



Home Loans Star Ratings

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

Construction 1 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	50.00	0	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	50.00	0	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.99	Nil	Nil	Both	246.00	2	✗	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.89	Nil	375/a	Both	246.00	2	✗	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.89	Nil	375/a	Both	246.00	2	✗	Full	97%
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr	3.74	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
★★★★										
Bank Australia	Basic Fixed (LVR <80%) 1 yr	3.79	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	3.74	595	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 1 yr	3.89	595	Nil	P+I	750.00	0	✓	No	95%
Catalyst Money	Fixed Lite 1 yr	4.10	607	Nil	Both	110.00	0	✓	Full	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	50.00	0	✓	Full	95%
CUA	Fixed - Owner Occupier 1 yr	3.84	795	Nil	Both	Nil	Unlimited	✗	No	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Hume Bank	Honeymoon Intro Fixed 1 yr	3.99	750	Nil	Both	246.00	2	✗	Full	97%
Illawarra CU NSW	Fixed Lite 1 yr	4.10	607	Nil	Both	110.00	0	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.89	Nil	395/a	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.89	Nil	Nil	Both	Nil	0	✓	No	95%
★★★										
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	Nil	Both	250.00	0	✗	Full	90%
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr 80%	4.29	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%	4.19	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	25.00	0	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+	4.29	595	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Residential Fixed 1 yr	4.44	595	Nil	Both	100.00	0	✓	No	95%
Beyond Bank	Residential Fixed 1 yr 1 yr	4.44	595	Nil	Both	100.00	0	✓	Full	95%



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Construction 1 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+	4.19	595	395/a	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.06	795	Nil	Both	Nil	Unlimited	✗	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	500.00	2	✗	No	95%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	3.79	150	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	3.79	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	MoniPower Fixed 1 yr	4.51	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	4.18	1056	198.00/a	P+I	999.00	0	✓	No	80%
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	Nil	0	✗	No	95%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	323.74	Nil	Both	Nil	0	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed IO 80 1 yr	4.24	363	120.00/a	IO	Nil	Unlimited	✗	No	80%



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Construction 1 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
iMortgage	Fusion Fixed PI 80 1 yr	4.04	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME	Flexible Fixed OO Max 80 LVR 1 yr	3.89	400	Nil	Both	Nil	Unlimited	✓	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.89	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 1 yr 100-749k	4.17	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.09	150	395/a	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	Nil	6	✗	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	80%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	Nil	0	✓	No	95%
The Mac	Standard Fixed 1 yr	4.29	1463	Nil	Both	Nil	Unlimited	✓	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	300.00	0	✗	No	95%
★★										
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	250.00	0	✗	Full	90%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	Nil	0	✗	Full	95%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	Nil	0	✗	Full	95%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.43	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 1 yr	4.04	363	120.00/a	P+I	Nil	0	✗	No	95%
People's Choice Credit Union	Residential Fixed 1 yr	4.24	950	8.00/m	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate IO 1 yr	4.49	870	20.00/m	IO	50.00	1	✗	No	95%
RAMS	Fixed Rate P&I 1 yr	4.39	870	20.00/m	P+I	50.00	1	✗	No	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	750	8.00/m	Both	Nil	0	✓	Full	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	300.00	0	✗	No	95%
★										
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	Nil	0	✓	No	90%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 1 yr	4.24	363	120.00/a	IO	Nil	0	✗	No	95%
Transport Mutual Credit Union	Residential Fixed 1 yr	5.04	1010	Nil	P+I	Nil	6	✗	Full	95%



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Construction 1 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	50.00	0	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	50.00	0	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.99	Nil	Nil	Both	246.00	2	✗	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.89	Nil	375/a	Both	246.00	2	✗	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.89	Nil	375/a	Both	246.00	2	✗	Full	97%
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr	3.74	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
★★★★										
Bank Australia	Basic Fixed (LVR <80%) 1 yr	3.79	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	3.74	595	350/a	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
Catalyst Money	Fixed 1 yr	4.10	607	Nil	Both	110.00	0	✓	Full	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	50.00	0	✓	Full	95%
CUA	Fixed - Owner Occupier 1 yr	3.84	795	Nil	Both	Nil	Unlimited	✗	No	95%



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★★★★										
Hume Bank	Honeymoon Intro Fixed 1 yr	3.99	750	Nil	Both	246.00	2	✗	Full	97%
Illawarra CU NSW	Fixed 1 yr	4.10	607	Nil	Both	110.00	0	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.89	Nil	395/a	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.89	Nil	Nil	Both	Nil	0	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	Nil	6	✗	Full	90%
★★★										
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	Nil	Both	250.00	0	✗	Full	90%
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr 80%	4.29	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%	4.19	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Bank Australia	Residential Fixed 1 yr	3.89	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	25.00	0	✓	No	95%
Bendigo Bank	Connect Package Fixed Owner Occupied 1 yr 250k+	4.39	250	20/m	Both	Nil	Unlimited	✗	Full	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+	4.29	595	Nil	Both	100.00	0	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Beyond Bank	Residential Fixed 1 yr	4.44	595	Nil	Both	100.00	0	✓	No	95%
Beyond Bank	Residential Fixed 1 yr 1 yr	4.44	595	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+	4.19	595	395/a	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.06	795	Nil	Both	Nil	Unlimited	✗	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	500.00	2	✗	No	95%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	3.79	150	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	3.79	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	MoniPower Fixed 1 yr	4.51	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	4.18	1056	198.00/a	P+I	999.00	0	✓	No	80%
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	Nil	0	✗	No	95%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	323.74	Nil	Both	Nil	0	✓	No	90%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
IMB	Residential Fixed 1 yr 90%	4.29	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed PI 80 1 yr	4.04	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME	Flexible Fixed OO Max 80 LVR 1 yr	3.89	400	Nil	Both	Nil	Unlimited	✓	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.89	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 1 yr 100-749k	4.17	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.09	150	395/a	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	Nil	6	✗	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	80%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.42	854	Nil	Both	Nil	3	✗	Full	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	Nil	0	✓	No	95%
The Mac	Standard Fixed 1 yr	4.29	1463	Nil	Both	Nil	Unlimited	✓	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	300.00	0	✗	No	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	250.00	0	✗	Full	90%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	Nil	0	✗	Full	95%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	Nil	0	✗	Full	95%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.43	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 1 yr	4.04	363	120.00/a	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 1 yr	4.24	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
People's Choice Credit Union	Residential Fixed 1 yr	4.24	950	8.00/m	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate IO 1 yr	4.49	870	20.00/m	IO	50.00	1	✗	No	95%
RAMS	Fixed Rate P&I 1 yr	4.39	870	20.00/m	P+I	50.00	1	✗	No	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	750	8.00/m	Both	Nil	0	✓	Full	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	300.00	0	✗	No	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	Nil	0	✓	No	90%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 1 yr	4.24	363	120.00/a	IO	Nil	0	✗	No	95%
Transport Mutual Credit Union	Residential Fixed 1 yr	5.04	1010	Nil	P+I	Nil	6	✗	Full	95%



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Construction 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	50.00	0	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	50.00	0	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.99	Nil	Nil	Both	246.00	2	✗	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.89	Nil	375/a	Both	246.00	2	✗	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.89	Nil	375/a	Both	246.00	2	✗	Full	97%
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr	3.74	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
★★★★										
Bank Australia	Basic Fixed (LVR <80%) 1 yr	3.79	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	3.74	595	350/a	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
Catalyst Money	Fixed 1 yr	4.10	607	Nil	Both	110.00	0	✓	Full	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	50.00	0	✓	Full	95%
CUA	Fixed - Owner Occupier 1 yr	3.84	795	Nil	Both	Nil	Unlimited	✗	No	95%



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Construction 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Hume Bank	Honeymoon Intro Fixed 1 yr	3.99	750	Nil	Both	246.00	2	✗	Full	97%
Illawarra CU NSW	Fixed 1 yr	4.10	607	Nil	Both	110.00	0	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.89	Nil	395/a	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.89	Nil	Nil	Both	Nil	0	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	Nil	6	✗	Full	90%
★★★										
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	Nil	Both	250.00	0	✗	Full	90%
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr 80%	4.29	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%	4.19	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Bank Australia	Residential Fixed 1 yr	3.89	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	25.00	0	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+	4.29	595	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Residential Fixed 1 yr	4.44	595	Nil	Both	100.00	0	✓	No	95%



Home Loans Star Ratings

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Construction 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★ ★ ★										
Beyond Bank	Residential Fixed 1 yr 1 yr	4.44	595	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+	4.19	595	395/a	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.06	795	Nil	Both	Nil	Unlimited	✗	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	500.00	2	✗	No	95%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	3.79	150	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	3.79	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	MoniPower Fixed 1 yr	4.51	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	4.18	1056	198.00/a	P+I	999.00	0	✓	No	80%
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	Nil	0	✗	No	95%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	323.74	Nil	Both	Nil	0	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	768.74	6.00/m	Both	Nil	0	✓	No	95%



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Construction 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
iMortgage	Fusion Fixed PI 80 1 yr	4.04	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME	Flexible Fixed OO Max 80 LVR 1 yr	3.89	400	Nil	Both	Nil	Unlimited	✓	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.89	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 1 yr 100-749k	4.17	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.09	150	395/a	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	Nil	6	✗	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	80%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.42	854	Nil	Both	Nil	3	✗	Full	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	Nil	0	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	400.00/a	Both	Nil	Unlimited	✓	No	95%
The Mac	Standard Fixed 1 yr	4.29	1463	Nil	Both	Nil	Unlimited	✓	No	95%
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	300.00	0	✗	No	95%



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Construction 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	250.00	0	✗	Full	90%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	Nil	0	✗	Full	95%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	Nil	0	✗	Full	95%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.43	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 1 yr	4.04	363	120.00/a	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 1 yr	4.24	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
People's Choice Credit Union	Residential Fixed 1 yr	4.24	950	8.00/m	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate IO 1 yr	4.49	870	20.00/m	IO	50.00	1	✗	No	95%
RAMS	Fixed Rate P&I 1 yr	4.39	870	20.00/m	P+I	50.00	1	✗	No	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	750	8.00/m	Both	Nil	0	✓	Full	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	300.00	0	✗	No	95%



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Construction 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	Nil	0	✓	No	90%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 1 yr	4.24	363	120.00/a	IO	Nil	0	✗	No	95%
Transport Mutual Credit Union	Residential Fixed 1 yr	5.04	1010	Nil	P+I	Nil	6	✗	Full	95%



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Construction 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	50.00	0	✓	Full	95%
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	50.00	0	✓	Full	95%
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.99	Nil	Nil	Both	246.00	2	✗	Full	97%
Hume Bank	Honeymoon Intro Fixed 1 yr	3.99	750	Nil	Both	246.00	2	✗	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.89	Nil	375/a	Both	246.00	2	✗	Full	97%
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.89	Nil	375/a	Both	246.00	2	✗	Full	97%
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr	3.74	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
★★★★										
Bank Australia	Basic Fixed (LVR <80%) 1 yr	3.79	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	3.74	595	350/a	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
Catalyst Money	Fixed 1 yr	4.10	607	Nil	Both	110.00	0	✓	Full	95%
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	50.00	0	✓	Full	95%



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Construction 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
CUA	Fixed - Owner Occupier 1 yr	3.84	795	Nil	Both	Nil	Unlimited	✗	No	95%
Illawarra CU NSW	Fixed 1 yr	4.10	607	Nil	Both	110.00	0	✓	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.89	Nil	395/a	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 1 yr	3.89	Nil	Nil	Both	Nil	0	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	Nil	6	✗	Full	90%
★★★										
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	Nil	Both	250.00	0	✗	Full	90%
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr 80%	4.29	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%	4.19	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Bank Australia	Residential Fixed 1 yr	3.89	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	25.00	0	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+	4.29	595	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Residential Fixed 1 yr	4.44	595	Nil	Both	100.00	0	✓	No	95%



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Construction 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Beyond Bank	Residential Fixed 1 yr 1 yr	4.44	595	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+	4.19	595	395/a	Both	100.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 1 yr	4.06	795	Nil	Both	Nil	Unlimited	✗	Full	95%
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	500.00	2	✗	No	95%
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 600k+	4.45	657	375/a	Both	Nil	Unlimited	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	3.79	150	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 1 yr	3.79	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	MoniPower Fixed 1 yr	4.51	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	4.18	1056	198.00/a	P+I	999.00	0	✓	No	80%
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	323.74	Nil	Both	Nil	0	✓	No	90%
IMB	Residential Fixed 1 yr 90%	4.29	768.74	6.00/m	Both	Nil	0	✓	No	95%



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Construction 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
iMortgage	Fusion Fixed PI 80 1 yr	4.04	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME	Flexible Fixed OO Max 80 LVR 1 yr	3.89	400	Nil	Both	Nil	Unlimited	✓	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.89	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 1 yr 750k+	4.17	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.09	150	395/a	Both	300.00	0	✗	No	95%
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	Nil	6	✗	Full	95%
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	80%
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.42	854	Nil	Both	Nil	3	✗	Full	95%
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	Nil	0	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	400.00/a	Both	Nil	Unlimited	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 1 yr	4.20	425	400.00/a	Both	Nil	Unlimited	✓	No	95%
The Mac	Standard Fixed 1 yr	4.29	1463	Nil	Both	Nil	Unlimited	✓	No	95%



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Construction 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	300.00	0	✗	No	95%
★★										
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	250.00	0	✗	Full	90%
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	Nil	0	✗	Full	95%
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	Nil	0	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.43	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 1 yr	4.04	363	120.00/a	P+I	Nil	0	✗	No	95%
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 1 yr	4.24	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
People's Choice Credit Union	Residential Fixed 1 yr	4.24	950	8.00/m	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate IO 1 yr	4.49	870	20.00/m	IO	50.00	1	✗	No	95%
RAMS	Fixed Rate P&I 1 yr	4.39	870	20.00/m	P+I	50.00	1	✗	No	95%
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	Nil	0	✓	No	95%



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Construction 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	750	8.00/m	Both	Nil	0	✓	Full	95%
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	300.00	0	✗	No	95%
★										
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	Nil	0	✓	No	90%
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 1 yr	4.24	363	120.00/a	IO	Nil	0	✗	No	95%
Transport Mutual Credit Union	Residential Fixed 1 yr	5.04	1010	Nil	P+I	Nil	6	✗	Full	95%



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Construction 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	3.74	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.69	595	350/a	P+I	750.00	0	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.99	Nil	Nil	Both	100.00	0	✓	No	95%
Newcastle Permanent	Residential Fixed 2 yrs	3.89	Nil	Nil	Both	Nil	0	✓	No	95%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.78	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
Select Encompass Credit Union	Fixed 2 yrs	3.59	Nil	Nil	Both	Nil	Unlimited	✓	No	95%
★★★★										
Bank Australia	Residential Fixed 2 yrs	3.84	595	Nil	P+I	750.00	0	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	No	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	50.00	0	✓	Full	95%
CUA	Fixed - Owner Occupier 2 yrs	3.84	795	Nil	Both	Nil	Unlimited	✗	No	95%
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	Both	50.00	0	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.89	150	350/a	Both	250.00	0	✓	Partial	95%



