



Margin Loans Star Ratings

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

Managed Funds Investor

Company	Interest Rate*		Acceptable Securities						Buffer Margin		Minimum Loan Amount (\$)	Dividends paid to bank account	Instalment Gearing Available	International Shares Security	Options Trading			
	Variable (as at 15/12/16)	1 Year Fixed (as at 15/12/16)	No. of ASX 200	No. of ASX Other	No. of ETF	Avg LVR of ASX200	No. Of Managed Funds	Avg LVR of Managed Funds	Shares	Managed Funds					Long Call Allowed	Long Put Allowed	Short Call Allowed	Short Put Allowed

★★★★★ "Outstanding Value"

CommSec

CommSec ML	6.63%	6.49%	198	322	34	67.52%	1648	70.95%	5.00%	5.00%	No min	✓	✓	✗	✓	✓	✓	✓
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Westpac

Online Investing Loan	5.20%	4.70%	166	87	34	64.27%	262	73.83%	10.00%	10.00%	20,000	✓	✓	✗	N/A	N/A	N/A	N/A
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★★★★

BT Margin Lending

BT Margin Lending	7.12%	6.49%	193	225	41	62.35%	1766	72.08%	10.00%	10.00%	20,000	✓	✓	✗	✗	✗	✓	✗
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BT Margin Lending Online

Online Margin Loan	6.92%	6.29%	193	225	41	62.35%	1766	72.08%	10.00%	10.00%	20,000	✓	✓	✗	✗	✗	✓	✗
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CommSec Adviser Services

CommSec Ad Ser IL	6.74%	6.49%	198	337	34	67.50%	1646	70.95%	10.00%	10.00%	No min	✓	✓	✗	✓	✓	✓	✓
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nabtrade

Margin Loan	6.40%	6.15%	195	259	29	63.02%	1154	68.01%	5.00%	10.00%	1,000,000	✓	✓	✓	✗	✗	✓	✗
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Managed Funds Investor

Company	Interest Rate*		Acceptable Securities						Buffer Margin		Minimum Loan Amount (\$)	Dividends paid to bank account	Instalment Gearing Available	International Shares Security	Options Trading			
	Variable (as at 15/12/16)	1 Year Fixed (as at 15/12/16)	No. of ASX 200	No. of ASX Other	No. of ETF	Avg LVR of ASX200	No. Of Managed Funds	Avg LVR of Managed Funds	Shares	Managed Funds					Long Call Allowed	Long Put Allowed	Short Call Allowed	Short Put Allowed
★★★★																		
St.George Margin Lending																		
Margin Lending	7.18%	6.49%	193	225	41	62.35%	1766	72.08%	10.00%	10.00%	20,000	✓	✓	✗	✗	✗	✓	✗
Suncorp Bank																		
Share Finance	7.14%	6.49%	199	322	41	61.70%	1833	72.07%	5.00%	10.00%	1,000,000	✓	✓	✗	N/A	N/A	N/A	N/A
★★★																		
ANZ																		
Margin Loan	7.03%	6.45%	199	464	45	68.76%	1008	71.99%	5.00%	5.00%	20,000	✓	✓	✗	✗	✓	✓	✗
Leveraged																		
Inv Funds Multiplier	7.05%	6.75%	21	22	25	75.00%	1444	75%	10.00%	10.00%	20,000	✓	✓	✗	N/A	N/A	N/A	N/A
Leveraged																		
Margin Loan	7.05%	6.75%	200	399	61	67.25%	2237	70.47%	10.00%	10.00%	20,000	✓	✓	✓	✓	✓	✓	✗
NAB																		
Margin Loan	6.90%	7.20%	195	259	29	63.02%	1154	68.01%	5.00%	10.00%	1,000,000	✓	✓	✓	✓	✓	✓	✗



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Shares Investor

Company	Interest Rate*		Acceptable Securities						Buffer Margin		Minimum Loan Amount (\$)	Dividends paid to bank account	Instalment Gearing Available	International Shares Security	Options Trading			
	Variable (as at 15/12/16)	1 Year Fixed (as at 15/12/16)	No. of ASX 200	No. of ASX Other	No. of ETF	Avg LVR of ASX200	No. Of Managed Funds	Avg LVR of Managed Funds	Shares	Managed Funds					Long Call Allowed	Long Put Allowed	Short Call Allowed	Short Put Allowed

★★★★★ "Outstanding Value"

Leveraged

Direct Investment Loan	5.50%	4.70%	200	399	61	67.25%	N/A	N/A	10.00%	N/A	20,000	✓	✗	✗	N/A	N/A	N/A	N/A
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nabtrade

Margin Loan	6.40%	6.15%	195	259	29	63.02%	1154	68.01%	5.00%	10.00%	1,000,000	✓	✓	✓	✗	✗	✓	✗
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Westpac

Online Investing Loan	5.20%	4.70%	166	87	34	64.27%	262	73.83%	10.00%	10.00%	20,000	✓	✓	✗	N/A	N/A	N/A	N/A
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★★★★

ANZ

Margin Loan	7.03%	6.45%	199	464	45	68.76%	1008	71.99%	5.00%	5.00%	20,000	✓	✓	✗	✗	✓	✓	✗
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BT Margin Lending	7.12%	6.49%	193	225	41	62.35%	1766	72.08%	10.00%	10.00%	20,000	✓	✓	✗	✗	✗	✗	✓	✗
BT Margin Lending Online																			
Online Margin Loan	6.92%	6.29%	193	225	41	62.35%	1766	72.08%	10.00%	10.00%	20,000	✓	✓	✗	✗	✗	✗	✓	✗
Leveraged																			
Inv Funds Multiplier	7.05%	6.75%	21	22	25	75.00%	1444	75%	10.00%	10.00%	20,000	✓	✓	✗	N/A	N/A	N/A	N/A	N/A
Leveraged																			
Margin Loan	7.05%	6.75%	200	399	61	67.25%	2237	70.47%	10.00%	10.00%	20,000	✓	✓	✓	✓	✓	✓	✓	✗



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★ ★ ★

Macquarie Bank

Prime	6.95%	5.25%	197	764	57	78.85%	N/A	N/A	0%	N/A	20,000	✓	✗	✗	N/A	N/A	N/A	N/A
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Suncorp Bank

Share Finance	7.14%	6.49%	199	322	41	61.70%	1833	72.07%	5.00%	10.00%	1,000,000	✓	✓	✗	N/A	N/A	N/A	N/A
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