-499k 80%	5.88	649	8.00/m	IO	✓	✓	Full	90%	✓
Citi	Investment Variable IO 50-499k 80%	5.88	649	8.00/m	IO	✓	✓	No	90%	✓
St.George Bank	Investment Variable IO	5.67	700	10.00/m	IO	✓	✓	Full	95%	✓
Suncorp Bank	Investment Variable	5.87	600	10.00/m	Both	✓	✓	Full	90%	✓
The Capricornian	Mortgage Plus	5.19	775	10.00/m	IO	✓	✗	No	95%	✗
Westpac	Rocket Investment Loan IO	5.68	750	8.00/m	IO	✓	✓	Full	80%	✓



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Investor Variable \$350,000 Principle & Interest

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						



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Inv Basic Variable	4.04	1180	120.00/a	P+I	✓	✓	No	80%	✓
AMO Group	Investment Variable	4.04	1180	120.00/a	Both	✓	✓	No	90%	✓
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Click Loans	The Inv Online Offset Home Loan 80%	4.04	440	Nil	P+I	✓	✓	Full	80%	✓
Freedom Lend	Investment Freedom Variable PI 50-749k 80%	3.69	395	Nil	P+I	✓	✓	Full	90%	✓
Gateway Credit Union	Premium Investment Variable 80% 150k+	4.05	750	299/a	Both	✓	✓	Full	90%	✓
Hunter United	Inv Platinum	3.79	Nil	8.00/m	P+I	✓	✓	Full	80%	✓
IMB	Inv Essentials (100% Offset)	4.09	769	Nil	Both	✓	✓	Full	90%	✓
iMortgage	Investment Fusion Variable PI 80 200-499k	3.89	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Inv Orange Advantage Variable 150-499k 80%	4.29	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Essentials Variable - Investor	3.79	520	Nil	Both	✓	✓	No	80%	✓
loans.com.au	INV Offset 80 PI	3.87	520	Nil	P+I	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
MOVE - People Driven Banking	Wealth Builder	4.29	450	Nil	Both	✓	✓	Full	80%	✓
Northern Inland CU	Dream Value Investor PI 80	4.14	330	350.00/a	P+I	✓	✓	Full	80%	✓
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Special Variable Rate P&I 250-499k	4.03	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.67	570	Nil	Both	✓	✓	Full	80%	✓
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Investment Eco PI 80	3.97	600	Nil	Both	✓	✓	No	80%	✓
The Mac	Inv Basic Variable 250-499k	4.14	1320	Nil	Both	✓	✓	No	95%	✓
UBank	Investor PI-Investor Extra PI Offer	3.89	Nil	Nil	P+I	✓	✓	No	80%	✓



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			Upfront	Ongoing						
★★★★										
Aussie	Inv Optimizer Plus Variable PI 100-749k 80%	4.14	Nil	198.00/a	P+I	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Variable PI 100-749k 80%	4.14	Nil	Nil	P+I	✓	✓	No	90%	✓
Aussie	Inv Select Basic Variable 100-499k 80%	4.24	Nil	Nil	Both	✓	✓	No	95%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
Click Loans	The Online Investor Home Loan 80 150-499k	4.04	440	Nil	Both	✓	✓	No	80%	✓
CUA	Inv Fresh Start Variable	4.47	195	Nil	Both	✓	✓	Full	80%	✓
Firstmac	Inv VIP Pack 80	4.09	520	Nil	Both	✓	✓	Full	80%	✓
Heritage Bank	Investment Discount Variable 150k+	4.24	750	Nil	Both	✓	✓	No	90%	✓
Homeloans	Inv Ultra Plus Variable PI 80 200-499k	4.09	663	120.00/a	P+I	✓	✓	No	80%	✓
Homeloans	Investment Monipower	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Investment PI 80 150-499k	4.11	693	198.00/a	P+I	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★★										
Horizon Credit Union	SPECIAL Value Plus Investment Loan	4.19	960	8.00/m	P+I	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Variable 250-499k	4.55	Nil	375/a	Both	✓	✓	Full	97%	✓
Macquarie Credit Union	Inv Power 250.00001-k	3.88	Nil	400.00/a	Both	✓	✓	Full	95%	✓
ME	Member Package Inv Flexible Home Loan Max 80 LVR 150-399k	4.29	400	395/a	Both	✓	✓	Full	80%	✓
NAB	Inv Base Variable Rate - P&I	4.40	600	Nil	P+I	✓	✓	No	90%	✓
QBANK	Classic Investor Offer 80%	4.29	900	Nil	Both	✓	✓	No	95%	✓
SCU	Inv ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Breathe Easy Offset - Investment 80%	4.22	286	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable - Investment 80%	4.09	286	299.00/a	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Inv Premium	4.17	Nil	380.00/a	Both	✓	✓	No	95%	✓
Summerland Credit Union	Inv Premium PI 80	3.97	Nil	380.00/a	P+I	✓	✓	No	80%	✓
Summerland Credit Union	Investment Eco Home Loan	4.17	600	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
Suncorp Bank	Investment Back To Basics	4.29	600	Nil	Both	✓	✓	No	90%	✓
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer 80%	3.99	Nil	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable 80%	3.99	300	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓
Virgin Money	Reward Me - Investment Variable 80 75-499k	4.19	150	10.00/m	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	Nil	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						
★★★										
Adelaide Bank	Investment Smartfit Variable 90%	4.54	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	Investment SmartSaver 90%	4.49	495	Nil	Both	✓	✓	No	95%	✓
ANZ	Breakfree Investment Variable 250-499k	4.80	160	Nil	Both	✓	✓	Full	90%	✓
ANZ	Investment Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Inv Select Standard Variable 100-499k 80%	4.24	Nil	15.00/m	Both	✓	✓	No	95%	✓
Australian Military Bank	Investment Home Loan 80%	4.15	1014	Nil	Both	✓	✓	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Variable 150k+	3.99	Nil	395/a	Both	✓	✓	Full	90%	✗
B&E Personal Banking	Inv Topline 90%	4.49	650	Nil	P+I	✓	✓	Full	95%	✓
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.62	595	Nil	Both	✓	✓	No	80%	✓
Bank Australia	Inv Premium	4.92	595	Nil	Both	✓	✓	Full	80%	✓
Bank Australia	Premium Package Inv Premium 100-399k	4.72	595	350/a	Both	✓	✓	Full	80%	✓
Bank of Melbourne	Advantage Package Investment Variable P&I 250-499k	4.72	Nil	395/a	P+I	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Bank of Melbourne	Investment Basic Promo Variable P&I	4.29	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Advantage Package Investment Variable P&I 250-499k	4.74	700	395/a	P+I	✓	✓	Full	95%	✓
BankSA	Inv Basic Promo Variable P&I	4.29	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Diversified Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv Base Variable	4.49	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Investment offset	5.04	600	Nil	P+I	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
Bankwest	Complete Home Loan Variable Investment 80% 200k+	4.54	150	395/a	Both	✓	✓	Full	90%	✓
Bankwest	Premium Select Home Loan Investment 80%	4.64	250	Nil	Both	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★★										
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Connect Package Variable Investment 250-499k	4.61	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Investment Variable 250-499k	4.96	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Basic Variable	4.69	595	11.00/m	P+I	✓	✓	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+	4.89	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Variable 300-499k	4.69	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Variable Invest PI	4.70	607	8.00/m	P+I	✓	✓	Full	95%	✓
Citi	Investment Basic Variable P&I 50-499k 80%	4.62	649	Nil	P+I	✓	✓	No	90%	✓
Citi	Mortgage Plus Investment Offset Variable P&I 80% 150-499k	4.42	649	350/a	P+I	✓	✓	Full	90%	✓
Click Loans	The Online Investor Offset 80 150-499k	4.37	363	198.00/a	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★										
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.26	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv No Fee Variable Rate	4.86	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Standard Variable 350-749k	4.96	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan Investment True Value Var HI 250k+	4.42	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
CUA	Investment Fresh Start Access	4.52	195	Nil	Both	✓	✓	Full	95%	✓
CUA	Investment Fresh Start Basic	4.39	795	Nil	Both	✓	✓	No	80%	✓
CUA	Rate Breaker Investment Rate Breaker 250k+	4.55	Nil	350/a	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Standard Variable Rate InvHome Loan	4.30	500	Nil	Both	✓	✓	Full	80%	✓
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+	4.31	Nil	360/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.49	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Premium Package Inv Premium 300k+	4.34	Nil	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Inv Low Rate Essentials	4.74	275	Nil	Both	✓	✓	No	80%	✓
Heritage Bank	Home Advantage Investment Variable 250-699k	4.44	150	350/a	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Horizon Credit Union	Basic Investment Residential Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Investment Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Kickstart First Home Buyer Inv Loan	4.44	945	8.00/m	P+I	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker Investment Loan	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Horizon Credit Union	Platinum Investment Loan 150k+	4.59	Nil	Nil	P+I	✓	✓	No	95%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓
Hunter United	Inv Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	80%	✓
Hunter United	Package Home Loan Investment Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	80%	✓
Illawarra CU NSW	Variable Invest PI	4.70	607	8.00/m	P+I	✓	✓	Full	95%	✓
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
ING DIRECT	Inv Mortgage Simplifier 150-499k 80%	4.44	519	Nil	Both	✓	✓	No	90%	✓
Liberty Financial	Inv Liberty Free 70 - 80 LVR	4.64	Nil	Nil	P+I	✓	✓	Full	80%	✓
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR	4.39	995	Nil	Both	✓	✓	No	80%	✗
Liberty Financial	Inv Liberty Star 70 - 80 LVR	4.39	Nil	295.00/a	P+I	✓	✓	Full	80%	✓
Macquarie Bank	Basic Variable Investment PI 80 150-749k	4.14	Nil	Nil	P+I	✓	✓	No	80%	✓