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Construction 2 Year Fixed \$200,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	323.74	Nil	Both	Nil	0	✓	No	90%
ME	Flexible Fixed OO Max 80 LVR 2 yrs	3.94	400	Nil	Both	Nil	Unlimited	✓	No	80%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.94	150	395/a	Both	300.00	0	✗	No	95%
★★★										
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.98	160	Nil	Both	250.00	0	✗	No	90%
ANZ	Residential Fixed 2 yrs	4.13	760	10.00/m	Both	250.00	0	✗	No	90%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	Nil	0	✗	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%	4.19	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%	4.09	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
Beyond Bank	Residential Fixed 2 yrs	4.14	595	Nil	Both	100.00	0	✓	No	95%
Catalyst Money	Fixed Lite 2 yrs	4.15	607	Nil	Both	110.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	Nil	Unlimited	✓	No	95%



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Construction 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.06	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Heritage Bank	Residential Fixed 2 yrs	3.89	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	4.18	1056	198.00/a	P+I	999.00	0	✓	No	80%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	4.08	350	8.00/m	P+I	Nil	0	✗	No	95%
Illawarra CU NSW	Fixed Lite 2 yrs	4.15	607	Nil	Both	110.00	0	✓	Full	95%
IMB	Residential Fixed 2 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.95	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	4.19	Nil	Nil	P+I	999.00	0	✓	No	95%
ME	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.94	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 2 yrs 100-749k	4.35	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	Nil	0	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.89	Nil	395/a	Both	Nil	0	✓	No	95%



Home Loans Star Ratings

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Construction 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
People's Choice Credit Union	Residential Fixed 2 yrs	4.09	950	8.00/m	Both	300.00	0	✗	No	95%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	Nil	Unlimited	✓	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	Nil	6	✗	Full	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.24	750	8.00/m	Both	Nil	0	✓	Full	95%
Westpac	Fixed Options 2 yrs	4.19	600	8.00/m	Both	300.00	0	✗	No	95%
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.99	Nil	395/a	Both	300.00	0	✗	No	95%
★★										
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	25.00	0	✓	No	95%
Delphi Bank	Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	Nil	0	✓	No	90%



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Construction 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	MoniPower Fixed 2 yrs	4.60	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.43	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.10	363	120.00/a	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.15	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	4.19	Nil	199.00/s	P+I	999.00	0	✓	No	95%
RAMS	Fixed Rate IO 2 yrs	4.24	870	20.00/m	IO	50.00	1	✗	No	95%
RAMS	Fixed Rate P&I 2 yrs	4.14	870	20.00/m	P+I	50.00	1	✗	No	95%
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.30	363	120.00/a	IO	Nil	0	✗	No	95%
The Mac	Standard Fixed 2 yrs	4.64	1463	Nil	Both	Nil	Unlimited	✓	No	95%



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Construction 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	3.74	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.69	595	350/a	P+I	750.00	0	✓	No	95%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.78	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.82	595	Nil	P+I	Nil	6	✗	Full	90%
Select Encompass Credit Union	Fixed 2 yrs	3.59	Nil	Nil	Both	Nil	Unlimited	✓	No	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1463	Nil	Both	Nil	Unlimited	✓	No	95%
★★★★										
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.98	160	Nil	Both	250.00	0	✗	No	90%
Bank Australia	Residential Fixed 2 yrs	3.84	595	Nil	P+I	750.00	0	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.99	Nil	Nil	Both	100.00	0	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	No	95%
CUA	Fixed - Owner Occupier 2 yrs	3.84	795	Nil	Both	Nil	Unlimited	✗	No	95%
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	Both	50.00	0	✓	Full	95%



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Construction 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.89	150	350/a	Both	250.00	0	✓	Partial	95%
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	323.74	Nil	Both	Nil	0	✓	No	90%
Newcastle Permanent	Residential Fixed 2 yrs	3.89	Nil	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.94	150	395/a	Both	300.00	0	✗	No	95%
★★★										
ANZ	Residential Fixed 2 yrs	4.13	760	10.00/m	Both	250.00	0	✗	No	90%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	Nil	0	✗	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%	4.19	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%	4.09	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
Bendigo Bank	Connect Package Fixed Owner Occupied 2 yrs 250k+	4.09	250	20/m	Both	Nil	Unlimited	✗	Full	95%
Beyond Bank	Residential Fixed 2 yrs	4.14	595	Nil	Both	100.00	0	✓	No	95%
Catalyst Money	Fixed 2 yrs	4.15	607	Nil	Both	110.00	0	✓	Full	95%



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Construction 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	50.00	0	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.06	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Heritage Bank	Residential Fixed 2 yrs	3.89	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	4.18	1056	198.00/a	P+I	999.00	0	✓	No	80%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	4.08	350	8.00/m	P+I	Nil	0	✗	No	95%
Illawarra CU NSW	Fixed 2 yrs	4.15	607	Nil	Both	110.00	0	✓	Full	95%
IMB	Residential Fixed 2 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.95	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME	Flexible Fixed OO Max 80 LVR 2 yrs	3.94	400	Nil	Both	Nil	Unlimited	✓	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.94	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 2 yrs 100-749k	4.35	895	10.00/m	Both	260.00	3	✗	Full	95%



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Construction 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	Nil	0	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.89	Nil	395/a	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.09	950	8.00/m	Both	300.00	0	✗	No	95%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	Nil	Unlimited	✓	No	95%
RAMS	Fixed Rate P&I 2 yrs	4.14	870	20.00/m	P+I	50.00	1	✗	No	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.60	854	Nil	Both	Nil	3	✗	Full	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.24	750	8.00/m	Both	Nil	0	✓	Full	95%
Westpac	Fixed Options 2 yrs	4.19	600	8.00/m	Both	300.00	0	✗	No	95%
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.99	Nil	395/a	Both	300.00	0	✗	No	95%
★★										



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Construction 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	25.00	0	✓	No	95%
Delphi Bank	Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	MoniPower Fixed 2 yrs	4.60	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.43	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.10	363	120.00/a	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.15	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	4.19	Nil	Nil	P+I	999.00	0	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	4.19	Nil	199.00/s	P+I	999.00	0	✓	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	Nil	6	✗	Full	95%
RAMS	Fixed Rate IO 2 yrs	4.24	870	20.00/m	IO	50.00	1	✗	No	95%

★



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Construction 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.30	363	120.00/a	IO	Nil	0	✗	No	95%
The Mac	Standard Fixed 2 yrs	4.64	1463	Nil	Both	Nil	Unlimited	✓	No	95%



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Construction 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	3.74	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.69	595	350/a	P+I	750.00	0	✓	No	95%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.78	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.82	595	Nil	P+I	Nil	6	✗	Full	90%
Select Encompass Credit Union	Fixed 2 yrs	3.59	Nil	Nil	Both	Nil	Unlimited	✓	No	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1463	Nil	Both	Nil	Unlimited	✓	No	95%
★★★★										
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.98	160	Nil	Both	250.00	0	✗	No	90%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.99	Nil	Nil	Both	100.00	0	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	No	95%
CUA	Fixed - Owner Occupier 2 yrs	3.84	795	Nil	Both	Nil	Unlimited	✗	No	95%
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	Both	50.00	0	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.89	150	350/a	Both	250.00	0	✓	Partial	95%



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Construction 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	323.74	Nil	Both	Nil	0	✓	No	90%
Newcastle Permanent	Residential Fixed 2 yrs	3.89	Nil	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.94	150	395/a	Both	300.00	0	✗	No	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	Nil	0	✓	No	95%
★★★										
ANZ	Residential Fixed 2 yrs	4.13	760	10.00/m	Both	250.00	0	✗	No	90%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	Nil	0	✗	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%	4.19	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%	4.09	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Bank Australia	Residential Fixed 2 yrs	3.84	595	Nil	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
Beyond Bank	Residential Fixed 2 yrs	4.14	595	Nil	Both	100.00	0	✓	No	95%
Catalyst Money	Fixed 2 yrs	4.15	607	Nil	Both	110.00	0	✓	Full	95%



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Construction 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	50.00	0	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.06	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Heritage Bank	Residential Fixed 2 yrs	3.89	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	4.18	1056	198.00/a	P+I	999.00	0	✓	No	80%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	4.08	350	8.00/m	P+I	Nil	0	✗	No	95%
Illawarra CU NSW	Fixed 2 yrs	4.15	607	Nil	Both	110.00	0	✓	Full	95%
IMB	Residential Fixed 2 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.95	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME	Flexible Fixed OO Max 80 LVR 2 yrs	3.94	400	Nil	Both	Nil	Unlimited	✓	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.94	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 2 yrs 100-749k	4.35	895	10.00/m	Both	260.00	3	✗	Full	95%



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Construction 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	Nil	0	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.89	Nil	395/a	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.09	950	8.00/m	Both	300.00	0	✗	No	95%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	Nil	Unlimited	✓	No	95%
RAMS	Fixed Rate P&I 2 yrs	4.14	870	20.00/m	P+I	50.00	1	✗	No	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.60	854	Nil	Both	Nil	3	✗	Full	95%
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.24	750	8.00/m	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	400.00/a	Both	Nil	Unlimited	✓	No	95%
Westpac	Fixed Options 2 yrs	4.19	600	8.00/m	Both	300.00	0	✗	No	95%
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.99	Nil	395/a	Both	300.00	0	✗	No	95%
★★										



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Construction 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	25.00	0	✓	No	95%
Delphi Bank	Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	MoniPower Fixed 2 yrs	4.60	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.43	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.10	363	120.00/a	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.15	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	4.19	Nil	Nil	P+I	999.00	0	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	4.19	Nil	199.00/s	P+I	999.00	0	✓	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	Nil	6	✗	Full	95%
RAMS	Fixed Rate IO 2 yrs	4.24	870	20.00/m	IO	50.00	1	✗	No	95%

★



Home Loans Star Ratings

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Construction 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.30	363	120.00/a	IO	Nil	0	✗	No	95%
The Mac	Standard Fixed 2 yrs	4.64	1463	Nil	Both	Nil	Unlimited	✓	No	95%



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Construction 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.69	595	350/a	P+I	750.00	0	✓	No	95%
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	323.74	Nil	Both	Nil	0	✓	No	90%
Pacific Mortgage Group	Residential Fixed 2 yrs	3.78	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.82	595	Nil	P+I	Nil	6	✗	Full	90%
Select Encompass Credit Union	Fixed 2 yrs	3.59	Nil	Nil	Both	Nil	Unlimited	✓	No	95%
The Mac	Standard Fixed Special 2 yrs	3.79	1463	Nil	Both	Nil	Unlimited	✓	No	95%
★★★★										
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.98	160	Nil	Both	250.00	0	✗	No	90%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	3.74	Nil	Nil	P+I	750.00	0	✓	No	80%
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	No	95%
CUA	Fixed - Owner Occupier 2 yrs	3.84	795	Nil	Both	Nil	Unlimited	✗	No	95%
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	Both	50.00	0	✓	Full	95%



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Construction 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.89	150	350/a	Both	250.00	0	✓	Partial	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.94	150	395/a	Both	300.00	0	✗	No	95%
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	Nil	0	✓	No	95%
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.99	Nil	395/a	Both	300.00	0	✗	No	95%
★★★										
ANZ	Residential Fixed 2 yrs	4.13	760	10.00/m	Both	250.00	0	✗	No	90%
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	Nil	0	✗	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%	4.19	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%	4.09	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
Bank Australia	Residential Fixed 2 yrs	3.84	595	Nil	P+I	750.00	0	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.99	Nil	Nil	Both	100.00	0	✓	No	95%
Beyond Bank	Residential Fixed 2 yrs	4.14	595	Nil	Both	100.00	0	✓	No	95%
Catalyst Money	Fixed 2 yrs	4.15	607	Nil	Both	110.00	0	✓	Full	95%



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Construction 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	50.00	0	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 2 yrs	4.06	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Heritage Bank	Residential Fixed 2 yrs	3.89	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	4.18	1056	198.00/a	P+I	999.00	0	✓	No	80%
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	4.08	350	8.00/m	P+I	Nil	0	✗	No	95%
Illawarra CU NSW	Fixed 2 yrs	4.15	607	Nil	Both	110.00	0	✓	Full	95%
IMB	Residential Fixed 2 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%
iMortgage	Fusion Fixed PI 80 2 yrs	3.95	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME	Flexible Fixed OO Max 80 LVR 2 yrs	3.94	400	Nil	Both	Nil	Unlimited	✓	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.94	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 2 yrs 750k+	4.35	895	10.00/m	Both	260.00	3	✗	Full	95%



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Construction 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.89	Nil	395/a	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 2 yrs	3.89	Nil	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Residential Fixed 2 yrs	4.09	950	8.00/m	Both	300.00	0	✗	No	95%
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	Nil	Unlimited	✓	No	95%
RAMS	Fixed Rate IO 2 yrs	4.24	870	20.00/m	IO	50.00	1	✗	No	95%
RAMS	Fixed Rate P&I 2 yrs	4.14	870	20.00/m	P+I	50.00	1	✗	No	95%
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.60	854	Nil	Both	Nil	3	✗	Full	95%
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.24	750	8.00/m	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	400.00/a	Both	Nil	Unlimited	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 2 yrs	3.90	425	400.00/a	Both	Nil	Unlimited	✓	No	95%
Westpac	Fixed Options 2 yrs	4.19	600	8.00/m	Both	300.00	0	✗	No	95%



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Construction 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	25.00	0	✓	No	95%
Delphi Bank	Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	MoniPower Fixed 2 yrs	4.60	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.43	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 2 yrs	4.10	363	120.00/a	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 2 yrs	4.15	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	4.19	Nil	Nil	P+I	999.00	0	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	4.19	Nil	199.00/s	P+I	999.00	0	✓	No	95%
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	Nil	0	✓	No	95%
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	Nil	6	✗	Full	95%

★



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Construction 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 600k+	4.55	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 2 yrs	4.30	363	120.00/a	IO	Nil	0	✗	No	95%
The Mac	Standard Fixed 2 yrs	4.64	1463	Nil	Both	Nil	Unlimited	✓	No	95%



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Construction 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	3.84	Nil	Nil	P+I	750.00	0	✓	No	80%
Community First CU	True Fixed 3 yrs	3.69	600	Nil	Both	50.00	0	✓	Full	95%
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs	3.59	500	Nil	Both	Nil	0	✓	Full	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.82	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	Nil	0	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.79	Nil	Nil	Both	Nil	Unlimited	✓	No	95%
★★★★										
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	3.79	595	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	3.94	595	Nil	P+I	750.00	0	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.99	Nil	Nil	Both	100.00	0	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	No	95%
CUA	Fixed - Owner Occupier 3 yrs	3.96	795	Nil	Both	Nil	Unlimited	✗	No	95%
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	323.74	Nil	Both	Nil	0	✓	No	90%