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			Upfront	Ongoing						
★★★										
Macquarie Bank	Offset Variable Investment PI 150-749k 80%	4.14	Nil	199.00/s	P+I	✓	✓	Full	90%	✓
Macquarie Credit Union	Inv Property Variable	5.08	561	Nil	Both	✓	✓	Full	95%	✓
ME	Inv Basic Home Loan Max 80 LVR	4.24	400	Nil	Both	✓	✓	No	80%	✗
Mortgage House	Inv Advantage Complete Variable	4.54	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage House	Inv Advantage Variable 100-749k	4.85	895	10.00/m	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	myWealth Standard Variable Package 250-499k	4.30	450	300/a	Both	✓	✓	Full	90%	✓
My Credit Union	Inv Advantage Home Loan	4.74	610	Nil	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Investment Tailored Variable - P&I 250-499k	4.70	Nil	395/a	P+I	✓	✓	Full	90%	✓
NAB	Private Tailored Pkg Investment Tailored Variable - P&I 250-499k	4.70	600	750/a	P+I	✓	✓	Full	90%	✓
Newcastle Permanent	Premium Plus Package Investment Premium Variable 150-499k	4.47	Nil	395/a	Both	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★★										
Northern Inland CU	Basic Investor	4.83	830	10.00/m	P+I	✓	✓	No	95%	✓
Northern Inland CU	Home Loan Value Investor 350-499k	4.98	330	350.00/a	P+I	✓	✓	Full	95%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	395	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Investment Basic Variable 80%	4.82	950	Nil	Both	✓	✓	No	90%	✓
Pepper Money	Inv Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.74	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 250-499k	4.52	Nil	395/a	Both	✓	✓	Full	90%	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 250-499k	4.52	Nil	25/m	Both	✓	✓	Full	90%	✓
Qudos Bank	Low Cost Home Loan- Inv 250-499k	4.39	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Low Rate P&I	4.70	870	Nil	P+I	✓	✓	Full	95%	✓



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Investor Variable \$350,000 Principle & Interest

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	Inv Partnership Advantage Variable 250k+	4.47	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Regional Australia Bank	Investment Basic 25 yrs	4.72	250	Nil	Both	✓	✓	No	95%	✗
RESI Mortgage Corp	Inv Flexi Options 80%	4.26	854	Nil	P+I	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv Smart Pro P&I 200-499k 80%	4.26	649	Nil	P+I	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Standard Variable 250-499k	4.70	750	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Variable P&I 250-499k	4.75	700	395/a	P+I	✓	✓	Full	95%	✓
St.George Bank	Investment Basic Promo Variable P&I	4.29	600	Nil	P+I	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 150k+	4.32	Nil	375/a	Both	✓	✓	Full	90%	✓
Teachers Mutual Bank	Inv Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	80%	✓
The Capricornian	Inv Premium Choice Variable 250-499k	4.79	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan 250k+	4.69	1463	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗



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			Upfront	Ongoing						
★★★										
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
UBank	Inv UHomeLoan Variable	4.46	Nil	Nil	Both	✓	✓	No	80%	✓
UniBank	Inv Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓
Westpac	Investment Flexi First Option P&I	4.91	750	Nil	P+I	✓	✓	No	80%	✓
Westpac	Premier Advantage Rocket Investment Loan P&I 250-499k	4.76	150	395/a	P+I	✓	✓	Full	80%	✓
Westpac	Special-Inv Flexi First Option P&I 3 yrs	4.19	750	Nil	P+I	✓	✓	No	80%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	Nil	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable PI 80% 100-749k	4.14	363	Nil	P+I	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable PI 100-749k 80%	4.14	363	Nil	P+I	✓	✓	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	Investment Variable	5.60	760	5.00/m	Both	✓	✓	Full	90%	✓
Arab Bank Australia	Inv HeadStart Intro Variable 1 yr	3.90	600	8.00/m	P+I	✓	✓	No	95%	✓
Arab Bank Australia	Inv The Basics	5.24	600	8.00/m	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Investment Variable P&I	5.47	700	10.00/m	P+I	✓	✓	Full	95%	✓
BankSA	Investment Variable P&I	5.54	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Regular Saver Home Loan Investment	5.17	250	Nil	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Citi	Mortgage Plus Investment Variable P&I 80% 150-499k	4.42	649	350/a	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.86	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.26	800	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						
★★										
Commonwealth Bank	Inv Standard Variable	5.56	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.86	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Investment Basic Variable	5.04	795	Nil	Both	✓	✓	No	95%	✓
Delphi Bank	Investment Complete	5.65	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Investment Essential	5.65	1020	8.00/m	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Variable 80%	5.32	750	Nil	Both	✓	✓	Full	90%	✓
Heritage Bank	Investment Variable	5.44	150	8.00/m	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Investment Home Smart	5.60	853	Nil	P+I	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★										
HSBC	Investment Variable	5.60	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓
Macquarie Credit Union	Inv Basic Home Loan	4.83	561	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Inv Introductory Rate Home Loan 1 yr	4.58	561	Nil	P+I	✗	✗	Full	95%	✗
ME	Inv Flexible Home Loan Max 80 LVR	5.54	400	Nil	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Standard Variable Rate Investment	5.15	450	Nil	Both	✓	✓	Full	90%	✓
MyState	Inv Standard Variable	5.23	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Inv Base Variable Indicator Rate	5.34	600	Nil	Both	✓	✓	No	90%	✓
NAB	Investment Tailored Variable - P&I	5.55	600	8.00/m	P+I	✓	✓	Full	90%	✓
People's Choice Credit Union	Investment Standard Variable	5.60	950	Nil	Both	✓	✓	Full	90%	✓
Police Bank	Inv Premium Variable	5.14	1045	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						
★★										
QBANK	Inv Standard Variable	5.24	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
RAMS	Inv Full Feature P&I	5.60	870	Nil	P+I	✓	✓	Full	90%	✓
Regional Australia Bank	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Home Investment	5.17	800	Nil	Both	✓	✓	No	95%	✓
Summerland Credit Union	Inv ECO Home Loan Standard	5.17	600	Nil	Both	✓	✓	No	95%	✓
The Capricornian	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Investment Basic Variable	4.81	1010	Nil	P+I	✓	✓	Full	95%	✗
Transport Mutual Credit Union	Investment Variable	5.06	1010	Nil	P+I	✓	✓	Full	95%	✓
Westpac	Rocket Investment Loan P&I	5.56	750	8.00/m	P+I	✓	✓	Full	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						
★										
Auswide Bank	Investment Standard Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✗
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
B&E Personal Banking	Investment FlexiLine	5.42	650	10.00/m	P+I	✓	✓	Full	80%	✗
Bankwest	Variable Investment 80%	5.82	250	Nil	Both	✓	✓	Full	90%	✓
Citi	Investment Offset Variable P&I 50-499k 80%	5.83	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Investment Variable P&I 50-499k 80%	5.83	649	8.00/m	P+I	✓	✓	No	90%	✓
Northern Inland CU	Smart Variable Investment	5.63	930	Nil	P+I	✓	✓	Full	95%	✓
St.George Bank	Investment Variable P&I	5.55	700	10.00/m	P+I	✓	✓	Full	95%	✓
Suncorp Bank	Investment Variable	5.87	600	10.00/m	Both	✓	✓	Full	90%	✓
The Capricornian	Inv Introductory Rate 1 yr	3.99	785	Nil	P+I	✓	✓	No	95%	✗
The Rock	Investment Variable	5.73	950	5.00/m	Both	✓	✓	Full	95%	✓



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Investor Variable \$500,000 Interest Only

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						



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Investor Variable \$500,000 Interest Only

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	Investment Variable	4.04	1180	120.00/a	Both	✓	✓	No	90%	✓
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Freedom Lend	Investment Freedom Variable IO 50-749k 80%	3.79	395	Nil	IO	✓	✓	Full	90%	✓
Gateway Credit Union	Premium Investment Variable 80% 150k+	4.05	750	299/a	Both	✓	✓	Full	90%	✓
Hume Bank	Property Package Investment Variable 500k+	4.45	Nil	375/a	Both	✓	✓	Full	97%	✓
IMB	Inv Essentials (100% Offset)	4.09	769	Nil	Both	✓	✓	Full	90%	✓
ING DIRECT	Inv Orange Advantage Variable 500-749k 80%	4.29	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Essentials Variable - Investor	3.79	520	Nil	Both	✓	✓	No	80%	✓
Macquarie Credit Union	Inv Power 400.00001k+	3.88	Nil	400.00/a	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	Wealth Builder	4.29	450	Nil	Both	✓	✓	Full	80%	✓
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Special Variable Rate IO 500k+	4.14	595	Nil	IO	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.67	570	Nil	Both	✓	✓	Full	80%	✓
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable - Investment 80%	4.09	286	299.00/a	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Investment Eco PI 80	3.97	600	Nil	Both	✓	✓	No	80%	✓
The Mac	Inv Basic Variable 500k+	4.04	1320	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer 80%	3.99	Nil	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable 80%	3.99	300	300/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
Aussie	Inv Select Basic Variable 500k+ 80%	4.24	Nil	Nil	Both	✓	✓	No	95%	✓
Bankwest	Complete Home Loan Variable Investment 80% 200k+	4.54	150	395/a	Both	✓	✓	Full	90%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
Click Loans	The Online Investor Home Loan 80 500-749k	4.04	440	Nil	Both	✓	✓	No	80%	✓
CUA	Inv Fresh Start Variable	4.47	195	Nil	Both	✓	✓	Full	80%	✓
ECU Australia	Premium Plus Investment Standard Variable 250,00001k+	4.31	Nil	360/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv VIP Pack 80	4.09	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Premium Package Inv Premium 300k+	4.34	Nil	375/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Variable 250-699k	4.44	150	350/a	Both	✓	✓	Full	90%	✓
Heritage Bank	Investment Discount Variable 150k+	4.24	750	Nil	Both	✓	✓	No	90%	✓
Homeloans	Investment Monipower	4.34	363	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
loans.com.au	INV Offset 80 IO	4.07	520	Nil	IO	✓	✓	Full	80%	✓
ME	Member Package Inv Flexible Home Loan Max 80 LVR 400-699k	4.24	400	395/a	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	myWealth Standard Variable Package 500-749k	4.20	450	300/a	Both	✓	✓	Full	90%	✓
Newcastle Permanent	Premium Plus Package Investment Premium Variable 500k+	4.47	Nil	395/a	Both	✓	✓	Full	90%	✓
Northern Inland CU	Dream Value Investor IO 80	4.29	330	350.00/a	IO	✓	✓	Full	80%	✓
QBANK	Classic Investor Offer 80%	4.29	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 500k+	4.42	Nil	25/m	Both	✓	✓	Full	90%	✓
Regional Australia Bank	Inv Partnership Advantage Variable 250k+	4.47	Nil	375.00/a	Both	✓	✓	Full	95%	✓
SCU	Inv ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Breathe Easy Offset - Investment 80%	4.22	286	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Inv Premium	4.17	Nil	380.00/a	Both	✓	✓	No	95%	✓
Summerland Credit Union	Investment Eco Home Loan	4.17	600	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						
★★★★										
Suncorp Bank	Home Package Plus Investment Variable 150k+	4.32	Nil	375/a	Both	✓	✓	Full	90%	✓
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓
Virgin Money	Reward Me - Investment Variable 80 500-749k	4.14	150	10.00/m	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	Nil	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						
★★★										
Adelaide Bank	Investment Smartfit Variable 90%	4.54	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	Investment SmartSaver 90%	4.49	495	Nil	Both	✓	✓	No	95%	✓
ANZ	Breakfree Investment Variable 500k+	4.70	160	Nil	Both	✓	✓	Full	90%	✓
ANZ	Investment Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Inv Optimizer Plus Variable IO 100-749k 80%	4.34	Nil	198.00/a	IO	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Variable IO 100-749k 80%	4.34	Nil	Nil	IO	✓	✓	No	90%	✓
Aussie	Inv Select Standard Variable 500k+ 80%	4.24	Nil	15.00/m	Both	✓	✓	No	95%	✓
Australian Military Bank	Investment Home Loan 80%	4.15	1014	Nil	Both	✓	✓	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Variable 150k+	3.99	Nil	395/a	Both	✓	✓	Full	90%	✗
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.62	595	Nil	Both	✓	✓	No	80%	✓
Bank Australia	Inv Premium	4.92	595	Nil	Both	✓	✓	Full	80%	✓
Bank Australia	Premium Package Inv Premium 400-699k	4.62	595	350/a	Both	✓	✓	Full	80%	✓