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Construction 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
IMB	Residential Fixed 3 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 3 yrs	3.99	Nil	Nil	Both	Nil	0	✓	No	95%
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	Nil	0	✓	No	95%
★★★										
ANZ	Breakfree Residential Fixed 3 yrs 150k+	4.19	160	Nil	Both	250.00	0	✗	No	90%
ANZ	Residential Fixed 3 yrs	4.34	760	10.00/m	Both	250.00	0	✗	No	90%
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.89	Nil	395/a	Both	Nil	0	✗	Full	95%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
Beyond Bank	Residential Fixed 3 yrs	4.14	595	Nil	Both	100.00	0	✓	No	95%
Catalyst Money	Fixed Lite 3 yrs	4.20	607	Nil	Both	110.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.18	795	Nil	Both	Nil	Unlimited	✗	Full	95%



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Construction 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	Both	50.00	0	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	150	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	4.23	1056	198.00/a	P+I	999.00	0	✓	No	80%
Illawarra CU NSW	Fixed Lite 3 yrs	4.20	607	Nil	Both	110.00	0	✓	Full	95%
iMortgage	Fusion Fixed IO 80 3 yrs	4.04	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
iMortgage	Fusion Fixed PI 80 3 yrs	3.84	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	4.24	Nil	Nil	P+I	999.00	0	✓	No	95%
ME	Flexible Fixed OO Max 80 LVR 3 yrs	4.09	400	Nil	Both	Nil	Unlimited	✓	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	4.09	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 3 yrs 100-749k	4.48	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	Nil	0	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.99	Nil	395/a	Both	Nil	0	✓	No	95%



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Construction 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.99	150	395/a	Both	300.00	0	✗	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	4.14	950	8.00/m	Both	300.00	0	✗	No	95%
Police Bank	Premium Fixed 3 yrs	4.04	1045	Nil	Both	Nil	Unlimited	✓	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	Nil	6	✗	Full	95%
RAMS	Fixed Rate P&I 3 yrs	4.24	870	20.00/m	P+I	50.00	1	✗	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.34	750	8.00/m	Both	Nil	0	✓	Full	95%
Westpac	Fixed Options 3 yrs	4.29	600	8.00/m	Both	300.00	0	✗	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	4.09	Nil	395/a	Both	300.00	0	✗	No	95%
★★										
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%	4.49	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%	4.39	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%



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Construction 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	25.00	0	✓	No	95%
Delphi Bank	Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	MoniPower Fixed 3 yrs	4.73	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.48	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.04	363	120.00/a	P+I	Nil	0	✗	No	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	Nil	0	✗	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	4.24	Nil	199.00/s	P+I	999.00	0	✓	No	95%
RAMS	Fixed Rate IO 3 yrs	4.34	870	20.00/m	IO	50.00	1	✗	No	95%
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.24	363	120.00/a	IO	Nil	0	✗	No	95%



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Construction 3 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
The Mac	Standard Fixed 3 yrs	4.74	1463	Nil	Both	Nil	Unlimited	✓	No	95%



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Construction 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs	3.59	500	Nil	Both	Nil	0	✓	Full	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.82	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	Nil	0	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.79	Nil	Nil	Both	Nil	Unlimited	✓	No	95%
★★★★										
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.89	Nil	395/a	Both	Nil	0	✗	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	3.84	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	3.79	595	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 3 yrs	3.94	595	Nil	P+I	750.00	0	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.99	Nil	Nil	Both	100.00	0	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	No	95%
Community First CU	True Fixed 3 yrs	3.69	600	Nil	Both	50.00	0	✓	Full	95%



Home Loans Star Ratings

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Construction 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	323.74	Nil	Both	Nil	0	✓	No	90%
IMB	Residential Fixed 3 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	Nil	6	✗	Full	90%
★★★										
ANZ	Breakfree Residential Fixed 3 yrs 150k+	4.19	160	Nil	Both	250.00	0	✗	No	90%
ANZ	Residential Fixed 3 yrs	4.34	760	10.00/m	Both	250.00	0	✗	No	90%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
Bendigo Bank	Connect Package Fixed Owner Occupied 3 yrs 250k+	4.19	250	20/m	Both	Nil	Unlimited	✗	Full	95%
Beyond Bank	Residential Fixed 3 yrs	4.14	595	Nil	Both	100.00	0	✓	No	95%
Catalyst Money	Fixed 3 yrs	4.20	607	Nil	Both	110.00	0	✓	Full	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Fixed - Owner Occupier 3 yrs	3.96	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.18	795	Nil	Both	Nil	Unlimited	✗	Full	95%



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Construction 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	Both	50.00	0	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	150	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	4.23	1056	198.00/a	P+I	999.00	0	✓	No	80%
Illawarra CU NSW	Fixed 3 yrs	4.20	607	Nil	Both	110.00	0	✓	Full	95%
iMortgage	Fusion Fixed IO 80 3 yrs	4.04	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
iMortgage	Fusion Fixed PI 80 3 yrs	3.84	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	4.24	Nil	Nil	P+I	999.00	0	✓	No	95%
ME	Flexible Fixed OO Max 80 LVR 3 yrs	4.09	400	Nil	Both	Nil	Unlimited	✓	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	4.09	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 3 yrs 100-749k	4.48	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	Nil	0	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.99	Nil	395/a	Both	Nil	0	✓	No	95%



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Construction 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Newcastle Permanent	Residential Fixed 3 yrs	3.99	Nil	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.99	150	395/a	Both	300.00	0	✗	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	4.14	950	8.00/m	Both	300.00	0	✗	No	95%
Police Bank	Premium Fixed 3 yrs	4.04	1045	Nil	Both	Nil	Unlimited	✓	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	Nil	6	✗	Full	95%
RAMS	Fixed Rate P&I 3 yrs	4.24	870	20.00/m	P+I	50.00	1	✗	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.73	854	Nil	Both	Nil	3	✗	Full	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.34	750	8.00/m	Both	Nil	0	✓	Full	95%
Westpac	Fixed Options 3 yrs	4.29	600	8.00/m	Both	300.00	0	✗	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	4.09	Nil	395/a	Both	300.00	0	✗	No	95%
★★										
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%



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Construction 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%	4.49	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%	4.39	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	25.00	0	✓	No	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Delphi Bank	Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	MoniPower Fixed 3 yrs	4.73	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.48	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.24	363	120.00/a	IO	Nil	0	✗	No	95%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.04	363	120.00/a	P+I	Nil	0	✗	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	4.24	Nil	199.00/s	P+I	999.00	0	✓	No	95%
RAMS	Fixed Rate IO 3 yrs	4.34	870	20.00/m	IO	50.00	1	✗	No	95%

★



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Construction 3 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	Nil	0	✗	No	95%
The Mac	Standard Fixed 3 yrs	4.74	1463	Nil	Both	Nil	Unlimited	✓	No	95%



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Construction 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs	3.59	500	Nil	Both	Nil	0	✓	Full	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.82	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	Nil	0	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.79	Nil	Nil	Both	Nil	Unlimited	✓	No	95%
★★★★										
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.89	Nil	395/a	Both	Nil	0	✗	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	3.84	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	3.79	595	350/a	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.99	Nil	Nil	Both	100.00	0	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	No	95%
Community First CU	True Fixed 3 yrs	3.69	600	Nil	Both	50.00	0	✓	Full	95%



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Construction 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	323.74	Nil	Both	Nil	0	✓	No	90%
IMB	Residential Fixed 3 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	Nil	6	✗	Full	90%
★★★										
ANZ	Breakfree Residential Fixed 3 yrs 150k+	4.19	160	Nil	Both	250.00	0	✗	No	90%
ANZ	Residential Fixed 3 yrs	4.34	760	10.00/m	Both	250.00	0	✗	No	90%
Bank Australia	Residential Fixed 3 yrs	3.94	595	Nil	P+I	750.00	0	✓	No	95%
Beyond Bank	Residential Fixed 3 yrs	4.14	595	Nil	Both	100.00	0	✓	No	95%
Catalyst Money	Fixed 3 yrs	4.20	607	Nil	Both	110.00	0	✓	Full	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Fixed - Owner Occupier 3 yrs	3.96	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.18	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	Both	50.00	0	✓	Full	95%



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Construction 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	150	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 3 yrs	3.99	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	4.23	1056	198.00/a	P+I	999.00	0	✓	No	80%
Illawarra CU NSW	Fixed 3 yrs	4.20	607	Nil	Both	110.00	0	✓	Full	95%
iMortgage	Fusion Fixed IO 80 3 yrs	4.04	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
iMortgage	Fusion Fixed PI 80 3 yrs	3.84	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	4.24	Nil	Nil	P+I	999.00	0	✓	No	95%
ME	Flexible Fixed OO Max 80 LVR 3 yrs	4.09	400	Nil	Both	Nil	Unlimited	✓	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	4.09	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 3 yrs 100-749k	4.48	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	Nil	0	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.99	Nil	395/a	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 3 yrs	3.99	Nil	Nil	Both	Nil	0	✓	No	95%



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Construction 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.99	150	395/a	Both	300.00	0	✗	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	4.14	950	8.00/m	Both	300.00	0	✗	No	95%
Police Bank	Premium Fixed 3 yrs	4.04	1045	Nil	Both	Nil	Unlimited	✓	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	Nil	6	✗	Full	95%
RAMS	Fixed Rate P&I 3 yrs	4.24	870	20.00/m	P+I	50.00	1	✗	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.73	854	Nil	Both	Nil	3	✗	Full	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.34	750	8.00/m	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	400.00/a	Both	Nil	Unlimited	✓	No	95%
Westpac	Fixed Options 3 yrs	4.29	600	8.00/m	Both	300.00	0	✗	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	4.09	Nil	395/a	Both	300.00	0	✗	No	95%
★★										
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%



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Construction 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%	4.49	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%	4.39	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	25.00	0	✓	No	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Delphi Bank	Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	MoniPower Fixed 3 yrs	4.73	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.48	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.24	363	120.00/a	IO	Nil	0	✗	No	95%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.04	363	120.00/a	P+I	Nil	0	✗	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	4.24	Nil	199.00/s	P+I	999.00	0	✓	No	95%
RAMS	Fixed Rate IO 3 yrs	4.34	870	20.00/m	IO	50.00	1	✗	No	95%

★



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Construction 3 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 5-599k	4.80	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	Nil	0	✗	No	95%
The Mac	Standard Fixed 3 yrs	4.74	1463	Nil	Both	Nil	Unlimited	✓	No	95%



Home Loans Star Ratings

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Construction 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Easy Street Fin Services	Fixed Rate Home Loan Offer 3 yrs	3.59	500	Nil	Both	Nil	0	✓	Full	95%
Pacific Mortgage Group	Residential Fixed 3 yrs	3.82	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
SCU	My Life Residential Fixed 3 yrs 150k+	3.69	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 3 yrs	3.69	673	Nil	Both	Nil	0	✓	No	95%
Select Encompass Credit Union	Fixed 3 yrs	3.79	Nil	Nil	Both	Nil	Unlimited	✓	No	95%
★★★★										
Auswide Bank	Freedom Package Standard Fixed 3 yrs 80% 150k+	3.89	Nil	395/a	Both	Nil	0	✗	Full	95%
Bank Australia	Basic Fixed (LVR <80%) 3 yrs	3.84	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 3 yrs 10k+	3.79	595	350/a	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 3 yrs	3.70	600	495.00/a	Both	25.00	0	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 3 yrs 200k+	3.99	Nil	Nil	Both	100.00	0	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 3 yrs 50k+	3.89	Nil	395/a	Both	100.00	0	✓	No	95%
Community First CU	True Fixed 3 yrs	3.69	600	Nil	Both	50.00	0	✓	Full	95%



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Construction 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
IMB	Platinum Package Residential Fixed 3 yrs 90% 150k+	3.75	323.74	Nil	Both	Nil	0	✓	No	90%
IMB	Residential Fixed 3 yrs 90%	3.85	768.74	6.00/m	Both	Nil	0	✓	No	95%
Queenslanders CU	Special Fixed Rate P&I 3 yrs	3.99	595	Nil	P+I	Nil	6	✗	Full	90%
★★★										
ANZ	Breakfree Residential Fixed 3 yrs 150k+	4.19	160	Nil	Both	250.00	0	✗	No	90%
ANZ	Residential Fixed 3 yrs	4.34	760	10.00/m	Both	250.00	0	✗	No	90%
Bank Australia	Residential Fixed 3 yrs	3.94	595	Nil	P+I	750.00	0	✓	No	95%
Beyond Bank	Residential Fixed 3 yrs	4.14	595	Nil	Both	100.00	0	✓	No	95%
Catalyst Money	Fixed 3 yrs	4.20	607	Nil	Both	110.00	0	✓	Full	95%
CUA	Fixed - Owner Occupier 3 yrs	3.96	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Premium Fixed - Owner Occupier 3 yrs	4.18	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Easy Street Fin Services	Easy Street Fixed 3 yrs	3.99	500	Nil	Both	50.00	0	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 3 yrs 150k+	3.99	150	350/a	Both	250.00	0	✓	Partial	95%



Home Loans Star Ratings

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Construction 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Heritage Bank	Residential Fixed 3 yrs	3.99	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied PI 3 yrs	4.23	1056	198.00/a	P+I	999.00	0	✓	No	80%
Illawarra CU NSW	Fixed 3 yrs	4.20	607	Nil	Both	110.00	0	✓	Full	95%
iMortgage	Fusion Fixed IO 80 3 yrs	4.04	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
iMortgage	Fusion Fixed PI 80 3 yrs	3.84	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME	Flexible Fixed OO Max 80 LVR 3 yrs	4.09	400	Nil	Both	Nil	Unlimited	✓	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 3 yrs 40k+	4.09	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 3 yrs 750k+	4.48	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Fixed Rate 3 yrs	4.19	610	Nil	Both	Nil	0	✓	No	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 3 yrs	3.99	Nil	395/a	Both	Nil	0	✓	No	95%
Newcastle Permanent	Residential Fixed 3 yrs	3.99	Nil	Nil	Both	Nil	0	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 3 yrs 150k+	3.99	150	395/a	Both	300.00	0	✗	No	95%
People's Choice Credit Union	Residential Fixed 3 yrs	4.14	950	8.00/m	Both	300.00	0	✗	No	95%



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Construction 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Police Bank	Premium Fixed 3 yrs	4.04	1045	Nil	Both	Nil	Unlimited	✓	No	95%
Queenslanders CU	Fixed Rate P&I 3 yrs	4.34	595	Nil	P+I	Nil	6	✗	Full	95%
RAMS	Fixed Rate IO 3 yrs	4.34	870	20.00/m	IO	50.00	1	✗	No	95%
RAMS	Fixed Rate P&I 3 yrs	4.24	870	20.00/m	P+I	50.00	1	✗	No	95%
Reduce Home Loans	Home Owners Dream 3 Yr Fixed 3 yrs	4.19	1164	Nil	Both	Nil	Unlimited	✓	Full	95%
RESI Mortgage Corp	Flexi Options Fixed 3 yrs	4.73	854	Nil	Both	Nil	3	✗	Full	95%
SERVICE ONE Alliance Bank	Residential Fixed 3 yrs	4.34	750	8.00/m	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 3 yrs	3.99	425	400.00/a	Both	Nil	Unlimited	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 3 yrs	3.89	425	400.00/a	Both	Nil	Unlimited	✓	No	95%
Westpac	Fixed Options 3 yrs	4.29	600	8.00/m	Both	300.00	0	✗	No	95%
Westpac	Premier Advantage Fixed Options 3 yrs 150k+	4.09	Nil	395/a	Both	300.00	0	✗	No	95%
★★										
Auswide Bank	Standard Fixed 3 yrs 80%	4.44	600	10.00/m	Both	Nil	0	✗	Full	95%



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Construction 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
B&E Personal Banking	Fixed Residential FlexiChoice 3 yrs 80%	4.49	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
B&E Personal Banking	FlexiDiscount Fixed 3 yrs 80%	4.39	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
bcu	Residential Fixed 3 yrs	4.29	600	Nil	Both	25.00	0	✓	No	95%
Click Loans	The Online Home Loan Fixed 3 yrs	4.29	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 3 yrs	4.29	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
Delphi Bank	Standard Fixed 3 yrs	4.34	1020	6.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Fixed 3 yrs	4.39	1020	Nil	Both	500.00	2	✗	No	95%
Homeloans	MoniPower Fixed 3 yrs	4.73	363	Nil	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Fixed - Owner Occupied IO 3 yrs	4.48	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Ultra Plus Fixed IO 3 yrs	4.24	363	120.00/a	IO	Nil	0	✗	No	95%
Homeloans	Ultra Plus Fixed PI 3 yrs	4.04	363	120.00/a	P+I	Nil	0	✗	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 3 yrs	4.24	Nil	Nil	P+I	999.00	0	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 3 yrs	4.24	Nil	199.00/s	P+I	999.00	0	✓	No	95%



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Construction 3 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
First Option Credit Union	Packaged Home Loan Residential Fixed 3 yrs 600k+	4.65	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Residential Fixed 3 yrs	5.05	657	Nil	Both	Nil	Unlimited	✓	Full	95%
Hunter United	Fixed 3 yrs	4.40	350	8.00/m	P+I	Nil	0	✗	No	95%
The Mac	Standard Fixed 3 yrs	4.74	1463	Nil	Both	Nil	Unlimited	✓	No	95%



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Construction 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.29	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.24	595	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.39	595	Nil	P+I	750.00	0	✓	No	95%
CUA	Fixed - Owner Occupier 5 yrs	4.28	795	Nil	Both	Nil	Unlimited	✗	No	95%
Newcastle Permanent	Residential Fixed 5 yrs	4.39	Nil	Nil	Both	Nil	0	✓	No	95%
★★★★										
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.54	Nil	Nil	Both	100.00	0	✓	No	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.50	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	4.39	Nil	395/a	Both	Nil	0	✓	No	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
Westpac	Fixed Options 5 yrs	4.59	600	8.00/m	Both	300.00	0	✗	No	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	4.39	Nil	395/a	Both	300.00	0	✗	No	95%
★★★										



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Construction 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	25.00	0	✓	No	95%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	25.00	0	✓	No	95%
Beyond Bank	Residential Fixed 5 yrs	4.69	595	Nil	Both	100.00	0	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.44	Nil	395/a	Both	100.00	0	✓	No	95%
Catalyst Money	Fixed Lite 5 yrs	4.74	607	Nil	Both	110.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	150	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.73	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.48	1056	198.00/a	P+I	999.00	0	✓	No	80%
Illawarra CU NSW	Fixed Lite 5 yrs	4.74	607	Nil	Both	110.00	0	✓	Full	95%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.29	323.74	Nil	Both	Nil	0	✓	No	90%



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Construction 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
IMB	Residential Fixed 5 yrs 90%	4.39	768.74	6.00/m	Both	Nil	0	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.49	Nil	Nil	P+I	999.00	0	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.49	Nil	199.00/s	P+I	999.00	0	✓	No	95%
ME	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 5 yrs 100-749k	4.70	895	10.00/m	Both	260.00	3	✗	Full	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	300.00	0	✗	No	95%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	300.00	0	✗	No	95%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	Nil	Unlimited	✓	No	95%
RAMS	Fixed Rate IO 5 yrs	4.64	870	20.00/m	IO	50.00	1	✗	No	95%
RAMS	Fixed Rate P&I 5 yrs	4.54	870	20.00/m	P+I	50.00	1	✗	No	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	750	8.00/m	Both	Nil	0	✓	Full	95%



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Construction 5 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	Nil	Both	250.00	0	✗	No	90%
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	250.00	0	✗	No	90%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	Nil	0	✓	No	90%
Homeloans	MoniPower Fixed 5 yrs	5.04	363	Nil	Both	Nil	Unlimited	✗	Full	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.74	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	Nil	6	✗	Full	95%
★										
Homeloans	Ultra Plus Fixed IO 5 yrs	4.84	363	120.00/a	IO	Nil	0	✗	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.64	363	120.00/a	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.94	363	120.00/a	IO	Nil	Unlimited	✗	No	80%



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Construction 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.29	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.24	595	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.39	595	Nil	P+I	750.00	0	✓	No	95%
Newcastle Permanent	Residential Fixed 5 yrs	4.39	Nil	Nil	Both	Nil	0	✓	No	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	4.39	Nil	395/a	Both	300.00	0	✗	No	95%
★★★★★										
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	25.00	0	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.54	Nil	Nil	Both	100.00	0	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.44	Nil	395/a	Both	100.00	0	✓	No	95%
CUA	Fixed - Owner Occupier 5 yrs	4.28	795	Nil	Both	Nil	Unlimited	✗	No	95%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.29	323.74	Nil	Both	Nil	0	✓	No	90%
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	4.39	Nil	395/a	Both	Nil	0	✓	No	95%
Westpac	Fixed Options 5 yrs	4.59	600	8.00/m	Both	300.00	0	✗	No	95%



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Construction 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	Nil	Both	250.00	0	✗	No	90%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	25.00	0	✓	No	95%
Bendigo Bank	Connect Package Fixed Owner Occupied 5 yrs 250k+	4.59	250	20/m	Both	Nil	Unlimited	✗	Full	95%
Beyond Bank	Residential Fixed 5 yrs	4.69	595	Nil	Both	100.00	0	✓	No	95%
Catalyst Money	Fixed 5 yrs	4.74	607	Nil	Both	110.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.50	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	150	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.73	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.48	1056	198.00/a	P+I	999.00	0	✓	No	80%
Illawarra CU NSW	Fixed 5 yrs	4.74	607	Nil	Both	110.00	0	✓	Full	95%



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Construction 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
IMB	Residential Fixed 5 yrs 90%	4.39	768.74	6.00/m	Both	Nil	0	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.49	Nil	Nil	P+I	999.00	0	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.49	Nil	199.00/s	P+I	999.00	0	✓	No	95%
ME	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	Nil	Unlimited	✓	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 5 yrs 100-749k	4.70	895	10.00/m	Both	260.00	3	✗	Full	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	300.00	0	✗	No	95%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate IO 5 yrs	4.64	870	20.00/m	IO	50.00	1	✗	No	95%
RAMS	Fixed Rate P&I 5 yrs	4.54	870	20.00/m	P+I	50.00	1	✗	No	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	4.95	854	Nil	Both	Nil	3	✗	Full	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	Nil	0	✓	No	95%



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Construction 5 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	250.00	0	✗	No	90%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	Nil	0	✓	No	90%
Homeloans	MoniPower Fixed 5 yrs	5.04	363	Nil	Both	Nil	Unlimited	✗	Full	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.74	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	Nil	Unlimited	✓	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	Nil	6	✗	Full	95%
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	Nil	0	✓	No	95%
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	750	8.00/m	Both	Nil	0	✓	Full	95%
★										
Homeloans	Ultra Plus Fixed IO 5 yrs	4.84	363	120.00/a	IO	Nil	0	✗	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.64	363	120.00/a	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.94	363	120.00/a	IO	Nil	Unlimited	✗	No	80%



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Construction 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.29	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.24	595	350/a	P+I	750.00	0	✓	No	95%
Bank Australia	Residential Fixed 5 yrs	4.39	595	Nil	P+I	750.00	0	✓	No	95%
Newcastle Permanent	Residential Fixed 5 yrs	4.39	Nil	Nil	Both	Nil	0	✓	No	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	4.39	Nil	395/a	Both	300.00	0	✗	No	95%
★★★★★										
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	25.00	0	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.54	Nil	Nil	Both	100.00	0	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.44	Nil	395/a	Both	100.00	0	✓	No	95%
CUA	Fixed - Owner Occupier 5 yrs	4.28	795	Nil	Both	Nil	Unlimited	✗	No	95%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.29	323.74	Nil	Both	Nil	0	✓	No	90%
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	4.39	Nil	395/a	Both	Nil	0	✓	No	95%
Westpac	Fixed Options 5 yrs	4.59	600	8.00/m	Both	300.00	0	✗	No	95%



Home Loans Star Ratings

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Construction 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	Nil	Both	250.00	0	✗	No	90%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	25.00	0	✓	No	95%
Beyond Bank	Residential Fixed 5 yrs	4.69	595	Nil	Both	100.00	0	✓	No	95%
Catalyst Money	Fixed 5 yrs	4.74	607	Nil	Both	110.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.50	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	150	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.73	1056	198.00/a	IO	999.00	0	✓	No	80%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.48	1056	198.00/a	P+I	999.00	0	✓	No	80%
Illawarra CU NSW	Fixed 5 yrs	4.74	607	Nil	Both	110.00	0	✓	Full	95%
IMB	Residential Fixed 5 yrs 90%	4.39	768.74	6.00/m	Both	Nil	0	✓	No	95%



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Construction 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.49	Nil	Nil	P+I	999.00	0	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.49	Nil	199.00/s	P+I	999.00	0	✓	No	95%
ME	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	Nil	Unlimited	✓	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 5 yrs 100-749k	4.70	895	10.00/m	Both	260.00	3	✗	Full	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	300.00	0	✗	No	95%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate IO 5 yrs	4.64	870	20.00/m	IO	50.00	1	✗	No	95%
RAMS	Fixed Rate P&I 5 yrs	4.54	870	20.00/m	P+I	50.00	1	✗	No	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	4.95	854	Nil	Both	Nil	3	✗	Full	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	Nil	0	✓	No	95%
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	Nil	0	✓	No	95%



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Construction 5 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	250.00	0	✗	No	90%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	Nil	0	✓	No	90%
Homeloans	MoniPower Fixed 5 yrs	5.04	363	Nil	Both	Nil	Unlimited	✗	Full	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.74	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	Nil	Unlimited	✓	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	Nil	6	✗	Full	95%
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	750	8.00/m	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	400.00/a	Both	Nil	Unlimited	✓	No	95%
★										
Homeloans	Ultra Plus Fixed IO 5 yrs	4.84	363	120.00/a	IO	Nil	0	✗	No	95%
Homeloans	Ultra Plus Fixed PI 5 yrs	4.64	363	120.00/a	P+I	Nil	0	✗	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.94	363	120.00/a	IO	Nil	Unlimited	✗	No	80%



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Construction 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 5 yrs	4.29	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Fixed Package Residential Fixed 5 yrs 10k+	4.24	595	350/a	P+I	750.00	0	✓	No	95%
bcu	Fixed Rate Special Residential 5 yrs	4.10	600	495.00/a	Both	25.00	0	✓	No	95%
Newcastle Permanent	Residential Fixed 5 yrs	4.39	Nil	Nil	Both	Nil	0	✓	No	95%
Westpac	Premier Advantage Fixed Options 5 yrs 150k+	4.39	Nil	395/a	Both	300.00	0	✗	No	95%
★★★★★										
Bank Australia	Residential Fixed 5 yrs	4.39	595	Nil	P+I	750.00	0	✓	No	95%
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 5 yrs 200k+	4.54	Nil	Nil	Both	100.00	0	✓	No	95%
Beyond Bank	Total Home Loan Residential Fixed 5 yrs 50k+	4.44	Nil	395/a	Both	100.00	0	✓	No	95%
CUA	Fixed - Owner Occupier 5 yrs	4.28	795	Nil	Both	Nil	Unlimited	✗	No	95%
Homeloans	Optima Fixed - Owner Occupied PI 5 yrs	4.48	1056	198.00/a	P+I	999.00	0	✓	No	80%
IMB	Platinum Package Residential Fixed 5 yrs 90% 150k+	4.29	323.74	Nil	Both	Nil	0	✓	No	90%
Newcastle Permanent	Premium Plus Package Residential Fixed 5 yrs	4.39	Nil	395/a	Both	Nil	0	✓	No	95%



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Construction 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Westpac	Fixed Options 5 yrs	4.59	600	8.00/m	Both	300.00	0	✗	No	95%
★★★										
ANZ	Breakfree Residential Fixed 5 yrs 150k+	4.59	160	Nil	Both	250.00	0	✗	No	90%
bcu	Residential Fixed 5 yrs	4.59	600	Nil	Both	25.00	0	✓	No	95%
Beyond Bank	Residential Fixed 5 yrs	4.69	595	Nil	Both	100.00	0	✓	No	95%
Catalyst Money	Fixed 5 yrs	4.74	607	Nil	Both	110.00	0	✓	Full	95%
Click Loans	The Online Home Loan Fixed 5 yrs	4.49	363	Nil	Both	Nil	Unlimited	✓	No	95%
Click Loans	The Online Offset Home Loan Fixed 5 yrs	4.49	363	198.00/a	Both	Nil	Unlimited	✓	Full	95%
CUA	Premium Fixed - Owner Occupier 5 yrs	4.50	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Heritage Bank	Home Advantage Residential Fixed 5 yrs 150k+	4.49	150	350/a	Both	250.00	0	✓	Partial	95%
Heritage Bank	Residential Fixed 5 yrs	4.49	750	8.00/m	Both	250.00	0	✓	Partial	95%
Homeloans	Optima Fixed - Owner Occupied IO 5 yrs	4.73	1056	198.00/a	IO	999.00	0	✓	No	80%
Illawarra CU NSW	Fixed 5 yrs	4.74	607	Nil	Both	110.00	0	✓	Full	95%



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Construction 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
IMB	Residential Fixed 5 yrs 90%	4.39	768.74	6.00/m	Both	Nil	0	✓	No	95%
Macquarie Bank	Basic Fixed Owner Occupied PI 5 yrs	4.49	Nil	Nil	P+I	999.00	0	✓	No	95%
Macquarie Bank	Offset Fixed Owner Occupied PI 5 yrs	4.49	Nil	199.00/s	P+I	999.00	0	✓	No	95%
ME	Flexible Fixed OO Max 80 LVR 5 yrs	4.49	400	Nil	Both	Nil	Unlimited	✓	No	80%
ME	Member Package Flexible Fixed OO Max 80 LVR 5 yrs 40k+	4.49	Nil	395/a	Both	Nil	Unlimited	✓	No	80%
Mortgage House	Advantage Fixed 5 yrs 750k+	4.70	895	10.00/m	Both	260.00	3	✗	Full	95%
Pacific Mortgage Group	Residential Fixed 5 yrs	4.39	Nil	Nil	P+I	Nil	Unlimited	✓	No	95%
People's Choice Credit Union	Home Loan Package Residential Fixed 5 yrs 150k+	4.59	150	395/a	Both	300.00	0	✗	No	95%
People's Choice Credit Union	Residential Fixed 5 yrs	4.74	950	8.00/m	Both	300.00	0	✗	No	95%
RAMS	Fixed Rate IO 5 yrs	4.64	870	20.00/m	IO	50.00	1	✗	No	95%
RAMS	Fixed Rate P&I 5 yrs	4.54	870	20.00/m	P+I	50.00	1	✗	No	95%
RESI Mortgage Corp	Flexi Options Fixed 5 yrs	4.95	854	Nil	Both	Nil	3	✗	Full	95%
SCU	My Life Residential Fixed 5 yrs 150k+	4.59	473	350/a	Both	Nil	0	✓	No	95%