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Investor Variable \$500,000 Interest Only

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 Melbourne	Advantage Package Investment Variable IO 500-749k	4.79	700	395/a	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Investment Basic Promo Variable IO	4.33	600	Nil	IO	✓	✓	No	95%	✓
BankSA	Advantage Package Investment Variable IO 500-749k	4.81	700	395/a	IO	✓	✓	Full	95%	✓
BankSA	Inv Basic Promo Variable IO	4.33	600	Nil	IO	✓	✓	No	95%	✓
BankVic	Diversified Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
Bankwest	Premium Select Home Loan Investment 80%	4.64	250	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Connect Package Variable Investment 500k+	4.51	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Investment Variable 500k+	4.86	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+	4.89	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Variable 500k+	4.59	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Variable Invest IO	4.80	607	8.00/m	IO	✓	✓	Full	95%	✓
Citi	Mortgage Plus Investment Offset Variable IO 80% 500k+	4.42	Nil	350/a	IO	✓	✓	Full	90%	✓
Citi	Mortgage Plus Investment Variable IO 80% 500k+	4.42	Nil	350/a	IO	✓	✓	No	90%	✓
Click Loans	The Online Investor Offset 80 500-749k	4.37	363	198.00/a	Both	✓	✓	Full	80%	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.26	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv No Fee Variable Rate	4.86	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.26	800	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						
★★★										
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.86	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Standard Variable 350-749k	4.96	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan Investment True Value Var HI 250k+	4.42	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
CUA	Investment Fresh Start Access	4.52	195	Nil	Both	✓	✓	Full	95%	✓
CUA	Investment Fresh Start Basic	4.39	795	Nil	Both	✓	✓	No	80%	✓
CUA	Rate Breaker Investment Rate Breaker 250k+	4.55	Nil	350/a	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Standard Variable Rate InvHome Loan	4.30	500	Nil	Both	✓	✓	Full	80%	✓
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.49	520	Nil	Both	✓	✓	Full	80%	✓
Firstmac	Inv VIP Pack 80 IO	4.29	520	Nil	IO	✓	✓	Full	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						
★★★										
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Inv Low Rate Essentials	4.74	275	Nil	Both	✓	✓	No	80%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Homeloans	Inv Ultra Plus Variable IO 80 500k+	4.24	663	120.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Variable - Investment IO 80 150-749k	4.31	693	198.00/a	IO	✓	✓	Full	80%	✓
Horizon Credit Union	Basic Investment Residential Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Investment Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker Investment Loan	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓
HSBC	Premier Investment Variable 500-749k	4.85	553	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓
Illawarra CU NSW	Variable Invest IO	4.80	607	8.00/m	IO	✓	✓	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	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Variable IO 80 500k+	4.04	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Inv Mortgage Simplifier 500k+ 80%	4.44	519	Nil	Both	✓	✓	No	90%	✓
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR	4.39	995	Nil	Both	✓	✓	No	80%	✗
Macquarie Credit Union	Inv Property Variable	5.08	561	Nil	Both	✓	✓	Full	95%	✓
ME	Inv Basic Home Loan Max 80 LVR	4.24	400	Nil	Both	✓	✓	No	80%	✗
Mortgage House	Inv Advantage Complete Variable	4.54	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage House	Inv Advantage Variable 100-749k	4.85	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Advantage Home Loan	4.74	610	Nil	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Investment Tailored Variable - IO 250-749k	4.80	Nil	395/a	IO	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★★										
NAB	Inv Base Variable Rate - IO	4.93	600	Nil	IO	✓	✓	No	90%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	395	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Investment Basic Variable 80%	4.82	950	Nil	Both	✓	✓	No	90%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.74	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 500k+	4.42	Nil	395/a	Both	✓	✓	Full	90%	✓
Qudos Bank	Low Cost Home Loan- Inv 500-749k	4.39	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Interest Only 250k+	4.61	595	Nil	IO	✓	✓	Full	95%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Low Rate IO	4.80	870	Nil	IO	✓	✓	Full	95%	✓
Regional Australia Bank	Investment Basic 25 yrs	4.72	250	Nil	Both	✓	✓	No	95%	✗
RESI Mortgage Corp	Inv Smart Pro IO 500k+ 80%	4.41	649	Nil	IO	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
SERVICE ONE Alliance Bank	Investment Standard Variable 500k+	4.60	750	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Home Loan	4.33	425	400.00/a	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Variable IO 500-749k	4.82	700	395/a	IO	✓	✓	Full	95%	✓
St.George Bank	Investment Basic Promo Variable IO	4.33	600	Nil	IO	✓	✓	No	95%	✓
Suncorp Bank	Investment Back To Basics	4.29	600	Nil	Both	✓	✓	No	90%	✓
The Capricornian	Inv Premium Choice Variable 500k+	4.69	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan 250k+	4.69	1463	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
UBank	Inv UHomeLoan Variable	4.46	Nil	Nil	Both	✓	✓	No	80%	✓
UBank	Investor IO-Investor Extra IO Offer	4.24	Nil	Nil	IO	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Westpac	Premier Advantage Rocket Investment Loan IO 500-749k	4.83	150	395/a	IO	✓	✓	Full	80%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	Nil	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable IO 80% 100-749k	4.34	363	Nil	IO	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable IO 80%	4.34	363	Nil	IO	✓	✓	No	90%	✓



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			Upfront	Ongoing						
★★										
ANZ	Investment Variable	5.60	760	5.00/m	Both	✓	✓	Full	90%	✓
Bankwest	Regular Saver Home Loan Investment	5.17	250	Nil	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Citi	Investment Basic Variable IO 500k+ 80%	4.62	649	Nil	IO	✓	✓	No	90%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.86	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.56	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Investment Basic Variable	5.04	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
Delphi Bank	Investment Complete	5.65	770	6.00/m	Both	✓	✓	No	90%	✓



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			Upfront	Ongoing						
★★										
Delphi Bank	Investment Essential	5.65	1020	8.00/m	Both	✓	✓	No	90%	✓
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Variable 80%	5.32	750	Nil	Both	✓	✓	Full	90%	✓
Heritage Bank	Investment Variable	5.44	150	8.00/m	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Investment Variable	5.60	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓
Hunter United	Inv Interest Only	4.90	350	Nil	IO	✓	✓	No	80%	✓
ME	Inv Flexible Home Loan Max 80 LVR	5.54	400	Nil	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★										
MOVE - People Driven Banking	Standard Variable Rate Investment	5.15	450	Nil	Both	✓	✓	Full	90%	✓
MyState	Inv Standard Variable	5.23	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Inv Base Variable Indicator Rate	5.34	600	Nil	Both	✓	✓	No	90%	✓
NAB	Investment Tailored Variable - IO	5.65	600	8.00/m	IO	✓	✓	Full	90%	✓
People's Choice Credit Union	Investment Standard Variable	5.60	950	Nil	Both	✓	✓	Full	90%	✓
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Inv Standard Variable	5.24	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
RAMS	Inv Full Feature IO	5.70	870	Nil	IO	✓	✓	Full	90%	✓
Regional Australia Bank	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Home Investment	5.17	800	Nil	Both	✓	✓	No	95%	✓
Summerland Credit Union	Inv ECO Home Loan Standard	5.17	600	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★										
Teachers Mutual Bank	Inv Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	80%	✓
The Capricornian	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
The Rock	Investment Variable	5.73	950	5.00/m	Both	✓	✓	Full	95%	✓
UniBank	Inv Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	80%	✓
Westpac	Inv Flexi First Option IO	5.03	750	Nil	IO	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★										
Auswide Bank	Investment Standard Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✗
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
Bank of Melbourne	Investment Variable IO	5.59	700	10.00/m	IO	✓	✓	Full	95%	✓
BankSA	Investment Variable IO	5.66	700	10.00/m	IO	✓	✓	Full	95%	✓
Bankwest	Variable Investment 80%	5.82	250	Nil	Both	✓	✓	Full	90%	✓
Citi	Investment Offset Variable IO 500k+ 80%	5.83	649	8.00/m	IO	✓	✓	Full	90%	✓
Citi	Investment Variable IO 500k+ 80%	5.83	649	8.00/m	IO	✓	✓	No	90%	✓
St.George Bank	Investment Variable IO	5.67	700	10.00/m	IO	✓	✓	Full	95%	✓
Suncorp Bank	Investment Variable	5.87	600	10.00/m	Both	✓	✓	Full	90%	✓
The Capricornian	Mortgage Plus	5.19	775	10.00/m	IO	✓	✗	No	95%	✗
Westpac	Rocket Investment Loan IO	5.68	750	8.00/m	IO	✓	✓	Full	80%	✓



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Investor Variable \$500,000 Principle & Interest

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						



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Investor Variable \$500,000 Principle & Interest

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	Investment Variable	4.04	1180	120.00/a	Both	✓	✓	No	90%	✓
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Click Loans	The Inv Online Offset Home Loan 80%	4.04	440	Nil	P+I	✓	✓	Full	80%	✓
Freedom Lend	Investment Freedom Variable PI 50-749k 80%	3.69	395	Nil	P+I	✓	✓	Full	90%	✓
Gateway Credit Union	Premium Investment Variable 80% 150k+	4.05	750	299/a	Both	✓	✓	Full	90%	✓
Hunter United	Inv Platinum	3.79	Nil	8.00/m	P+I	✓	✓	Full	80%	✓
IMB	Inv Essentials (100% Offset)	4.09	769	Nil	Both	✓	✓	Full	90%	✓
iMortgage	Investment Fusion Variable PI 80 500k+	3.84	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Inv Orange Advantage Variable 500-749k 80%	4.29	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Essentials Variable - Investor	3.79	520	Nil	Both	✓	✓	No	80%	✓
loans.com.au	INV Offset 80 PI	3.87	520	Nil	P+I	✓	✓	Full	80%	✓
Macquarie Credit Union	Inv Power 400.00001k+	3.88	Nil	400.00/a	Both	✓	✓	Full	95%	✓



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Investor Variable \$500,000 Principle & Interest

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"										
MOVE - People Driven Banking	Wealth Builder	4.29	450	Nil	Both	✓	✓	Full	80%	✓
Northern Inland CU	Dream Value Investor PI 80	4.14	330	350.00/a	P+I	✓	✓	Full	80%	✓
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.67	570	Nil	Both	✓	✓	Full	80%	✓
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Investment Eco PI 80	3.97	600	Nil	Both	✓	✓	No	80%	✓
The Mac	Inv Basic Variable 500k+	4.04	1320	Nil	Both	✓	✓	No	95%	✓
UBank	Investor PI-Investor Extra PI Offer	3.89	Nil	Nil	P+I	✓	✓	No	80%	✓



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			Upfront	Ongoing						
★★★★										
AMO Group	Inv Basic Variable	4.04	1180	120.00/a	P+I	✓	✓	No	80%	✓
Aussie	Inv Optimizer Plus Variable PI 100-749k 80%	4.14	Nil	198.00/a	P+I	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Variable PI 100-749k 80%	4.14	Nil	Nil	P+I	✓	✓	No	90%	✓
Aussie	Inv Select Basic Variable 500k+ 80%	4.24	Nil	Nil	Both	✓	✓	No	95%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
Click Loans	The Online Investor Home Loan 80 500-749k	4.04	440	Nil	Both	✓	✓	No	80%	✓
Firstmac	Inv VIP Pack 80	4.09	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Premium Package Inv Premium 300k+	4.34	Nil	375/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Investment Discount Variable 150k+	4.24	750	Nil	Both	✓	✓	No	90%	✓
Homeloans	Inv Ultra Plus Variable PI 80 500k+	4.04	663	120.00/a	P+I	✓	✓	No	80%	✓
Homeloans	Investment Monipower	4.34	363	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
Homeloans	Optima Variable - Investment PI 80 150-499k	4.11	693	198.00/a	P+I	✓	✓	Full	80%	✓
Horizon Credit Union	SPECIAL Value Plus Investment Loan	4.19	960	8.00/m	P+I	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Variable 500k+	4.45	Nil	375/a	Both	✓	✓	Full	97%	✓
ME	Member Package Inv Flexible Home Loan Max 80 LVR 400-699k	4.24	400	395/a	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	myWealth Standard Variable Package 500-749k	4.20	450	300/a	Both	✓	✓	Full	90%	✓
Newcastle Permanent	Premium Plus Package Investment Premium Variable 500k+	4.47	Nil	395/a	Both	✓	✓	Full	90%	✓
QBANK	Classic Investor Offer 80%	4.29	900	Nil	Both	✓	✓	No	95%	✓
SCU	Inv ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Breathe Easy Offset - Investment 80%	4.22	286	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable - Investment 80%	4.09	286	299.00/a	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Inv Premium	4.17	Nil	380.00/a	Both	✓	✓	No	95%	✓
Summerland Credit Union	Inv Premium PI 80	3.97	Nil	380.00/a	P+I	✓	✓	No	80%	✓



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			Upfront	Ongoing						
★★★★										
Summerland Credit Union	Investment Eco Home Loan	4.17	600	Nil	Both	✓	✓	No	95%	✓
Suncorp Bank	Investment Back To Basics	4.29	600	Nil	Both	✓	✓	No	90%	✓
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer 80%	3.99	Nil	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable 80%	3.99	300	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓
Virgin Money	Reward Me - Investment Variable 80 500-749k	4.14	150	10.00/m	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	Nil	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Adelaide Bank	Investment Smartfit Variable 90%	4.54	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	Investment SmartSaver 90%	4.49	495	Nil	Both	✓	✓	No	95%	✓
ANZ	Breakfree Investment Variable 500k+	4.70	160	Nil	Both	✓	✓	Full	90%	✓
ANZ	Investment Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Inv Select Standard Variable 500k+ 80%	4.24	Nil	15.00/m	Both	✓	✓	No	95%	✓
Australian Military Bank	Investment Home Loan 80%	4.15	1014	Nil	Both	✓	✓	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Variable 150k+	3.99	Nil	395/a	Both	✓	✓	Full	90%	✗
B&E Personal Banking	Inv Topline 90%	4.49	650	Nil	P+I	✓	✓	Full	95%	✓
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.62	595	Nil	Both	✓	✓	No	80%	✓
Bank Australia	Inv Premium	4.92	595	Nil	Both	✓	✓	Full	80%	✓
Bank Australia	Premium Package Inv Premium 400-699k	4.62	595	350/a	Both	✓	✓	Full	80%	✓
Bank of Melbourne	Advantage Package Investment Variable P&I 500-749k	4.67	Nil	395/a	P+I	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Bank of Melbourne	Investment Basic Promo Variable P&I	4.29	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Advantage Package Investment Variable P&I 500-749k	4.69	700	395/a	P+I	✓	✓	Full	95%	✓
BankSA	Inv Basic Promo Variable P&I	4.29	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Diversified Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv Base Variable	4.49	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 250-749k	4.59	Nil	375/a	Both	✓	✓	Full	95%	✓
Bankwest	Complete Home Loan Variable Investment 80% 200k+	4.54	150	395/a	Both	✓	✓	Full	90%	✓
Bankwest	Premium Select Home Loan Investment 80%	4.64	250	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Connect Package Variable Investment 500k+	4.51	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Investment Variable 500k+	4.86	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Basic Variable	4.69	595	11.00/m	P+I	✓	✓	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+	4.89	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Variable 500k+	4.59	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Variable Invest PI	4.70	607	8.00/m	P+I	✓	✓	Full	95%	✓
Citi	Investment Basic Variable P&I 500k+ 80%	4.57	649	Nil	P+I	✓	✓	No	90%	✓
Citi	Mortgage Plus Investment Offset Variable P&I 80% 500k+	4.37	649	350/a	P+I	✓	✓	Full	90%	✓
Citi	Mortgage Plus Investment Variable P&I 80% 500k+	4.37	649	350/a	P+I	✓	✓	No	90%	✓
Click Loans	The Online Investor Offset 80 500-749k	4.37	363	198.00/a	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★										
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.26	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv No Fee Variable Rate	4.86	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.86	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Standard Variable 350-749k	4.96	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan Investment True Value Var HI 250k+	4.42	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
CUA	Inv Fresh Start Variable	4.47	195	Nil	Both	✓	✓	Full	80%	✓
CUA	Investment Fresh Start Access	4.52	195	Nil	Both	✓	✓	Full	95%	✓
CUA	Investment Fresh Start Basic	4.39	795	Nil	Both	✓	✓	No	80%	✓
CUA	Rate Breaker Investment Rate Breaker 250k+	4.55	Nil	350/a	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Standard Variable Rate InvHome Loan	4.30	500	Nil	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★										
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+	4.31	Nil	360/a	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.49	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Inv Low Rate Essentials	4.74	275	Nil	Both	✓	✓	No	80%	✓
Heritage Bank	Home Advantage Investment Variable 250-699k	4.44	150	350/a	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Horizon Credit Union	Basic Investment Residential Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Investment Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Horizon Credit Union	Kickstart First Home Buyer Inv Loan	4.44	945	8.00/m	P+I	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker Investment Loan	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Investment Loan 150k+	4.59	Nil	Nil	P+I	✓	✓	No	95%	✓
HSBC	Premier Investment Home Smart 500-749k	4.85	553	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Premier Investment Variable 500-749k	4.85	553	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓
Hunter United	Inv Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	80%	✓
Hunter United	Package Home Loan Investment Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	80%	✓
Illawarra CU NSW	Variable Invest PI	4.70	607	8.00/m	P+I	✓	✓	Full	95%	✓
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
ING DIRECT	Inv Mortgage Simplifier 500k+ 80%	4.44	519	Nil	Both	✓	✓	No	90%	✓