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Construction 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
SCU	Residential Fixed 5 yrs	4.74	673	Nil	Both	Nil	0	✓	No	95%
Southern Cross Credit Union	Fixed Platinum Professional Loan 5 yrs	4.64	425	400.00/a	Both	Nil	Unlimited	✓	No	95%
★★										
ANZ	Residential Fixed 5 yrs	4.74	760	10.00/m	Both	250.00	0	✗	No	90%
Delphi Bank	Standard Fixed 5 yrs	4.74	1020	6.00/m	Both	Nil	0	✓	No	90%
Homeloans	MoniPower Fixed 5 yrs	5.04	363	Nil	Both	Nil	Unlimited	✗	Full	95%
iMortgage	Fusion Fixed PI 80 5 yrs	4.74	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
Police Bank	Premium Fixed 5 yrs	4.58	1045	Nil	Both	Nil	Unlimited	✓	No	95%
Queenslanders CU	Fixed Rate P&I 5 yrs	5.14	595	Nil	P+I	Nil	6	✗	Full	95%
SERVICE ONE Alliance Bank	Residential Fixed 5 yrs	4.74	750	8.00/m	Both	Nil	0	✓	Full	95%
Southern Cross Credit Union	Fixed Platinum Home Loan 5 yrs	4.84	425	400.00/a	Both	Nil	Unlimited	✓	No	95%
★										
Homeloans	Ultra Plus Fixed IO 5 yrs	4.84	363	120.00/a	IO	Nil	0	✗	No	95%



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Construction 5 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
Homeloans	Ultra Plus Fixed PI 5 yrs	4.64	363	120.00/a	P+I	Nil	0	X	No	95%
iMortgage	Fusion Fixed IO 80 5 yrs	4.94	363	120.00/a	IO	Nil	Unlimited	X	No	80%



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Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.79	Nil	Nil	P+I	750.00	0	✓	No	80%
Click Loans	The Online Home Loan 80 150-499k	3.69	440	Nil	Both	Nil	Unlimited	✓	No	80%
Click Loans	The Online Offset Home Loan 80 150-499k	3.73	363	198.00/a	Both	Nil	Unlimited	✓	Full	80%
CUA	Fresh Start Basic	3.89	795	Nil	Both	Nil	Unlimited	✗	No	80%
CUA	Fresh Start Variable	4.11	195	Nil	Both	Nil	Unlimited	✗	Full	80%
Freedom Lend	Freedom Construction	3.79	Nil	Nil	Both	300.00	6	✗	Full	90%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	Nil	Unlimited	✗	Full	100%
Heritage Bank	Discount Variable 150k+	3.79	750	Nil	Both	250.00	0	✓	No	95%
IMB	Budget - Owner Occupied 90%	3.87	768.74	Nil	Both	Nil	Unlimited	✓	No	95%
iMortgage	Fusion Variable PI 80 200-499k	3.69	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
Newcastle Permanent	Premium Plus Package Home Loan 150-499k	3.74	Nil	395/a	Both	Nil	0	✗	Full	90%
P&N Bank	& Home Loan	3.99	395	Nil	P+I	250.00	0	✓	Full	90%
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.99	395	Nil	P+I	250.00	0	✓	Full	90%



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Construction Variable \$200,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)	
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each			
★★★★★ "Outstanding Value"											
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	100.00	0	✓	Full	95%	
QBANK	Classic Home Loan P&I Only	3.87	Nil	Nil	P+I	500.00	0	✓	No	80%	
QBANK	Classic Offer 80%	3.88	Nil	Nil	Both	500.00	0	✓	No	95%	
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	Nil	Unlimited	✗	No	95%	
Suncorp Bank	OO Back To Basics 90%	3.88	600	Nil	Both	300.00	0	✗	No	95%	
The Rock	Essentials Special 80%	3.99	650	Nil	Both	400.00	0	✗	Full	90%	
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%	3.89	Nil	Nil	P+I	350.00	0	✓	Full	95%	
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	350.00	0	✓	Full	95%	
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%	3.89	Nil	Nil	P+I	350.00	0	✓	Full	95%	
★★★★											
Aussie	Optimizer Plus Variable PI 100-749k 80%	3.86	Nil	198.00/a	P+I	999.00	5	✓	Full	95%	
Aussie	Optimizer Variable PI 100-749k 80%	3.86	Nil	Nil	P+I	999.00	0	✓	No	95%	
B&E Personal Banking	FlexiDiscount LVR Special	3.99	230	10.00/m	P+I	Nil	Unlimited	✓	No	80%	



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Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Bank Australia	Premium Package Premium 100-399k	4.02	595	350/a	P+I	750.00	0	✓	Full	95%
Bank of Sydney	Expect More Variable 100k+	3.94	Nil	395/a	Both	475.00	0	✓	Full	90%
Bank of Sydney	Expect More Variable PAYG 100k+	3.79	Nil	395/a	P+I	475.00	0	✓	Full	80%
BankVic	Base Variable	3.99	600	Nil	P+I	266.50	0	✗	No	95%
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+	3.85	250	395/a	Both	Nil	0	✓	Full	80%
Bankwest	Premium Select Home Loan Owner Occ 80%	4.02	250	Nil	Both	Nil	0	✓	Full	90%
BOQ	Economy	3.89	450	10.00/m	Both	250.00	4	✗	No	80%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	50.00	0	✓	No	95%
CUA	Fresh Start Access	4.16	195	Nil	Both	Nil	Unlimited	✗	Full	95%
Easy Street Fin Services	Standard Variable Rate Home Loan	4.10	500	Nil	Both	50.00	0	✓	Full	80%
Heritage Bank	Home Advantage Variable 150-249k	3.88	150	350/a	Both	250.00	0	✓	Full	95%
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	1056	198.00/a	P+I	999.00	0	✓	Full	80%
Homeloans	Ultra Plus Variable PI 80 200-499k	3.89	363	120.00/a	P+I	Nil	0	✗	No	80%



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Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Horizon Credit Union	SPECIAL Value Plus Home Loan	4.09	960	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
IMB	Essentials - Owner Occupied 90%	4.09	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
iMortgage	Fusion Variable IO 80 200-499k	3.89	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	999.00	0	✓	No	80%
ME	Member Package Flexible Home Loan OO Max 80 LVR 150-399k	3.94	400	395/a	Both	Nil	Unlimited	✓	Full	80%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	Nil	0	✗	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	Nil	0	✓	Full	97%
MyState	Special Residential Home Loan 80%	3.99	650	Nil	Both	Nil	0	✗	Full	95%
Qudos Bank	Low Cost Home Loan- OO 150-249k	4.24	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
SCU	My Life Variable Rate Package 150-249k	4.07	473	350/a	Both	Nil	0	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Summerland Credit Union	Eco Home Loan	4.17	600	Nil	P+I	550.00	0	✓	No	95%
The Mac	Basic Variable 150-249k	4.24	1320	Nil	Both	Nil	Unlimited	✓	No	95%



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Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%	3.79	Nil	300/a	P+I	350.00	0	✓	Full	95%
Woolworths Employees CU	Construction Loan Owner Occupied	4.21	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	Nil	Nil	P+I	Nil	Unlimited	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	999.00	0	✗	No	80%
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	999.00	0	✗	No	80%
★★★										
ANZ	Breakfree Variable 150-249k	4.75	160	Nil	Both	250.00	0	✗	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	250.00	0	✗	No	90%
Aussie	Optimizer Plus Variable IO 100-749k	4.09	Nil	198.00/a	IO	999.00	5	✓	Full	80%
Aussie	Optimizer Variable IO 100-749k	4.09	Nil	Nil	IO	999.00	0	✓	No	80%
Auswide Bank	Freedom Package Standard Variable 150k+	3.89	Nil	395/a	Both	Nil	0	✗	Full	90%
B&E Personal Banking	Topline 90%	4.19	650	Nil	P+I	Nil	Unlimited	✓	Full	95%
Bank Australia	Premium	4.82	595	Nil	P+I	750.00	0	✓	Full	95%



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Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★ ★ ★										
Bank of Melbourne	Advantage Package Variable P&I 150-249k	4.62	Nil	395/a	P+I	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable P&I 150-249k	4.69	700	395/a	P+I	250.00	0	✓	Full	95%
BankVic	2 Year Introductory Variable 2 yrs	3.79	600	Nil	P+I	266.50	0	✗	No	95%
BankVic	offset	4.64	600	Nil	P+I	266.50	0	✗	Full	95%
BankVic	Premium Home standard variable 50-249k	4.34	Nil	375/a	Both	266.50	0	✗	Full	95%
BankVic	standard variable	4.59	600	Nil	Both	266.50	0	✗	Full	95%
Bankwest	Regular Saver Home Loan Owner Occ	4.85	250	Nil	Both	Nil	0	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	25.00	0	✓	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	25.00	0	✓	Full	95%
bcu	Standard Variable	4.95	600	Nil	Both	25.00	0	✓	Full	95%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Connect Package Variable Owner Occupied	4.53	Nil	20/m	Both	Nil	Unlimited	✗	Full	95%
Bendigo Bank	Residential Variable 50-249k	4.88	Nil	10.00/m	Both	Nil	Unlimited	✗	Full	95%



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Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Beyond Bank	Pinnacle +Plus Pkg Variable 200-299k	4.80	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Variable 50-299k	4.60	Nil	395/a	Both	100.00	0	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.47	150	10.00/m	Both	250.00	4	✗	Full	95%
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	Nil	0	✗	No	95%
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.99	200	Nil	Both	Nil	0	✗	No	95%
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	Nil	0	✗	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.99	200	Nil	Both	Nil	0	✗	No	95%
Commonwealth Bank	Wealth Package Standard Variable 150-349k	4.72	595	395/a	Both	Nil	0	✗	Full	95%
Community First CU	Accelerator Home Loan True Value Var HI 100-249k	4.37	660	395/a	Both	50.00	0	✓	Full	95%
CUA	Basic Variable	4.68	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Variable	4.69	795	Nil	Both	Nil	Unlimited	✗	Full	95%
Defence Bank	Essentials Variable	4.45	970.25	8.00/m	Both	950.00	0	✓	Full	95%
ECU Australia	Premium Plus Standard Variable 150.00001-k	4.52	Nil	360/a	Both	500.00	2	✗	Full	95%



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Construction Variable \$200,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
ECU Australia	Standard Variable	5.12	1020	Nil	Both	500.00	2	✗	Full	95%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	250.00	0	✗	No	80%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	250.00	0	✗	Full	95%
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	Nil	Unlimited	✓	Full	95%
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	Nil	Unlimited	✓	Full	95%
G&C Mutual Bank	Solutions Package Solutions	4.76	Nil	350/a	Both	Nil	Unlimited	✗	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	Nil	Unlimited	✗	Full	95%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	Nil	0	✓	Full	95%
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	Nil	Unlimited	✓	No	95%
Homeloans	Monipower	4.24	363	Nil	Both	Nil	0	✓	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	1056	198.00/a	IO	999.00	0	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 200-499k	4.09	363	120.00/a	IO	Nil	0	✗	No	80%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	Nil	Unlimited	✓	Full	95%



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Construction Variable \$200,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Mortgage Breaker Home Loan	4.59	860	150.00/a	Both	Nil	Unlimited	✓	Full	95%
Hume Bank	Interest Saver	4.45	750	Nil	Both	246.00	2	✗	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	246.00	2	✗	No	95%
Hume Bank	Property Package Variable 150-249k	4.40	Nil	375/a	Both	246.00	2	✗	Full	97%
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	246.00	2	✗	Full	97%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	Nil	0	✗	No	95%
Hunter United	Green Home Loan	4.50	850	8.00/m	P+I	75.00	0	✗	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	Nil	0	✗	Full	95%
IMB	Introductory Variable 1 yr	4.09	768.75	10.00/m	Both	Nil	0	✓	No	95%
IMB	Platinum Package Standard Variable 90% 150-249k	4.59	323.74	Nil	Both	Nil	0	✓	Full	80%
loans.com.au	Construction - Owner Occupier	4.21	520	Nil	IO	550.00	0	✓	No	90%



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Construction Variable \$200,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	999.00	0	✓	Full	90%
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	Nil	Unlimited	✓	Full	95%
Macquarie Credit Union	Home Loan Variable	4.89	561	Nil	Both	Nil	Unlimited	✓	Full	95%
ME	Flexible Home Loan OO Max 80 LVR	5.03	400	Nil	Both	Nil	Unlimited	✓	Full	80%
Mortgage House	Advantage Standard Variable	4.57	595	10.00/m	Both	260.00	3	✗	Full	95%
Mortgage House	Advantage Variable 100-749k	4.57	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	Nil	0	✓	Full	95%
My Credit Union	Home Loan	4.54	610	Nil	Both	Nil	0	✓	No	95%
NAB	Choice Package Tailored Variable - IO 20-249k	4.75	Nil	395/a	IO	Nil	1	✗	Full	90%
NAB	Choice Package Tailored Variable - P&I 100-249k	4.65	Nil	395/a	P+I	Nil	1	✗	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	395/a	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	Nil	0	✗	Partial	95%



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Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	Nil	0	✗	Partial	95%
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	Nil	Unlimited	✗	No	95%
P&N Bank	Smooth Home Loan 80%	4.64	395	Nil	Both	250.00	0	✗	No	90%
People's Choice Credit Union	Basic Variable 90%	4.24	200	Nil	Both	300.00	0	✗	No	95%
Police Bank	Premium Variable	4.74	1045	Nil	Both	Nil	Unlimited	✓	Full	95%
QBANK	Classic Home Loan	4.49	Nil	Nil	Both	500.00	0	✓	No	95%
QBANK	Classic Plus Classic Home Loan 100-249k	4.54	Nil	25/m	Both	500.00	0	✓	No	95%
QBANK	Classic Plus Classic Offer 80% 100-249k	4.49	Nil	25/m	Both	500.00	0	✓	No	80%
QBANK	Classic Plus Residential Variable 100-249k	4.49	Nil	25/m	Both	500.00	0	✓	Full	95%
QBANK	Standard Variable	4.99	Nil	Nil	Both	500.00	0	✓	No	95%
QT Mutual Bank	Choices Mortgage Breaker 150-249k	4.52	Nil	395/a	Both	Nil	Unlimited	✗	Full	95%
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	Nil	Unlimited	✗	Full	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 125-249k	4.52	Nil	25/m	Both	Nil	Unlimited	✗	Full	95%



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Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	Nil	Unlimited	✓	Full	95%
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	Nil	6	✗	Full	95%
RAMS	Low Rate IO	4.55	870	Nil	IO	50.00	1	✗	Full	95%
RAMS	Low Rate P&I	4.45	870	Nil	P+I	50.00	1	✗	Full	95%
RESI Mortgage Corp	Smart Pro IO 200-499k 80%	4.26	649	Nil	IO	253.00	0	✗	No	95%
RESI Mortgage Corp	Smart Pro P&I 200-499k 80%	4.15	649	Nil	P+I	253.00	0	✗	No	95%
SCU	Basic Home Loan	3.77	673	Nil	P+I	Nil	0	✓	No	95%
SCU	ProPack 150-249k	4.65	673	Nil	Both	Nil	0	✓	Full	95%
SCU	Standard Variable	5.00	673	Nil	Both	Nil	0	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 50-249k	4.60	750	8.00/m	Both	Nil	0	✗	Full	95%
St.George Bank	Advantage Package Variable P&I 150-249k	4.70	Nil	395/a	P+I	250.00	0	✓	Full	95%
Summerland Credit Union	Offset Home Loan	4.24	800	8.00/m	P+I	550.00	0	✓	Full	95%
Summerland Credit Union	Premium	4.17	Nil	380.00/a	P+I	550.00	0	✓	No	95%



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Construction Variable \$200,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Suncorp Bank	Home Package Plus Owner Occupied Variable 80% 150-499k	4.60	Nil	375/a	Both	300.00	0	✗	Full	90%
Teachers Mutual Bank	My First Home Loan	4.81	Nil	Nil	Both	250.00	0	✗	Full	98%
The Capricornian	Premium Choice Variable 50-249k	4.69	785	Nil	Both	Nil	0	✓	Full	95%
The Mac	Home Loan	4.94	1463	Nil	Both	Nil	Unlimited	✓	No	95%
The Mac	Offset Home Loan	4.94	1320	Nil	Both	Nil	Unlimited	✓	Full	95%
The Mutual	Mutual	4.38	300	Nil	Both	Nil	0	✓	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	Nil	0	✓	Full	95%
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	400.00	0	✗	Full	95%
UniBank	My First Home Loan	4.81	Nil	Nil	Both	250.00	0	✗	Full	98%
Westpac	Flexi First Option IO	4.76	750	Nil	IO	665.00	0	✗	No	95%
Westpac	Flexi First Option P&I	4.64	750	Nil	P+I	665.00	0	✗	No	95%
Westpac	Premier Advantage Rocket Repay Home Loan IO 150-249k	4.81	150	395/a	IO	300.00	0	✗	Full	95%
Westpac	Premier Advantage Rocket Repay Home Loan P&I 150-249k	4.69	150	395/a	P+I	300.00	0	✗	Full	95%



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Construction Variable \$200,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Westpac	Special Flexi First Option IO 3 yrs	4.03	750	Nil	IO	655.00	0	✗	No	80%
Westpac	Special Flexi First Option P&I 3 yrs	3.99	750	Nil	P+I	655.00	0	✗	No	95%
Woolworths Employees CU	Standard Variable	4.71	Nil	Nil	P+I	Nil	Unlimited	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	999.00	0	✗	No	80%
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	999.00	0	✗	No	80%
★★										
ANZ	Variable	5.25	760	5.00/m	Both	250.00	0	✗	Full	90%
Arab Bank Australia	Essentials Home Loan	5.34	250	Nil	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 150-249k	4.74	700	395/a	IO	250.00	0	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable IO 150-249k	4.81	700	395/a	IO	250.00	0	✓	Full	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Bankwest	Variable Owner Occupied 80%	5.35	250	Nil	Both	Nil	0	✓	Full	95%
Beyond Bank	Variable	5.10	595	Nil	Both	100.00	0	✓	Full	95%
Catalyst Money	Variable Lite IO	5.15	607	Nil	IO	110.00	0	✓	Full	95%
Catalyst Money	Variable Lite PI	5.10	607	Nil	P+I	110.00	0	✓	Full	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	Nil	0	✗	Full	95%
Community First CU	True Value Var HI	5.17	600	Nil	Both	50.00	0	✓	Full	95%
Delphi Bank	Complete	5.37	770	6.00/m	Both	50.00	0	✓	No	90%
Delphi Bank	Essential	5.37	1020	8.00/m	Both	Nil	0	✓	No	90%
Gateway Credit Union	Construction Loan	4.96	750	Nil	IO	Nil	5	✗	Full	95%
Heritage Bank	Variable	5.04	150	8.00/m	Both	250.00	0	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	Nil	Unlimited	✓	Full	95%
HSBC	Variable	5.23	852.5	Nil	Both	200.00	0	✓	Full	90%
Hume Bank	Variable	5.10	750	Nil	Both	246.00	2	✗	Full	97%



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Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Hunter United	Interest Only	4.90	350	Nil	IO	Nil	0	✗	No	90%
Illawarra CU NSW	Variable Lite IO	5.15	607	Nil	IO	110.00	0	✓	Full	95%
Illawarra CU NSW	Variable Lite PI	5.10	607	Nil	P+I	110.00	0	✓	Full	95%
IMB	Standard Variable 90%	5.09	768.74	Nil	Both	Nil	0	✓	Full	95%
MyState	Standard Variable	5.23	350	Nil	Both	Nil	0	✗	Full	95%
NAB	Private Tailored Pkg Tailored Variable - P&I 100-249k	4.65	600	750/a	P+I	Nil	1	✗	Full	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	Nil	1	✗	Full	90%
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	Nil	1	✗	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	395/a	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	Nil	0	✗	Full	95%
P&N Bank	Easypay Variable 80%	5.14	395	8.00/m	Both	250.00	0	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	395	8.00/m	Both	250.00	0	✓	Full	95%
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	300.00	0	✗	Full	95%



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Construction Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
RAMS	Full Feature IO	5.45	870	Nil	IO	50.00	1	✗	Full	95%
RAMS	Full Feature P&I	5.35	870	Nil	P+I	50.00	1	✗	Full	95%
St.George Bank	Advantage Package Variable IO 150-249k	4.82	700	395/a	IO	250.00	0	✓	Full	95%
Summerland Credit Union	ECO Home Loan Standard	5.17	600	Nil	P+I	550.00	0	✓	No	95%
Summerland Credit Union	Home Loan Plus	5.17	800	Nil	P+I	550.00	0	✓	No	95%
Summerland Credit Union	Offset Home Loan Standard	5.24	800	Nil	P+I	550.00	0	✓	Full	95%
Teachers Mutual Bank	Interest Only Variable	5.26	750	Nil	IO	250.00	0	✗	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	Nil	0	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.81	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%
Transport Mutual Credit Union	Variable	5.06	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%
UniBank	Interest Only Variable	5.26	750	Nil	IO	250.00	0	✗	Full	95%
Westpac	Rocket Repay Home Loan IO	5.41	750	8.00/m	IO	300.00	0	✗	Full	95%
Westpac	Rocket Repay Home Loan P&I	5.29	750	8.00/m	P+I	300.00	0	✗	Full	95%



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Construction Variable \$200,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
Auswide Bank	Standard Variable	5.43	600	10.00/m	Both	Nil	0	✗	Full	90%
Bank of Melbourne	Variable IO	5.34	700	10.00/m	IO	250.00	0	✓	Full	95%
Bank of Sydney	Variable	5.64	990	10.00/m	Both	475.00	0	✓	Full	95%
BankSA	Variable IO	5.41	700	10.00/m	IO	250.00	0	✓	Full	95%
BankSA	Variable P&I	5.29	700	10.00/m	P+I	250.00	0	✓	Full	95%
BOQ	First Start 1 yr	4.61	645	10.00/m	Both	250.00	4	✗	Full	95%
BOQ	Standard Variable	5.61	450	10.00/m	Both	250.00	4	✗	Full	95%
Firstmac	Construction OO 90	4.49	520	Nil	IO	550.00	0	✓	No	90%
St.George Bank	Variable IO	5.42	700	10.00/m	IO	250.00	0	✓	Full	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	250.00	0	✓	Full	95%
Suncorp Bank	Owner Occupied Variable 80%	5.55	600	10.00/m	Both	300.00	0	✗	Full	95%
The Rock	Variable	5.73	950	5.00/m	Both	400.00	0	✗	Full	95%



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Construction Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
AMO Group	Basic Variable	3.83	1180	120.00/a	P+I	Nil	5	✓	No	80%
AMO Group	Variable Home Loan	3.83	1180	120.00/a	Both	Nil	5	✓	No	95%
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.79	Nil	Nil	P+I	750.00	0	✓	No	80%
Click Loans	The Online Home Loan 80 150-499k	3.69	440	Nil	Both	Nil	Unlimited	✓	No	80%
Click Loans	The Online Offset Home Loan 80 150-499k	3.73	363	198.00/a	Both	Nil	Unlimited	✓	Full	80%
CUA	Fresh Start Basic	3.89	795	Nil	Both	Nil	Unlimited	✗	No	80%
Freedom Lend	Freedom Construction	3.79	Nil	Nil	Both	300.00	6	✗	Full	90%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	Nil	Unlimited	✗	Full	100%
Heritage Bank	Discount Variable 150k+	3.79	750	Nil	Both	250.00	0	✓	No	95%
Heritage Bank	Home Advantage Variable 250-699k	3.84	150	350/a	Both	250.00	0	✓	Full	95%
Hunter United	Platinum Home Loan OO	3.79	Nil	8.00/m	P+I	Nil	0	✗	Full	80%
IMB	Budget - Owner Occupied 90%	3.87	768.74	Nil	Both	Nil	Unlimited	✓	No	95%
iMortgage	Fusion Variable PI 80 200-499k	3.69	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%



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Construction Variable \$350,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Newcastle Permanent	Premium Plus Package Home Loan 150-499k	3.74	Nil	395/a	Both	Nil	0	✗	Full	90%
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	Nil	Unlimited	✗	Full	80%
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.99	395	Nil	P+I	250.00	0	✓	Full	90%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	100.00	0	✓	Full	95%
QBANK	Classic Home Loan P&I Only	3.87	Nil	Nil	P+I	500.00	0	✓	No	80%
QBANK	Classic Offer 80%	3.88	Nil	Nil	Both	500.00	0	✓	No	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	Nil	Unlimited	✗	No	95%
Qudos Bank	Low Cost Home Loan- OO 250-499k	3.89	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%	3.89	Nil	Nil	P+I	350.00	0	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	350.00	0	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%	3.89	Nil	Nil	P+I	350.00	0	✓	Full	95%
★★★★										
Aussie	Optimizer Plus Variable PI 100-749k 80%	3.86	Nil	198.00/a	P+I	999.00	5	✓	Full	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Aussie	Optimizer Variable PI 100-749k 80%	3.86	Nil	Nil	P+I	999.00	0	✓	No	95%
Bank Australia	Premium Package Premium 100-399k	4.02	595	350/a	P+I	750.00	0	✓	Full	95%
Bank of Sydney	Expect More Variable 100k+	3.94	Nil	395/a	Both	475.00	0	✓	Full	90%
Bank of Sydney	Expect More Variable PAYG 100k+	3.79	Nil	395/a	P+I	475.00	0	✓	Full	80%
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+	3.85	250	395/a	Both	Nil	0	✓	Full	80%
Bankwest	Premium Select Home Loan Owner Occ 80%	4.02	250	Nil	Both	Nil	0	✓	Full	90%
BOQ	Economy	3.89	450	10.00/m	Both	250.00	4	✗	No	80%
Catalyst Money	Variable IO	4.15	607	Nil	IO	110.00	0	✓	Full	95%
Catalyst Money	Variable PI	4.20	607	Nil	P+I	110.00	0	✓	Full	95%
CUA	Fresh Start Access	4.16	195	Nil	Both	Nil	Unlimited	✗	Full	95%
CUA	Fresh Start Variable	4.11	195	Nil	Both	Nil	Unlimited	✗	Full	80%
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	1056	198.00/a	P+I	999.00	0	✓	Full	80%



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Construction Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Homeloans	Ultra Plus Variable PI 80 200-499k	3.89	363	120.00/a	P+I	Nil	0	✗	No	80%
Illawarra CU NSW	Variable IO	4.15	607	Nil	IO	110.00	0	✓	Full	95%
Illawarra CU NSW	Variable PI	4.20	607	Nil	P+I	110.00	0	✓	Full	95%
IMB	Essentials - Owner Occupied 90%	4.09	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	999.00	0	✓	No	80%
ME	Member Package Flexible Home Loan OO Max 80 LVR 150-399k	3.94	400	395/a	Both	Nil	Unlimited	✓	Full	80%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	Nil	0	✗	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	Nil	0	✓	Full	97%
MyState	Special Residential Home Loan 80%	3.99	650	Nil	Both	Nil	0	✗	Full	95%
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	Nil	Unlimited	✗	Full	80%
P&N Bank	& Home Loan	3.99	395	Nil	P+I	250.00	0	✓	Full	90%
QT Mutual Bank	Teachers' Life Mortgage Breaker 250-499k	4.12	Nil	25/m	Both	Nil	Unlimited	✗	Full	95%
Queenslanders CU	Special Variable Rate P&I 250-499k	4.03	595	Nil	P+I	Nil	6	✗	Full	90%



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Construction Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
RESI Mortgage Corp	Flexi Options 80%	4.09	854	Nil	Both	Nil	5	X	Full	95%
SCU	My Life Variable Rate Package 250-499k	3.97	473	350/a	Both	Nil	0	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Suncorp Bank	OO Back To Basics 90%	3.88	600	Nil	Both	300.00	0	X	No	95%
The Rock	Essentials Special 80%	3.99	650	Nil	Both	400.00	0	X	Full	90%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%	3.79	Nil	300/a	P+I	350.00	0	✓	Full	95%
Woolworths Employees CU	Construction Loan Owner Occupied	4.21	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	999.00	0	X	No	80%
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	999.00	0	X	No	80%
★★★										
ANZ	Breakfree Variable 250-499k	4.45	160	Nil	Both	250.00	0	X	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	250.00	0	X	No	90%
Aussie	Optimizer Plus Variable IO 100-749k	4.09	Nil	198.00/a	IO	999.00	5	✓	Full	80%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Aussie	Optimizer Variable IO 100-749k	4.09	Nil	Nil	IO	999.00	0	✓	No	80%
Auswide Bank	Freedom Package Standard Variable 150k+	3.89	Nil	395/a	Both	Nil	0	✗	Full	90%
B&E Personal Banking	FlexiDiscount LVR Special	3.99	230	10.00/m	P+I	Nil	Unlimited	✓	No	80%
B&E Personal Banking	Topline 90%	4.19	650	Nil	P+I	Nil	Unlimited	✓	Full	95%
Bank Australia	Premium	4.82	595	Nil	P+I	750.00	0	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 250-499k	4.59	700	395/a	IO	250.00	0	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 250-499k	4.47	Nil	395/a	P+I	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable IO 250-499k	4.61	700	395/a	IO	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable P&I 250-499k	4.49	700	395/a	P+I	250.00	0	✓	Full	95%
BankVic	2 Year Introductory Variable 2 yrs	3.79	600	Nil	P+I	266.50	0	✗	No	95%
BankVic	Base Variable	3.99	600	Nil	P+I	266.50	0	✗	No	95%
BankVic	offset	4.64	600	Nil	P+I	266.50	0	✗	Full	95%
BankVic	Premium Home standard variable 250-749k	4.19	Nil	375/a	Both	266.50	0	✗	Full	95%