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			Upfront	Ongoing						
★★★										
Liberty Financial	Inv Liberty Free 70 - 80 LVR	4.64	Nil	Nil	P+I	✓	✓	Full	80%	✓
Liberty Financial	Inv Liberty Sharp 70 - 80 LVR	4.39	995	Nil	Both	✓	✓	No	80%	✗
Liberty Financial	Inv Liberty Star 70 - 80 LVR	4.39	Nil	295.00/a	P+I	✓	✓	Full	80%	✓
Macquarie Bank	Basic Variable Investment PI 80 150-749k	4.14	Nil	Nil	P+I	✓	✓	No	80%	✓
Macquarie Bank	Offset Variable Investment PI 150-749k 80%	4.14	Nil	199.00/s	P+I	✓	✓	Full	90%	✓
Macquarie Credit Union	Inv Property Variable	5.08	561	Nil	Both	✓	✓	Full	95%	✓
ME	Inv Basic Home Loan Max 80 LVR	4.24	400	Nil	Both	✓	✓	No	80%	✗
Mortgage House	Inv Advantage Complete Variable	4.54	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage House	Inv Advantage Variable 100-749k	4.85	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Advantage Home Loan	4.74	610	Nil	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
NAB	Choice Package Investment Tailored Variable - P&I 500-749k	4.70	Nil	395/a	P+I	✓	✓	Full	90%	✓
NAB	Inv Base Variable Rate - P&I	4.40	600	Nil	P+I	✓	✓	No	90%	✓
NAB	Private Tailored Pkg Investment Tailored Variable - P&I 500-749k	4.70	600	750/a	P+I	✓	✓	Full	90%	✓
Northern Inland CU	Basic Investor	4.83	830	10.00/m	P+I	✓	✓	No	95%	✓
Northern Inland CU	Home Loan Value Investor 500-749k	4.83	330	350.00/a	P+I	✓	✓	Full	95%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	395	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Investment Basic Variable 80%	4.82	950	Nil	Both	✓	✓	No	90%	✓
Pepper Money	Inv Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.74	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 500k+	4.42	Nil	395/a	Both	✓	✓	Full	90%	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 500k+	4.42	Nil	25/m	Both	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★★										
Qudos Bank	Low Cost Home Loan- Inv 500-749k	4.39	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Low Rate P&I	4.70	870	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Inv Partnership Advantage Variable 250k+	4.47	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Regional Australia Bank	Investment Basic 25 yrs	4.72	250	Nil	Both	✓	✓	No	95%	✗
RESI Mortgage Corp	Inv Flexi Options 80%	4.26	854	Nil	P+I	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv Smart Pro P&I 500k+ 80%	4.21	649	Nil	P+I	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Investment Standard Variable 500k+	4.60	750	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Home Loan	4.33	425	400.00/a	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Variable P&I 500-749k	4.70	700	395/a	P+I	✓	✓	Full	95%	✓
St.George Bank	Investment Basic Promo Variable P&I	4.29	600	Nil	P+I	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 150k+	4.32	Nil	375/a	Both	✓	✓	Full	90%	✓



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Investor Variable \$500,000 Principle & Interest

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						
★★★										
The Capricornian	Inv Premium Choice Variable 500k+	4.69	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan 250k+	4.69	1463	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
UBank	Inv UHomeLoan Variable	4.46	Nil	Nil	Both	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓
Westpac	Premier Advantage Rocket Investment Loan P&I 500-749k	4.71	150	395/a	P+I	✓	✓	Full	80%	✓
Westpac	Special-Inv Flexi First Option P&I 3 yrs	4.19	750	Nil	P+I	✓	✓	No	80%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	Nil	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable PI 80% 100-749k	4.14	363	Nil	P+I	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable PI 100-749k 80%	4.14	363	Nil	P+I	✓	✓	No	90%	✓



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Investor Variable \$500,000 Principle & Interest

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	Investment Variable	5.60	760	5.00/m	Both	✓	✓	Full	90%	✓
Arab Bank Australia	Inv HeadStart Intro Variable 1 yr	3.90	600	8.00/m	P+I	✓	✓	No	95%	✓
Arab Bank Australia	Inv The Basics	5.24	600	8.00/m	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Investment Variable P&I	5.47	700	10.00/m	P+I	✓	✓	Full	95%	✓
BankVic	Investment offset	5.04	600	Nil	P+I	✓	✓	Full	95%	✓
Bankwest	Regular Saver Home Loan Investment	5.17	250	Nil	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.86	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.26	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.56	800	8.00/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						
★★										
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Investment Basic Variable	5.04	795	Nil	Both	✓	✓	No	95%	✓
Delphi Bank	Investment Complete	5.65	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Investment Essential	5.65	1020	8.00/m	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Variable 80%	5.32	750	Nil	Both	✓	✓	Full	90%	✓
Heritage Bank	Investment Variable	5.44	150	8.00/m	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Investment Home Smart	5.60	853	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Investment Variable	5.60	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	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						
★★										
Macquarie Credit Union	Inv Basic Home Loan	4.83	561	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Inv Introductory Rate Home Loan 1 yr	4.58	561	Nil	P+I	✗	✗	Full	95%	✗
ME	Inv Flexible Home Loan Max 80 LVR	5.54	400	Nil	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Standard Variable Rate Investment	5.15	450	Nil	Both	✓	✓	Full	90%	✓
MyState	Inv Standard Variable	5.23	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Inv Base Variable Indicator Rate	5.34	600	Nil	Both	✓	✓	No	90%	✓
NAB	Investment Tailored Variable - P&I	5.55	600	8.00/m	P+I	✓	✓	Full	90%	✓
People's Choice Credit Union	Investment Standard Variable	5.60	950	Nil	Both	✓	✓	Full	90%	✓
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Inv Standard Variable	5.24	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
RAMS	Inv Full Feature P&I	5.60	870	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						
★★										
Regional Australia Bank	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Home Investment	5.17	800	Nil	Both	✓	✓	No	95%	✓
Summerland Credit Union	Inv ECO Home Loan Standard	5.17	600	Nil	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Inv Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	80%	✓
The Capricornian	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Investment Basic Variable	4.81	1010	Nil	P+I	✓	✓	Full	95%	✗
Transport Mutual Credit Union	Investment Variable	5.06	1010	Nil	P+I	✓	✓	Full	95%	✓
UniBank	Inv Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	80%	✓
Westpac	Investment Flexi First Option P&I	4.91	750	Nil	P+I	✓	✓	No	80%	✓
Westpac	Rocket Investment Loan P&I	5.56	750	8.00/m	P+I	✓	✓	Full	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						
★										
Auswide Bank	Investment Standard Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✗
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
B&E Personal Banking	Investment FlexiLine	5.42	650	10.00/m	P+I	✓	✓	Full	80%	✗
BankSA	Investment Variable P&I	5.54	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Variable Investment 80%	5.82	250	Nil	Both	✓	✓	Full	90%	✓
Citi	Investment Offset Variable P&I 500k+ 80%	5.78	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Investment Variable P&I 500k+ 80%	5.78	649	8.00/m	P+I	✓	✓	No	90%	✓
Northern Inland CU	Smart Variable Investment	5.63	930	Nil	P+I	✓	✓	Full	95%	✓
St.George Bank	Investment Variable P&I	5.55	700	10.00/m	P+I	✓	✓	Full	95%	✓
Suncorp Bank	Investment Variable	5.87	600	10.00/m	Both	✓	✓	Full	90%	✓
The Capricornian	Inv Introductory Rate 1 yr	3.99	785	Nil	P+I	✓	✓	No	95%	✗
The Rock	Investment Variable	5.73	950	5.00/m	Both	✓	✓	Full	95%	✓



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Investor Variable \$750,000 Interest Only

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						



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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"										
AMO Group	Investment Variable	4.04	1180	120.00/a	Both	✓	✓	No	90%	✓
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Freedom Lend	Investment Freedom Variable IO 750k+ 80%	4.18	395	Nil	IO	✓	✓	Full	90%	✓
Gateway Credit Union	Premium Investment Variable 80% 150k+	4.05	750	299/a	Both	✓	✓	Full	90%	✓
Hume Bank	Property Package Investment Variable 500k+	4.45	Nil	375/a	Both	✓	✓	Full	97%	✓
IMB	Inv Essentials (100% Offset)	4.09	769	Nil	Both	✓	✓	Full	90%	✓
ING DIRECT	Inv Orange Advantage Variable 750k+ 80%	4.29	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Essentials Variable - Investor	3.79	520	Nil	Both	✓	✓	No	80%	✓
Macquarie Credit Union	Inv Power 400.00001k+	3.88	Nil	400.00/a	Both	✓	✓	Full	95%	✓
MOVE - People Driven Banking	Wealth Builder	4.29	450	Nil	Both	✓	✓	Full	80%	✓
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Special Variable Rate IO 500k+	4.14	595	Nil	IO	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.67	570	Nil	Both	✓	✓	Full	80%	✓
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Professional Home Loan	4.13	425	400.00/a	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable - Investment 80%	4.09	286	299.00/a	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Investment Eco PI 80	3.97	600	Nil	Both	✓	✓	No	80%	✓
The Mac	Inv Basic Variable 500k+	4.04	1320	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer 80%	3.99	Nil	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable 80%	3.99	300	300/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
Aussie	Inv Select Basic Variable 500k+ 80%	4.24	Nil	Nil	Both	✓	✓	No	95%	✓
Bankwest	Complete Home Loan Variable Investment 80% 200k+	4.54	150	395/a	Both	✓	✓	Full	90%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
Click Loans	The Online Investor Home Loan 80 750-1m	4.04	440	Nil	Both	✓	✓	No	80%	✓
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+	4.31	Nil	360/a	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 600k+	4.15	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv VIP Pack 80	4.09	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Premium Package Inv Premium 300k+	4.34	Nil	375/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Variable 700k+	4.39	150	350/a	Both	✓	✓	Full	90%	✓
Heritage Bank	Investment Discount Variable 150k+	4.24	750	Nil	Both	✓	✓	No	90%	✓
Homeloans	Investment Monipower	4.34	363	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
loans.com.au	INV Offset 80 IO	4.07	520	Nil	IO	✓	✓	Full	80%	✓
ME	Member Package Inv Flexible Home Loan Max 80 LVR 700k+	4.14	400	395/a	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	myWealth Standard Variable Package 750k+	4.10	450	300/a	Both	✓	✓	Full	90%	✓
Newcastle Permanent	Premium Plus Package Investment Premium Variable 500k+	4.47	Nil	395/a	Both	✓	✓	Full	90%	✓
Northern Inland CU	Dream Value Investor IO 80	4.29	330	350.00/a	IO	✓	✓	Full	80%	✓
QBANK	Classic Investor Offer 80%	4.29	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 500k+	4.42	Nil	25/m	Both	✓	✓	Full	90%	✓
Regional Australia Bank	Inv Partnership Advantage Variable 250k+	4.47	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Home Loan	4.33	425	400.00/a	Both	✓	✓	Full	95%	✓
State Custodians	Breathe Easy Offset - Investment 80%	4.22	286	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Inv Premium	4.17	Nil	380.00/a	Both	✓	✓	No	95%	✓
Summerland Credit Union	Investment Eco Home Loan	4.17	600	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓
Virgin Money	Reward Me - Investment Variable 80 750k+	4.09	150	10.00/m	Both	✓	✓	Full	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	Nil	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Adelaide Bank	Investment Smartfit Variable 90%	4.54	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	Investment SmartSaver 90%	4.49	495	Nil	Both	✓	✓	No	95%	✓
ANZ	Breakfree Investment Variable 500k+	4.70	160	Nil	Both	✓	✓	Full	90%	✓
ANZ	Investment Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Inv Optimizer Plus Variable IO 750k+ 80%	4.29	Nil	198.00/a	IO	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Variable IO 750k+ 80%	4.29	Nil	Nil	IO	✓	✓	No	90%	✓
Aussie	Inv Select Standard Variable 500k+ 80%	4.24	Nil	15.00/m	Both	✓	✓	No	95%	✓
Australian Military Bank	Investment Home Loan 80%	4.15	1014	Nil	Both	✓	✓	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Variable 150k+	3.99	Nil	395/a	Both	✓	✓	Full	90%	✗
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.62	595	Nil	Both	✓	✓	No	80%	✓
Bank Australia	Inv Premium	4.92	595	Nil	Both	✓	✓	Full	80%	✓
Bank Australia	Premium Package Inv Premium 700k+	4.52	595	350/a	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★										
Bank of Melbourne	Advantage Package Investment Variable IO 750k+	4.69	700	395/a	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Investment Basic Promo Variable IO	4.33	600	Nil	IO	✓	✓	No	95%	✓
BankSA	Advantage Package Investment Variable IO 750k+	4.76	700	395/a	IO	✓	✓	Full	95%	✓
BankSA	Inv Basic Promo Variable IO	4.33	600	Nil	IO	✓	✓	No	95%	✓
BankVic	Diversified Investor Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
Bankwest	Premium Select Home Loan Investment 80%	4.64	250	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Connect Package Variable Investment 500k+	4.51	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Investment Variable 500k+	4.86	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+	4.89	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Variable 500k+	4.59	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Variable Invest IO	4.80	607	8.00/m	IO	✓	✓	Full	95%	✓
Citi	Mortgage Plus Investment Offset Variable IO 80% 500k+	4.42	Nil	350/a	IO	✓	✓	Full	90%	✓
Citi	Mortgage Plus Investment Variable IO 80% 500k+	4.42	Nil	350/a	IO	✓	✓	No	90%	✓
Click Loans	The Online Investor Offset 80 750-1m	4.32	363	198.00/a	Both	✓	✓	Full	80%	✓
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.26	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv No Fee Variable Rate	4.86	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.26	800	8.00/m	Both	✓	✓	No	95%	✗