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Construction Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
BankVic	standard variable	4.59	600	Nil	Both	266.50	0	✗	Full	95%
Bankwest	Regular Saver Home Loan Owner Occ	4.85	250	Nil	Both	Nil	0	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	25.00	0	✓	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	25.00	0	✓	Full	95%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Connect Package Variable Owner Occupied 250-499k	4.33	Nil	20/m	Both	Nil	Unlimited	✗	Full	95%
Bendigo Bank	Residential Variable 250-499k	4.68	Nil	10.00/m	Both	Nil	Unlimited	✗	Full	95%
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Variable 300-499k	4.40	Nil	395/a	Both	100.00	0	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.47	150	10.00/m	Both	250.00	4	✗	Full	95%
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	Nil	0	✗	No	95%
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.99	200	Nil	Both	Nil	0	✗	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.99	200	Nil	Both	Nil	0	✗	No	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Commonwealth Bank	Wealth Package Standard Variable 350-749k	4.62	595	395/a	Both	Nil	0	✗	Full	95%
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	50.00	0	✓	Full	95%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	50.00	0	✓	No	95%
CUA	Basic Variable	4.68	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	Nil	Unlimited	✗	Full	95%
Defence Bank	Essentials Variable	4.45	970.25	8.00/m	Both	950.00	0	✓	Full	95%
Easy Street Fin Services	Standard Variable Rate Home Loan	4.10	500	Nil	Both	50.00	0	✓	Full	80%
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	360/a	Both	500.00	2	✗	Full	95%
FCCS Credit Union	Easy Start Home Loan	3.99	750	Nil	P+I	200.00	4	✗	No	80%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	250.00	0	✗	No	80%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	250.00	0	✗	Full	95%
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	Nil	Unlimited	✓	Full	95%
G&C Mutual Bank	Solutions Package Solutions	4.76	Nil	350/a	Both	Nil	Unlimited	✗	Full	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	Nil	0	✓	Full	95%
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	Nil	Unlimited	✓	No	95%
Homeloans	Monipower	4.24	363	Nil	Both	Nil	0	✓	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	1056	198.00/a	IO	999.00	0	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 200-499k	4.09	363	120.00/a	IO	Nil	0	✗	No	80%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Mortgage Breaker Home Loan	4.59	860	150.00/a	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	SPECIAL Value Plus Home Loan	4.09	960	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
Hume Bank	Interest Saver	4.45	750	Nil	Both	246.00	2	✗	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	246.00	2	✗	No	95%
Hume Bank	Property Package Variable 250-499k	4.30	Nil	375/a	Both	246.00	2	✗	Full	97%



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Construction Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	Nil	0	✗	No	95%
Hunter United	Green Home Loan	4.50	850	8.00/m	P+I	75.00	0	✗	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	Nil	0	✗	Full	95%
IMB	Accelerator - Owner Occupied 2 yrs	3.74	768.74	Nil	Both	Nil	0	✓	Full	80%
IMB	Introductory Variable 1 yr	4.09	768.75	10.00/m	Both	Nil	0	✓	No	95%
IMB	Platinum Package Standard Variable 90% 250-499k	4.44	323.74	Nil	Both	Nil	0	✓	Full	80%
iMortgage	Fusion Variable IO 80 200-499k	3.89	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	999.00	0	✓	Full	90%
Macquarie Credit Union	Home Loan Variable	4.89	561	Nil	Both	Nil	Unlimited	✓	Full	95%
Mortgage House	Advantage Standard Variable	4.57	595	10.00/m	Both	260.00	3	✗	Full	95%
Mortgage House	Advantage Variable 100-749k	4.57	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	Nil	0	✓	Full	95%
My Credit Union	Home Loan	4.54	610	Nil	Both	Nil	0	✓	No	95%



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Construction Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★ ★ ★										
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	Nil	0	✓	No	95%
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	Nil	0	✓	No	95%
NAB	Choice Package Tailored Variable - IO 250-749k	4.50	Nil	395/a	IO	Nil	1	✗	Full	90%
NAB	Choice Package Tailored Variable - P&I 250-499k	4.40	Nil	395/a	P+I	Nil	1	✗	Full	95%
NAB	Private Tailored Pkg Tailored Variable - P&I 250-499k	4.40	600	750/a	P+I	Nil	1	✗	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	395/a	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	Nil	0	✗	Partial	95%
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	Nil	Unlimited	✗	No	95%
Northern Inland CU	Home Loan Value Owner Occupied 350-499k	4.68	330	350.00/a	P+I	Nil	Unlimited	✗	Full	95%
P&N Bank	Smooth Home Loan 80%	4.64	395	Nil	Both	250.00	0	✗	No	90%
People's Choice Credit Union	Basic Variable 90%	4.24	200	Nil	Both	300.00	0	✗	No	95%
Police Bank	Premium Variable	4.74	1045	Nil	Both	Nil	Unlimited	✓	Full	95%



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Construction Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★ ★ ★										
QBANK	Classic Home Loan	4.49	Nil	Nil	Both	500.00	0	✓	No	95%
QBANK	Classic Plus Classic Home Loan 250k+	4.39	Nil	25/m	Both	500.00	0	✓	No	95%
QBANK	Classic Plus Classic Offer 80% 250-499k	4.34	Nil	25/m	Both	500.00	0	✓	No	80%
QBANK	Classic Plus Residential Variable 250-499k	4.34	Nil	25/m	Both	500.00	0	✓	Full	95%
QT Mutual Bank	Choices Mortgage Breaker 250-499k	4.12	Nil	395/a	Both	Nil	Unlimited	✗	Full	95%
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	Nil	Unlimited	✗	Full	95%
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	Nil	Unlimited	✓	Full	95%
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	Nil	6	✗	Full	95%
Queenslanders CU	Special Variable Rate IO 250-499k	4.19	595	Nil	IO	Nil	6	✗	Full	90%
RAMS	Low Rate IO	4.55	870	Nil	IO	50.00	1	✗	Full	95%
RAMS	Low Rate P&I	4.45	870	Nil	P+I	50.00	1	✗	Full	95%
RESI Mortgage Corp	Smart Pro IO 200-499k 80%	4.26	649	Nil	IO	253.00	0	✗	No	95%
RESI Mortgage Corp	Smart Pro P&I 200-499k 80%	4.15	649	Nil	P+I	253.00	0	✗	No	95%



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Construction Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
SCU	Basic Home Loan	3.77	673	Nil	P+I	Nil	0	✓	No	95%
SCU	ProPack 250k+	4.40	673	Nil	Both	Nil	0	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 250-499k	4.45	750	8.00/m	Both	Nil	0	✗	Full	95%
St.George Bank	Advantage Package Variable IO 250-499k	4.62	700	395/a	IO	250.00	0	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 250-499k	4.50	Nil	395/a	P+I	250.00	0	✓	Full	95%
Summerland Credit Union	Eco Home Loan	4.17	600	Nil	P+I	550.00	0	✓	No	95%
Summerland Credit Union	Offset Home Loan	4.24	800	8.00/m	P+I	550.00	0	✓	Full	95%
Summerland Credit Union	Premium	4.17	Nil	380.00/a	P+I	550.00	0	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Variable 80% 150-499k	4.60	Nil	375/a	Both	300.00	0	✗	Full	90%
Teachers Mutual Bank	My First Home Loan	4.81	Nil	Nil	Both	250.00	0	✗	Full	98%
The Capricornian	Premium Choice Variable 250-499k	4.59	785	Nil	Both	Nil	0	✓	Full	95%
The Mac	Basic Variable 250-499k	4.14	1320	Nil	Both	Nil	Unlimited	✓	No	95%
The Mac	Home Loan 250k+	4.69	1463	Nil	Both	Nil	Unlimited	✓	No	95%



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Construction Variable \$350,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
The Mac	Offset Home Loan	4.94	1320	Nil	Both	Nil	Unlimited	✓	Full	95%
The Mutual	Mutual	4.38	300	Nil	Both	Nil	0	✓	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	Nil	0	✓	Full	95%
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	400.00	0	✗	Full	95%
UniBank	My First Home Loan	4.81	Nil	Nil	Both	250.00	0	✗	Full	98%
Westpac	Flexi First Option IO	4.76	750	Nil	IO	665.00	0	✗	No	95%
Westpac	Flexi First Option P&I	4.64	750	Nil	P+I	665.00	0	✗	No	95%
Westpac	Premier Advantage Rocket Repay Home Loan IO 250-499k	4.61	150	395/a	IO	300.00	0	✗	Full	95%
Westpac	Premier Advantage Rocket Repay Home Loan P&I 250-499k	4.49	150	395/a	P+I	300.00	0	✗	Full	95%
Westpac	Special Flexi First Option IO 3 yrs	4.03	750	Nil	IO	655.00	0	✗	No	80%
Westpac	Special Flexi First Option P&I 3 yrs	3.99	750	Nil	P+I	655.00	0	✗	No	95%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	Nil	Nil	P+I	Nil	Unlimited	✓	Full	95%
Woolworths Employees CU	Standard Variable	4.71	Nil	Nil	P+I	Nil	Unlimited	✓	Full	95%



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Construction Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	999.00	0	X	No	80%
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	999.00	0	X	No	80%
★★										
ANZ	Variable	5.25	760	5.00/m	Both	250.00	0	X	Full	90%
Arab Bank Australia	Essentials Home Loan	5.34	250	Nil	Both	Nil	0	X	Full	95%
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	250.00	0	✓	Full	95%
Bankwest	Variable Owner Occupied 80%	5.35	250	Nil	Both	Nil	0	✓	Full	95%
bcu	Standard Variable	4.95	600	Nil	Both	25.00	0	✓	Full	95%
Beyond Bank	Variable	5.10	595	Nil	Both	100.00	0	✓	Full	95%
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	Nil	0	X	No	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	Nil	0	X	Full	95%



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Construction Variable \$350,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Community First CU	True Value Var HI	5.17	600	Nil	Both	50.00	0	✓	Full	95%
Delphi Bank	Complete	5.37	770	6.00/m	Both	50.00	0	✓	No	90%
Delphi Bank	Essential	5.37	1020	8.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	500.00	2	✗	Full	95%
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	Nil	Unlimited	✓	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	Nil	Unlimited	✗	Full	95%
Gateway Credit Union	Construction Loan	4.96	750	Nil	IO	Nil	5	✗	Full	95%
Heritage Bank	Variable	5.04	150	8.00/m	Both	250.00	0	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	Nil	Unlimited	✓	Full	95%
HSBC	Variable	5.23	852.5	Nil	Both	200.00	0	✓	Full	90%
Hume Bank	Variable	5.10	750	Nil	Both	246.00	2	✗	Full	97%
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	246.00	2	✗	Full	97%
Hunter United	Interest Only	4.90	350	Nil	IO	Nil	0	✗	No	90%



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Construction Variable \$350,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
IMB	Standard Variable 90%	5.09	768.74	Nil	Both	Nil	0	✓	Full	95%
loans.com.au	Construction - Owner Occupier	4.21	520	Nil	IO	550.00	0	✓	No	90%
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	Nil	Unlimited	✓	Full	95%
ME	Flexible Home Loan OO Max 80 LVR	5.03	400	Nil	Both	Nil	Unlimited	✓	Full	80%
MyState	Standard Variable	5.23	350	Nil	Both	Nil	0	✗	Full	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	Nil	1	✗	Full	90%
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	Nil	1	✗	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	395/a	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	Nil	0	✗	Full	95%
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	Nil	0	✗	Partial	95%
P&N Bank	Easypay Variable 80%	5.14	395	8.00/m	Both	250.00	0	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	395	8.00/m	Both	250.00	0	✓	Full	95%
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	300.00	0	✗	Full	95%



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Construction Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
QBANK	Standard Variable	4.99	Nil	Nil	Both	500.00	0	✓	No	95%
RAMS	Full Feature IO	5.45	870	Nil	IO	50.00	1	✗	Full	95%
RAMS	Full Feature P&I	5.35	870	Nil	P+I	50.00	1	✗	Full	95%
SCU	Standard Variable	5.00	673	Nil	Both	Nil	0	✓	Full	95%
Summerland Credit Union	ECO Home Loan Standard	5.17	600	Nil	P+I	550.00	0	✓	No	95%
Summerland Credit Union	Home Loan Plus	5.17	800	Nil	P+I	550.00	0	✓	No	95%
Summerland Credit Union	Offset Home Loan Standard	5.24	800	Nil	P+I	550.00	0	✓	Full	95%
Teachers Mutual Bank	Interest Only Variable	5.26	750	Nil	IO	250.00	0	✗	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	Nil	0	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.81	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%
Transport Mutual Credit Union	Variable	5.06	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%
UniBank	Interest Only Variable	5.26	750	Nil	IO	250.00	0	✗	Full	95%
Westpac	Rocket Repay Home Loan P&I	5.29	750	8.00/m	P+I	300.00	0	✗	Full	95%



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Construction Variable \$350,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
Auswide Bank	Standard Variable	5.43	600	10.00/m	Both	Nil	0	✗	Full	90%
Bank of Melbourne	Variable IO	5.34	700	10.00/m	IO	250.00	0	✓	Full	95%
Bank of Sydney	Variable	5.64	990	10.00/m	Both	475.00	0	✓	Full	95%
BankSA	Variable IO	5.41	700	10.00/m	IO	250.00	0	✓	Full	95%
BankSA	Variable P&I	5.29	700	10.00/m	P+I	250.00	0	✓	Full	95%
BOQ	First Start 1 yr	4.61	645	10.00/m	Both	250.00	4	✗	Full	95%
BOQ	Standard Variable	5.61	450	10.00/m	Both	250.00	4	✗	Full	95%
Firstmac	Construction OO 90	4.49	520	Nil	IO	550.00	0	✓	No	90%
St.George Bank	Variable IO	5.42	700	10.00/m	IO	250.00	0	✓	Full	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	250.00	0	✓	Full	95%
Suncorp Bank	Owner Occupied Variable 80%	5.55	600	10.00/m	Both	300.00	0	✗	Full	95%
The Rock	Variable	5.73	950	5.00/m	Both	400.00	0	✗	Full	95%
Westpac	Rocket Repay Home Loan IO	5.41	750	8.00/m	IO	300.00	0	✗	Full	95%