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Investor Variable \$750,000 Interest Only

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						
★★★										
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.86	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Standard Variable 750k+	4.86	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan Investment True Value Var HI 250k+	4.42	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
CUA	Inv Fresh Start Variable	4.47	195	Nil	Both	✓	✓	Full	80%	✓
CUA	Investment Fresh Start Access	4.52	195	Nil	Both	✓	✓	Full	95%	✓
CUA	Investment Fresh Start Basic	4.39	795	Nil	Both	✓	✓	No	80%	✓
CUA	Rate Breaker Investment Rate Breaker 250k+	4.55	Nil	350/a	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Standard Variable Rate InvHome Loan	4.30	500	Nil	Both	✓	✓	Full	80%	✓
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.49	520	Nil	Both	✓	✓	Full	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						
★★★										
Firstmac	Inv VIP Pack 80 IO	4.29	520	Nil	IO	✓	✓	Full	80%	✓
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Inv Low Rate Essentials	4.74	275	Nil	Both	✓	✓	No	80%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Homeloans	Inv Ultra Plus Variable IO 80 500k+	4.24	663	120.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Variable - Investment IO 80 150-749k	4.31	693	198.00/a	IO	✓	✓	Full	80%	✓
Horizon Credit Union	Basic Investment Residential Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Investment Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker Investment Loan	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓
HSBC	Premier Investment Variable 750-1m	4.80	553	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	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						
★★★										
Illawarra CU NSW	Variable Invest IO	4.80	607	8.00/m	IO	✓	✓	Full	95%	✓
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Investment Fusion Variable IO 80 500k+	4.04	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Inv Mortgage Simplifier 500k+ 80%	4.44	519	Nil	Both	✓	✓	No	90%	✓
ME	Inv Basic Home Loan Max 80 LVR	4.24	400	Nil	Both	✓	✓	No	80%	✗
Mortgage House	Inv Advantage Complete Variable	4.54	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage House	Inv Advantage Variable 750k+	4.75	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Advantage Home Loan	4.74	610	Nil	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Investment Tailored Variable - IO 750k+	4.75	Nil	395/a	IO	✓	✓	Full	90%	✓
NAB	Inv Base Variable Rate - IO	4.93	600	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						
★★★										
P&N Bank	Inv Smooth Home Loan 80%	4.64	395	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Investment Basic Variable 80%	4.82	950	Nil	Both	✓	✓	No	90%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.74	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 500k+	4.42	Nil	395/a	Both	✓	✓	Full	90%	✓
Qudos Bank	Low Cost Home Loan- Inv 750-999k	4.34	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Interest Only 250k+	4.61	595	Nil	IO	✓	✓	Full	95%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Low Rate IO	4.80	870	Nil	IO	✓	✓	Full	95%	✓
Regional Australia Bank	Investment Basic 25 yrs	4.72	250	Nil	Both	✓	✓	No	95%	✗
RESI Mortgage Corp	Inv Smart Pro IO 500k+ 80%	4.41	649	Nil	IO	✓	✓	No	95%	✓
SCU	Inv ProPack 250k+	4.40	673	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						
★★★										
SERVICE ONE Alliance Bank	Investment Standard Variable 500k+	4.60	750	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Variable IO 750k+	4.77	700	395/a	IO	✓	✓	Full	95%	✓
St.George Bank	Investment Basic Promo Variable IO	4.33	600	Nil	IO	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 150k+	4.32	Nil	375/a	Both	✓	✓	Full	90%	✓
Suncorp Bank	Investment Back To Basics	4.29	600	Nil	Both	✓	✓	No	90%	✓
The Capricornian	Inv Premium Choice Variable 500k+	4.69	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan 250k+	4.69	1463	Nil	Both	✓	✓	No	95%	✓
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
UBank	Inv UHomeLoan Variable	4.46	Nil	Nil	Both	✓	✓	No	80%	✓
UBank	Investor IO-Investor Extra IO Offer	4.24	Nil	Nil	IO	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	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						
★★★										
Westpac	Premier Advantage Rocket Investment Loan IO 750k+	4.78	150	395/a	IO	✓	✓	Full	80%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	Nil	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable IO 80% 750k+	4.29	363	Nil	IO	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable IO 750k+ 80%	4.29	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						
★★										
ANZ	Investment Variable	5.60	760	5.00/m	Both	✓	✓	Full	90%	✓
Bankwest	Regular Saver Home Loan Investment	5.17	250	Nil	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Citi	Investment Basic Variable IO 500k+ 80%	4.62	649	Nil	IO	✓	✓	No	90%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.86	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.56	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Investment Basic Variable	5.04	795	Nil	Both	✓	✓	No	95%	✓
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
Delphi Bank	Investment Complete	5.65	770	6.00/m	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						
★★										
Delphi Bank	Investment Essential	5.65	1020	8.00/m	Both	✓	✓	No	90%	✓
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Variable 80%	5.32	750	Nil	Both	✓	✓	Full	90%	✓
Heritage Bank	Investment Variable	5.44	150	8.00/m	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Investment Variable	5.60	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓
Hunter United	Inv Interest Only	4.90	350	Nil	IO	✓	✓	No	80%	✓
Macquarie Credit Union	Inv Property Variable	5.08	561	Nil	Both	✓	✓	Full	95%	✓
ME	Inv Flexible Home Loan Max 80 LVR	5.54	400	Nil	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★										
MOVE - People Driven Banking	Standard Variable Rate Investment	5.15	450	Nil	Both	✓	✓	Full	90%	✓
MyState	Inv Standard Variable	5.23	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Inv Base Variable Indicator Rate	5.34	600	Nil	Both	✓	✓	No	90%	✓
NAB	Investment Tailored Variable - IO	5.65	600	8.00/m	IO	✓	✓	Full	90%	✓
People's Choice Credit Union	Investment Standard Variable	5.60	950	Nil	Both	✓	✓	Full	90%	✓
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Inv Standard Variable	5.24	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
RAMS	Inv Full Feature IO	5.70	870	Nil	IO	✓	✓	Full	90%	✓
Regional Australia Bank	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Home Investment	5.17	800	Nil	Both	✓	✓	No	95%	✓
Summerland Credit Union	Inv ECO Home Loan Standard	5.17	600	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						
★★										
Teachers Mutual Bank	Inv Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	80%	✓
The Capricornian	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
The Rock	Investment Variable	5.73	950	5.00/m	Both	✓	✓	Full	95%	✓
UniBank	Inv Interest Only Variable	5.26	750	Nil	IO	✓	✓	Full	80%	✓
Westpac	Inv Flexi First Option IO	5.03	750	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						
★										
Auswide Bank	Investment Standard Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✗
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
Bank of Melbourne	Investment Variable IO	5.59	700	10.00/m	IO	✓	✓	Full	95%	✓
BankSA	Investment Variable IO	5.66	700	10.00/m	IO	✓	✓	Full	95%	✓
Bankwest	Variable Investment 80%	5.82	250	Nil	Both	✓	✓	Full	90%	✓
Citi	Investment Offset Variable IO 500k+ 80%	5.83	649	8.00/m	IO	✓	✓	Full	90%	✓
Citi	Investment Variable IO 500k+ 80%	5.83	649	8.00/m	IO	✓	✓	No	90%	✓
St.George Bank	Investment Variable IO	5.67	700	10.00/m	IO	✓	✓	Full	95%	✓
Suncorp Bank	Investment Variable	5.87	600	10.00/m	Both	✓	✓	Full	90%	✓
The Capricornian	Mortgage Plus	5.19	775	10.00/m	IO	✓	✗	No	95%	✗
Westpac	Rocket Investment Loan IO	5.68	750	8.00/m	IO	✓	✓	Full	80%	✓



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Investor Variable \$750,000 Principle & Interest

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						



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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"										
AMO Group	Investment Variable	4.04	1180	120.00/a	Both	✓	✓	No	90%	✓
bcu	Inv OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Click Loans	The Inv Online Offset Home Loan 80%	4.04	440	Nil	P+I	✓	✓	Full	80%	✓
Freedom Lend	Investment Freedom Variable PI 750k+ 80%	3.98	395	Nil	P+I	✓	✓	Full	90%	✓
Gateway Credit Union	Premium Investment Variable 80% 150k+	4.05	750	299/a	Both	✓	✓	Full	90%	✓
Hunter United	Inv Platinum	3.79	Nil	8.00/m	P+I	✓	✓	Full	80%	✓
IMB	Inv Essentials (100% Offset)	4.09	769	Nil	Both	✓	✓	Full	90%	✓
iMortgage	Investment Fusion Variable PI 80 500k+	3.84	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Inv Orange Advantage Variable 750k+ 80%	4.29	299	199.00/a	Both	✓	✓	Full	90%	✓
loans.com.au	Essentials Variable - Investor	3.79	520	Nil	Both	✓	✓	No	80%	✓
loans.com.au	INV Offset 80 PI	3.87	520	Nil	P+I	✓	✓	Full	80%	✓
Macquarie Credit Union	Inv Power 400.00001k+	3.88	Nil	400.00/a	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						
★★★★★ "Outstanding Value"										
MOVE - People Driven Banking	Wealth Builder	4.29	450	Nil	Both	✓	✓	Full	80%	✓
Northern Inland CU	Dream Value Investor PI 80	4.14	330	350.00/a	P+I	✓	✓	Full	80%	✓
Pacific Mortgage Group	Investment Variable	3.79	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Inv Rate Buster 100% Offset Var	3.90	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Investor Rate Buster Variable	3.67	570	Nil	Both	✓	✓	Full	80%	✓
State Custodians	Standard Variable - Investment 80%	4.09	286	299.00/a	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Investment Eco PI 80	3.97	600	Nil	Both	✓	✓	No	80%	✓
The Mac	Inv Basic Variable 500k+	4.04	1320	Nil	Both	✓	✓	No	95%	✓
UBank	Investor PI-Investor Extra PI Offer	3.89	Nil	Nil	P+I	✓	✓	No	80%	✓



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			Upfront	Ongoing						
★★★★										
AMO Group	Inv Basic Variable	4.04	1180	120.00/a	P+I	✓	✓	No	80%	✓
Aussie	Inv Optimizer Plus Variable PI 750k+ 80%	4.09	Nil	198.00/a	P+I	✓	✓	Full	90%	✓
Aussie	Inv Optimizer Variable PI 750k+ 80%	4.09	Nil	Nil	P+I	✓	✓	No	90%	✓
Aussie	Inv Select Basic Variable 500k+ 80%	4.24	Nil	Nil	Both	✓	✓	No	95%	✓
bcu	Inv Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Investment Economy	4.09	450	10.00/m	Both	✓	✓	No	80%	✓
Click Loans	The Online Investor Home Loan 80 750-1m	4.04	440	Nil	Both	✓	✓	No	80%	✓
First Option Credit Union	Packaged Home Loan Investment Standard Variable 600k+	4.15	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Inv VIP Pack 80	4.09	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Premium Package Inv Premium 300k+	4.34	Nil	375/a	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Investment Variable 700k+	4.39	150	350/a	Both	✓	✓	Full	90%	✓
Heritage Bank	Investment Discount Variable 150k+	4.24	750	Nil	Both	✓	✓	No	90%	✓



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Investor Variable \$750,000 Principle & Interest

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	Inv Ultra Plus Variable PI 80 500k+	4.04	663	120.00/a	P+I	✓	✓	No	80%	✓
Homeloans	Investment Monipower	4.34	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Investment PI 80 150-499k	4.11	693	198.00/a	P+I	✓	✓	Full	80%	✓
Horizon Credit Union	SPECIAL Value Plus Investment Loan	4.19	960	8.00/m	P+I	✓	✓	Full	95%	✓
Hume Bank	Property Package Investment Variable 500k+	4.45	Nil	375/a	Both	✓	✓	Full	97%	✓
Macquarie Bank	Offset Variable Investment PI 750k+ 80%	4.09	Nil	199.00/s	P+I	✓	✓	Full	90%	✓
ME	Member Package Inv Flexible Home Loan Max 80 LVR 700k+	4.14	400	395/a	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	myWealth Standard Variable Package 750k+	4.10	450	300/a	Both	✓	✓	Full	90%	✓
Newcastle Permanent	Premium Plus Package Investment Premium Variable 500k+	4.47	Nil	395/a	Both	✓	✓	Full	90%	✓
QBANK	Classic Investor Offer 80%	4.29	900	Nil	Both	✓	✓	No	95%	✓
Select Encompass Credit Union	Variable Investment Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Professional Home Loan	4.13	425	400.00/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
State Custodians	Breathe Easy Offset - Investment 80%	4.22	286	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Inv Premium	4.17	Nil	380.00/a	Both	✓	✓	No	95%	✓
Summerland Credit Union	Inv Premium PI 80	3.97	Nil	380.00/a	P+I	✓	✓	No	80%	✓
Summerland Credit Union	Investment Eco Home Loan	4.17	600	Nil	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Complete Var Inv First Home Buyer 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv First Home Buyer 80%	3.99	Nil	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Inv Variable 80%	3.99	300	300/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	First Home Buyers Package Inv Complete Variable 80%	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Inv Complete Variable 80%	4.29	600	Nil	Both	✓	✓	Full	95%	✓
Virgin Money	Reward Me - Investment Variable 80 750k+	4.09	150	10.00/m	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★										
Adelaide Bank	Investment Smartfit Variable 90%	4.54	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	Investment SmartSaver 90%	4.49	495	Nil	Both	✓	✓	No	95%	✓
ANZ	Breakfree Investment Variable 500k+	4.70	160	Nil	Both	✓	✓	Full	90%	✓
ANZ	Investment Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Inv Select Standard Variable 500k+ 80%	4.24	Nil	15.00/m	Both	✓	✓	No	95%	✓
Australian Military Bank	Investment Home Loan 80%	4.15	1014	Nil	Both	✓	✓	No	95%	✓
Auswide Bank	Freedom Package Investment Standard Variable 150k+	3.99	Nil	395/a	Both	✓	✓	Full	90%	✗
B&E Personal Banking	Inv Topline 90%	4.49	650	Nil	P+I	✓	✓	Full	95%	✓
Bank Australia	Basic Home Loan - Inv (LVR <80)	4.62	595	Nil	Both	✓	✓	No	80%	✓
Bank Australia	Inv Premium	4.92	595	Nil	Both	✓	✓	Full	80%	✓
Bank Australia	Premium Package Inv Premium 700k+	4.52	595	350/a	Both	✓	✓	Full	80%	✓
Bank of Melbourne	Advantage Package Investment Variable P&I 750k+	4.57	Nil	395/a	P+I	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Bank of Melbourne	Investment Basic Promo Variable P&I	4.29	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Advantage Package Investment Variable P&I 750k+	4.64	700	395/a	P+I	✓	✓	Full	95%	✓
BankSA	Inv Basic Promo Variable P&I	4.29	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Diversified Investor Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Inv Base Variable	4.49	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Inv standard variable	4.99	600	Nil	Both	✓	✓	Full	95%	✓
BankVic	Portfolio Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Premium Home Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	Property Investor Inv standard variable 750k+	4.49	Nil	375/a	Both	✓	✓	Full	95%	✓
Bankwest	Complete Home Loan Variable Investment 80% 200k+	4.54	150	395/a	Both	✓	✓	Full	90%	✓
Bankwest	Premium Select Home Loan Investment 80%	4.64	250	Nil	Both	✓	✓	Full	90%	✓
bcu	Inv Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
bcu	Inv Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Bendigo Bank	Basic Variable Investment	4.56	350	10.00/m	Both	✓	✓	No	90%	✓
Bendigo Bank	Connect Package Variable Investment 500k+	4.51	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Investment Variable 500k+	4.86	Nil	10.00/m	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Basic Variable	4.69	595	11.00/m	P+I	✓	✓	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+	4.89	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Investment Variable 500k+	4.59	Nil	395/a	Both	✓	✓	Full	95%	✓
Catalyst Money	Variable Invest PI	4.70	607	8.00/m	P+I	✓	✓	Full	95%	✓
Citi	Investment Basic Variable P&I 500k+ 80%	4.57	649	Nil	P+I	✓	✓	No	90%	✓
Citi	Mortgage Plus Investment Offset Variable P&I 80% 500k+	4.37	649	350/a	P+I	✓	✓	Full	90%	✓
Citi	Mortgage Plus Investment Variable P&I 80% 500k+	4.37	649	350/a	P+I	✓	✓	No	90%	✓
Click Loans	The Online Investor Offset 80 750-1m	4.32	363	198.00/a	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★										
Commonwealth Bank	Inv Economiser Intro Variable 3 yrs	4.26	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv No Fee Variable Rate	4.86	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Inv Discount Intro Variable 1 yr 150k+	4.86	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Inv Standard Variable 750k+	4.86	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan Investment True Value Var HI 250k+	4.42	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Basic Home Loan Investment 80%	4.30	600	Nil	Both	✓	✓	No	95%	✓
CUA	Inv Fresh Start Variable	4.47	195	Nil	Both	✓	✓	Full	80%	✓
CUA	Investment Fresh Start Access	4.52	195	Nil	Both	✓	✓	Full	95%	✓
CUA	Investment Fresh Start Basic	4.39	795	Nil	Both	✓	✓	No	80%	✓
CUA	Rate Breaker Investment Rate Breaker 250k+	4.55	Nil	350/a	Both	✓	✓	Full	95%	✓
Defence Bank	Inv Essentials Variable	5.00	970	8.00/m	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Standard Variable Rate InvHome Loan	4.30	500	Nil	Both	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★										
ECU Australia	Investment Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
ECU Australia	Premium Plus Investment Standard Variable 250.00001k+	4.31	Nil	360/a	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Investment Rewards	4.84	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Investment Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
Firstmac	Inv Home Loan 80	4.49	520	Nil	Both	✓	✓	Full	80%	✓
G&C Mutual Bank	Solutions Package Inv Solutions	5.11	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Inv Low Rate Essentials	4.74	275	Nil	Both	✓	✓	No	80%	✓
Holiday Coast CU	Inv Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Horizon Credit Union	Basic Investment Residential Loan	4.69	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Investment Loan	5.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Kickstart First Home Buyer Inv Loan	4.44	945	8.00/m	P+I	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker Investment Loan	4.69	1010	5.00/m	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Horizon Credit Union	Platinum Investment Loan 150k+	4.59	Nil	Nil	P+I	✓	✓	No	95%	✓
HSBC	Premier Investment Home Smart 750-1m	4.80	553	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Premier Investment Variable 750-1m	4.80	553	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Inv Interest Saver (Refinance)	4.70	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Investment Interest Saver	4.70	750	Nil	Both	✓	✓	No	95%	✓
Hunter United	Inv Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	80%	✓
Hunter United	Package Home Loan Investment Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	80%	✓
Illawarra CU NSW	Variable Invest PI	4.70	607	8.00/m	P+I	✓	✓	Full	95%	✓
iMortgage	Investment Essential 80%	4.14	363	Nil	Both	✓	✓	No	90%	✓
ING DIRECT	Inv Mortgage Simplifier 500k+ 80%	4.44	519	Nil	Both	✓	✓	No	90%	✓
Liberty Financial	Inv Liberty Free 70 - 80 LVR	4.64	Nil	Nil	P+I	✓	✓	Full	80%	✓
Liberty Financial	Inv Liberty Star 70 - 80 LVR	4.39	Nil	295.00/a	P+I	✓	✓	Full	80%	✓



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			Upfront	Ongoing						
★★★										
Macquarie Bank	Basic Variable Investment PI 80 750k+	4.09	Nil	Nil	P+I	✓	✓	No	80%	✓
Macquarie Credit Union	Inv Property Variable	5.08	561	Nil	Both	✓	✓	Full	95%	✓
ME	Inv Basic Home Loan Max 80 LVR	4.24	400	Nil	Both	✓	✓	No	80%	✗
Mortgage House	Inv Advantage Complete Variable	4.54	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage House	Inv Advantage Variable 750k+	4.75	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Advantage Home Loan	4.74	610	Nil	Both	✓	✓	Full	95%	✓
My Credit Union	Inv Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Inv Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Investment Tailored Variable - P&I 750k+	4.65	Nil	395/a	P+I	✓	✓	Full	90%	✓
NAB	Inv Base Variable Rate - P&I	4.40	600	Nil	P+I	✓	✓	No	90%	✓
NAB	Private Tailored Pkg Investment Tailored Variable - P&I 750k+	4.65	600	750/a	P+I	✓	✓	Full	90%	✓
Northern Inland CU	Basic Investor	4.83	830	10.00/m	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Northern Inland CU	Home Loan Value Investor 750k+	4.68	330	350.00/a	P+I	✓	✓	Full	95%	✓
P&N Bank	Inv Smooth Home Loan 80%	4.64	395	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Investment Basic Variable 80%	4.82	950	Nil	Both	✓	✓	No	90%	✓
Pepper Money	Inv Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Inv Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Inv Classic Home Loan	4.74	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Choices Investment Mortgage Breaker 500k+	4.42	Nil	395/a	Both	✓	✓	Full	90%	✓
QT Mutual Bank	Teachers' Life Investment Mortgage Breaker 500k+	4.42	Nil	25/m	Both	✓	✓	Full	90%	✓
Qudos Bank	Low Cost Home Loan- Inv 750-999k	4.34	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Inv Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Inv Low Rate P&I	4.70	870	Nil	P+I	✓	✓	Full	95%	✓
Regional Australia Bank	Inv Partnership Advantage Variable 250k+	4.47	Nil	375.00/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Regional Australia Bank	Investment Basic 25 yrs	4.72	250	Nil	Both	✓	✓	No	95%	✗
RESI Mortgage Corp	Inv Flexi Options 80%	4.26	854	Nil	P+I	✓	✓	Full	95%	✓
RESI Mortgage Corp	Inv Smart Pro P&I 500k+ 80%	4.21	649	Nil	P+I	✓	✓	No	95%	✓
SCU	Inv ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Investment Standard Variable 500k+	4.60	750	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Inv Platinum Home Loan	4.33	425	400.00/a	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Investment Variable P&I 750k+	4.65	700	395/a	P+I	✓	✓	Full	95%	✓
St.George Bank	Investment Basic Promo Variable P&I	4.29	600	Nil	P+I	✓	✓	No	95%	✓
Suncorp Bank	Home Package Plus Investment Variable 150k+	4.32	Nil	375/a	Both	✓	✓	Full	90%	✓
Suncorp Bank	Investment Back To Basics	4.29	600	Nil	Both	✓	✓	No	90%	✓
The Capricornian	Inv Premium Choice Variable 500k+	4.69	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Property Investment Loan 250k+	4.69	1463	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
The Mutual	Inv Mutual	4.53	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Inv Premium Variable	4.88	300	Nil	Both	✓	✓	Full	95%	✓
UBank	Inv UHomeLoan Variable	4.46	Nil	Nil	Both	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Inv Standard Variable 80%	4.99	600	Nil	Both	✓	✓	Full	95%	✓
Westpac	Premier Advantage Rocket Investment Loan P&I 750k+	4.66	150	395/a	P+I	✓	✓	Full	80%	✓
Westpac	Special-Inv Flexi First Option P&I 3 yrs	4.19	750	Nil	P+I	✓	✓	No	80%	✓
Woolworths Employees CU	Investment Special Offer	4.41	Nil	Nil	Both	✓	✓	Full	95%	✓
Woolworths Employees CU	Standard Investment Variable	4.91	Nil	Nil	Both	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Inv Empower Variable PI 80% 750k+	4.09	363	Nil	P+I	✓	✓	No	90%	✓
Yellow Brick Road	Inv Empower Variable PI 750k+ 80%	4.09	363	Nil	P+I	✓	✓	No	90%	✓



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			Upfront	Ongoing						
★★										
ANZ	Investment Variable	5.60	760	5.00/m	Both	✓	✓	Full	90%	✓
Arab Bank Australia	Inv HeadStart Intro Variable 1 yr	3.90	600	8.00/m	P+I	✓	✓	No	95%	✓
Arab Bank Australia	Inv The Basics	5.24	600	8.00/m	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Investment Variable P&I	5.47	700	10.00/m	P+I	✓	✓	Full	95%	✓
BankVic	Investment offset	5.04	600	Nil	P+I	✓	✓	Full	95%	✓
Bankwest	Regular Saver Home Loan Investment	5.17	250	Nil	Both	✓	✓	Full	90%	✓
Beyond Bank	Investment Variable	5.39	595	Nil	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Discount Intro Variable 1 yr	4.86	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Inv Economiser	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver	5.10	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Rate Saver Intro Variable 3 yrs	4.26	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Inv Standard Variable	5.56	800	8.00/m	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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Investor Variable \$750,000 Principle & Interest

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						
★★										
Community First CU	Investment True Value Var HI	5.32	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Investment Basic Variable	5.04	795	Nil	Both	✓	✓	No	95%	✓
Delphi Bank	Investment Complete	5.65	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Investment Essential	5.65	1020	8.00/m	Both	✓	✓	No	90%	✓
G&C Mutual Bank	Investment Standard Variable	5.40	500	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Investment Variable 80%	5.32	750	Nil	Both	✓	✓	Full	90%	✓
Heritage Bank	Investment Variable	5.44	150	8.00/m	Both	✓	✓	Full	90%	✓
Holiday Coast CU	Inv Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Investment Home Smart	5.60	853	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Investment Variable	5.60	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Investment Variable	5.35	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Investment Variable (Refinance)	5.35	150	Nil	Both	✓	✓	Full	97%	✓



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Investor Variable \$750,000 Principle & Interest

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						
★★										
Macquarie Credit Union	Inv Basic Home Loan	4.83	561	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Inv Introductory Rate Home Loan 1 yr	4.58	561	Nil	P+I	✗	✗	Full	95%	✗
ME	Inv Flexible Home Loan Max 80 LVR	5.54	400	Nil	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Standard Variable Rate Investment	5.15	450	Nil	Both	✓	✓	Full	90%	✓
MyState	Inv Standard Variable	5.23	950	Nil	Both	✓	✓	Full	95%	✓
NAB	Inv Base Variable Indicator Rate	5.34	600	Nil	Both	✓	✓	No	90%	✓
NAB	Investment Tailored Variable - P&I	5.55	600	8.00/m	P+I	✓	✓	Full	90%	✓
People's Choice Credit Union	Investment Standard Variable	5.60	950	Nil	Both	✓	✓	Full	90%	✓
Police Bank	Inv Premium Variable	5.14	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Inv Standard Variable	5.24	900	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Investment Mortgage Breaker	5.32	600	Nil	Both	✓	✓	Full	90%	✓
RAMS	Inv Full Feature P&I	5.60	870	Nil	P+I	✓	✓	Full	90%	✓



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Investor Variable \$750,000 Principle & Interest

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	Inv Mortgage Offset	5.37	250	Nil	Both	✓	✓	Full	95%	✓
Summerland Credit Union	Home Investment	5.17	800	Nil	Both	✓	✓	No	95%	✓
Summerland Credit Union	Inv ECO Home Loan Standard	5.17	600	Nil	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Inv Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	80%	✓
The Capricornian	Inv Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Investment Basic Variable	4.81	1010	Nil	P+I	✓	✓	Full	95%	✗
Transport Mutual Credit Union	Investment Variable	5.06	1010	Nil	P+I	✓	✓	Full	95%	✓
UniBank	Inv Flexi Choice	5.26	750	Nil	P+I	✓	✓	Full	80%	✓
Westpac	Investment Flexi First Option P&I	4.91	750	Nil	P+I	✓	✓	No	80%	✓
Westpac	Rocket Investment Loan P&I	5.56	750	8.00/m	P+I	✓	✓	Full	80%	✓



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Investor Variable \$750,000 Principle & Interest

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						
★										
Auswide Bank	Investment Standard Variable	5.72	600	10.00/m	Both	✓	✓	Full	90%	✗
B&E Personal Banking	Investment FlexiChoice	5.42	650	10.00/m	Both	✓	✓	No	95%	✓
B&E Personal Banking	Investment FlexiLine	5.42	650	10.00/m	P+I	✓	✓	Full	80%	✗
BankSA	Investment Variable P&I	5.54	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Variable Investment 80%	5.82	250	Nil	Both	✓	✓	Full	90%	✓
Citi	Investment Offset Variable P&I 500k+ 80%	5.78	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Investment Variable P&I 500k+ 80%	5.78	649	8.00/m	P+I	✓	✓	No	90%	✓
Northern Inland CU	Smart Variable Investment	5.63	930	Nil	P+I	✓	✓	Full	95%	✓
St.George Bank	Investment Variable P&I	5.55	700	10.00/m	P+I	✓	✓	Full	95%	✓
Suncorp Bank	Investment Variable	5.87	600	10.00/m	Both	✓	✓	Full	90%	✓
The Capricornian	Inv Introductory Rate 1 yr	3.99	785	Nil	P+I	✓	✓	No	95%	✗
The Rock	Investment Variable	5.73	950	5.00/m	Both	✓	✓	Full	95%	✓