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Construction Variable \$500,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
AMO Group	Basic Variable	3.83	1180	120.00/a	P+I	Nil	5	✓	No	80%
AMO Group	Variable Home Loan	3.83	1180	120.00/a	Both	Nil	5	✓	No	95%
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.79	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank of Sydney	Expect More Variable PAYG 100k+	3.79	Nil	395/a	P+I	475.00	0	✓	Full	80%
Click Loans	The Online Home Loan 80 500-749k	3.69	440	Nil	Both	Nil	Unlimited	✓	No	80%
Click Loans	The Online Offset Home Loan 80 500-749k	3.73	363	198.00/a	Both	Nil	Unlimited	✓	Full	80%
CUA	Fresh Start Basic	3.89	795	Nil	Both	Nil	Unlimited	✗	No	80%
Freedom Lend	Freedom Construction	3.79	Nil	Nil	Both	300.00	6	✗	Full	90%
Heritage Bank	Discount Variable 150k+	3.79	750	Nil	Both	250.00	0	✓	No	95%
Heritage Bank	Home Advantage Variable 250-699k	3.84	150	350/a	Both	250.00	0	✓	Full	95%
HSBC	Premier Variable 500-749k	3.85	Nil	Nil	Both	200.00	0	✓	Full	90%
Hunter United	Platinum Home Loan OO	3.79	Nil	8.00/m	P+I	Nil	0	✗	Full	80%
IMB	Budget - Owner Occupied 90%	3.87	768.74	Nil	Both	Nil	Unlimited	✓	No	95%



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Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
iMortgage	Fusion Variable PI 80 500k+	3.64	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
Newcastle Permanent	Premium Plus Package Home Loan 500-749k	3.74	Nil	395/a	Both	Nil	0	✗	Full	90%
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	Nil	Unlimited	✗	Full	80%
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.99	395	Nil	P+I	250.00	0	✓	Full	90%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	100.00	0	✓	Full	95%
QBANK	Classic Offer 80%	3.88	Nil	Nil	Both	500.00	0	✓	No	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	Nil	Unlimited	✗	No	95%
Qudos Bank	Low Cost Home Loan- OO 500-749k	3.89	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
SCU	My Life Variable Rate Package 500k+	3.87	473	350/a	Both	Nil	0	✓	Full	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%	3.79	Nil	300/a	P+I	350.00	0	✓	Full	95%
★★★★										
Aussie	Optimizer Plus Variable PI 100-749k 80%	3.86	Nil	198.00/a	P+I	999.00	5	✓	Full	95%
Aussie	Optimizer Variable PI 100-749k 80%	3.86	Nil	Nil	P+I	999.00	0	✓	No	95%



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Construction Variable \$500,000											
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)	
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each			
★★★★											
Bank Australia	Premium Package Premium 400-699k	3.92	595	350/a	P+I	750.00	0	✓	Full	95%	
Bank of Sydney	Expect More Variable 100k+	3.94	Nil	395/a	Both	475.00	0	✓	Full	90%	
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+	3.85	250	395/a	Both	Nil	0	✓	Full	80%	
Bankwest	Premium Select Home Loan Owner Occ 80%	4.02	250	Nil	Both	Nil	0	✓	Full	90%	
BOQ	Economy	3.89	450	10.00/m	Both	250.00	4	✗	No	80%	
Catalyst Money	Variable PI	4.20	607	Nil	P+I	110.00	0	✓	Full	95%	
CUA	Fresh Start Access	4.16	195	Nil	Both	Nil	Unlimited	✗	Full	95%	
CUA	Fresh Start Variable	4.11	195	Nil	Both	Nil	Unlimited	✗	Full	80%	
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	Nil	Unlimited	✗	Full	100%	
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	Nil	Unlimited	✗	Full	95%	
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	1056	198.00/a	P+I	999.00	0	✓	Full	80%	
Homeloans	Ultra Plus Variable PI 80 500k+	3.84	363	120.00/a	P+I	Nil	0	✗	No	80%	
Hume Bank	Property Package Variable 500k+	4.20	Nil	375/a	Both	246.00	2	✗	Full	97%	



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Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Illawarra CU NSW	Variable PI	4.20	607	Nil	P+I	110.00	0	✓	Full	95%
IMB	Essentials - Owner Occupied 90%	4.09	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
iMortgage	Fusion Variable IO 80 500k+	3.84	363	120.00/a	IO	Nil	Unlimited	✗	No	80%
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	999.00	0	✓	Full	90%
ME	Member Package Flexible Home Loan OO Max 80 LVR 400-699k	3.89	400	395/a	Both	Nil	Unlimited	✓	Full	80%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	Nil	0	✗	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	Nil	0	✓	Full	97%
MyState	Special Residential Home Loan 80%	3.99	650	Nil	Both	Nil	0	✗	Full	95%
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	Nil	Unlimited	✗	Full	80%
P&N Bank	& Home Loan	3.99	395	Nil	P+I	250.00	0	✓	Full	90%
QBANK	Classic Home Loan P&I Only	3.87	Nil	Nil	P+I	500.00	0	✓	No	80%
QBANK	Classic Plus Residential Variable 500k+	4.09	Nil	25/m	Both	500.00	0	✓	Full	95%
QT Mutual Bank	Choices Mortgage Breaker 500k+	4.02	Nil	395/a	Both	Nil	Unlimited	✗	Full	95%



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Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+	4.02	Nil	25/m	Both	Nil	Unlimited	✗	Full	95%
Queenslanders CU	Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	Nil	6	✗	Full	90%
RESI Mortgage Corp	Flexi Options 80%	4.09	854	Nil	Both	Nil	5	✗	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Suncorp Bank	OO Back To Basics 90%	3.88	600	Nil	Both	300.00	0	✗	No	95%
The Mac	Basic Variable 500k+	4.04	1320	Nil	Both	Nil	Unlimited	✓	No	95%
The Rock	Essentials Special 80%	3.99	650	Nil	Both	400.00	0	✗	Full	90%
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%	3.89	Nil	Nil	P+I	350.00	0	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	350.00	0	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%	3.89	Nil	Nil	P+I	350.00	0	✓	Full	95%
★★★										
ANZ	Breakfree Variable 500k+	4.35	160	Nil	Both	250.00	0	✗	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	250.00	0	✗	No	90%



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Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Aussie	Optimizer Plus Variable IO 100-749k	4.09	Nil	198.00/a	IO	999.00	5	✓	Full	80%
Aussie	Optimizer Variable IO 100-749k	4.09	Nil	Nil	IO	999.00	0	✓	No	80%
Auswide Bank	Freedom Package Standard Variable 150k+	3.89	Nil	395/a	Both	Nil	0	✗	Full	90%
B&E Personal Banking	FlexiDiscount LVR Special	3.99	230	10.00/m	P+I	Nil	Unlimited	✓	No	80%
B&E Personal Banking	Topline 90%	4.19	650	Nil	P+I	Nil	Unlimited	✓	Full	95%
Bank Australia	Premium	4.82	595	Nil	P+I	750.00	0	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 500-749k	4.54	700	395/a	IO	250.00	0	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 500-749k	4.42	Nil	395/a	P+I	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable IO 500-749k	4.56	700	395/a	IO	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable P&I 500-749k	4.44	700	395/a	P+I	250.00	0	✓	Full	95%
BankVic	2 Year Introductory Variable 2 yrs	3.79	600	Nil	P+I	266.50	0	✗	No	95%
BankVic	Base Variable	3.99	600	Nil	P+I	266.50	0	✗	No	95%
BankVic	offset	4.64	600	Nil	P+I	266.50	0	✗	Full	95%



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Construction Variable \$500,000										
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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
BankVic	Premium Home standard variable 250-749k	4.19	Nil	375/a	Both	266.50	0	✗	Full	95%
BankVic	standard variable	4.59	600	Nil	Both	266.50	0	✗	Full	95%
Bankwest	Regular Saver Home Loan Owner Occ	4.85	250	Nil	Both	Nil	0	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	25.00	0	✓	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	25.00	0	✓	Full	95%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Connect Package Variable Owner Occupied 500k+	4.23	Nil	20/m	Both	Nil	Unlimited	✗	Full	95%
Bendigo Bank	Residential Variable 500k+	4.58	Nil	10.00/m	Both	Nil	Unlimited	✗	Full	95%
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Variable 500k+	4.30	Nil	395/a	Both	100.00	0	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.47	150	10.00/m	Both	250.00	4	✗	Full	95%
Catalyst Money	Variable IO	4.15	607	Nil	IO	110.00	0	✓	Full	95%
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	Nil	0	✗	No	95%



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Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.99	200	Nil	Both	Nil	0	✗	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.99	200	Nil	Both	Nil	0	✗	No	95%
Commonwealth Bank	Wealth Package Standard Variable 350-749k	4.62	595	395/a	Both	Nil	0	✗	Full	95%
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	50.00	0	✓	Full	95%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	50.00	0	✓	No	95%
CUA	Basic Variable	4.68	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	Nil	Unlimited	✗	Full	95%
Defence Bank	Essentials Variable	4.45	970.25	8.00/m	Both	950.00	0	✓	Full	95%
Easy Street Fin Services	Standard Variable Rate Home Loan	4.10	500	Nil	Both	50.00	0	✓	Full	80%
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	360/a	Both	500.00	2	✗	Full	95%
FCCS Credit Union	Easy Start Home Loan	3.99	750	Nil	P+I	200.00	4	✗	No	80%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	250.00	0	✗	No	80%
FCCS Credit Union	Rewards	4.69	750	Nil	Both	250.00	0	✗	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	Nil	Unlimited	✓	Full	95%
G&C Mutual Bank	Solutions Package Solutions	4.76	Nil	350/a	Both	Nil	Unlimited	✗	Full	95%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	Nil	0	✓	Full	95%
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	Nil	Unlimited	✓	No	95%
Homeloans	Monipower	4.24	363	Nil	Both	Nil	0	✓	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	1056	198.00/a	IO	999.00	0	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 500k+	4.04	363	120.00/a	IO	Nil	0	✗	No	80%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Mortgage Breaker Home Loan	4.59	860	150.00/a	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	SPECIAL Value Plus Home Loan	4.09	960	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
Hume Bank	Interest Saver	4.45	750	Nil	Both	246.00	2	✗	No	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	246.00	2	✗	No	95%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	Nil	0	✗	No	95%
Hunter United	Green Home Loan	4.50	850	8.00/m	P+I	75.00	0	✗	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	Nil	0	✗	Full	95%
Illawarra CU NSW	Variable IO	4.15	607	Nil	IO	110.00	0	✓	Full	95%
IMB	Accelerator - Owner Occupied 2 yrs	3.74	768.74	Nil	Both	Nil	0	✓	Full	80%
IMB	Introductory Variable 1 yr	4.09	768.75	10.00/m	Both	Nil	0	✓	No	95%
IMB	Platinum Package Standard Variable 90% 500k+	4.34	323.74	Nil	Both	Nil	0	✓	Full	80%
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	999.00	0	✓	No	80%
Macquarie Credit Union	Home Loan Variable	4.89	561	Nil	Both	Nil	Unlimited	✓	Full	95%
Mortgage House	Advantage Standard Variable	4.57	595	10.00/m	Both	260.00	3	✗	Full	95%
Mortgage House	Advantage Variable 100-749k	4.57	895	10.00/m	Both	260.00	3	✗	Full	95%
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	Nil	0	✓	Full	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
My Credit Union	Home Loan	4.54	610	Nil	Both	Nil	0	✓	No	95%
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	Nil	0	✓	No	95%
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	Nil	0	✓	No	95%
My Credit Union	Platinum	3.89	610	375.00/a	Both	Nil	0	✓	Full	95%
NAB	Choice Package Tailored Variable - IO 250-749k	4.50	Nil	395/a	IO	Nil	1	✗	Full	90%
NAB	Choice Package Tailored Variable - P&I 500-749k	4.40	Nil	395/a	P+I	Nil	1	✗	Full	95%
NAB	Private Tailored Pkg Tailored Variable - P&I 500-749k	4.40	600	750/a	P+I	Nil	1	✗	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	395/a	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	Nil	0	✗	Partial	95%
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	Nil	Unlimited	✗	No	95%
Northern Inland CU	Home Loan Value Owner Occupied 500-749k	4.53	330	350.00/a	P+I	Nil	Unlimited	✗	Full	95%
P&N Bank	Smooth Home Loan 80%	4.64	395	Nil	Both	250.00	0	✗	No	90%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
People's Choice Credit Union	Basic Variable 90%	4.24	200	Nil	Both	300.00	0	✗	No	95%
Police Bank	Premium Variable	4.74	1045	Nil	Both	Nil	Unlimited	✓	Full	95%
QBANK	Classic Home Loan	4.49	Nil	Nil	Both	500.00	0	✓	No	95%
QBANK	Classic Plus Classic Home Loan 250k+	4.39	Nil	25/m	Both	500.00	0	✓	No	95%
QBANK	Classic Plus Classic Offer 80% 500k+	4.09	Nil	25/m	Both	500.00	0	✓	No	80%
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	Nil	Unlimited	✗	Full	95%
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	Nil	Unlimited	✓	Full	95%
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	Nil	6	✗	Full	95%
Queenslanders CU	Special Variable Rate IO 500k+	4.14	595	Nil	IO	Nil	6	✗	Full	90%
RAMS	Low Rate IO	4.55	870	Nil	IO	50.00	1	✗	Full	95%
RAMS	Low Rate P&I	4.45	870	Nil	P+I	50.00	1	✗	Full	95%
RESI Mortgage Corp	Smart Pro IO 500k+ 80%	4.21	649	Nil	IO	253.00	0	✗	No	95%
RESI Mortgage Corp	Smart Pro P&I 500k+ 80%	4.10	649	Nil	P+I	253.00	0	✗	No	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
SCU	Basic Home Loan	3.77	673	Nil	P+I	Nil	0	✓	No	95%
SCU	ProPack 250k+	4.40	673	Nil	Both	Nil	0	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 500k+	4.35	750	8.00/m	Both	Nil	0	✗	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	400.00/a	Both	Nil	Unlimited	✓	Full	95%
St.George Bank	Advantage Package Variable IO 500-749k	4.57	700	395/a	IO	250.00	0	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 500-749k	4.45	Nil	395/a	P+I	250.00	0	✓	Full	95%
Summerland Credit Union	Eco Home Loan	4.17	600	Nil	P+I	550.00	0	✓	No	95%
Summerland Credit Union	Offset Home Loan	4.24	800	8.00/m	P+I	550.00	0	✓	Full	95%
Summerland Credit Union	Premium	4.17	Nil	380.00/a	P+I	550.00	0	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Variable 80% 500-749k	4.45	Nil	375/a	Both	300.00	0	✗	Full	90%
Teachers Mutual Bank	My First Home Loan	4.81	Nil	Nil	Both	250.00	0	✗	Full	98%
The Capricornian	Premium Choice Variable 500k+	4.49	785	Nil	Both	Nil	0	✓	Full	95%
The Mac	Home Loan 250k+	4.69	1463	Nil	Both	Nil	Unlimited	✓	No	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
The Mac	Offset Home Loan	4.94	1320	Nil	Both	Nil	Unlimited	✓	Full	95%
The Mutual	Mutual	4.38	300	Nil	Both	Nil	0	✓	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	Nil	0	✓	Full	95%
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	400.00	0	✗	Full	95%
UniBank	My First Home Loan	4.81	Nil	Nil	Both	250.00	0	✗	Full	98%
Westpac	Flexi First Option IO	4.76	750	Nil	IO	665.00	0	✗	No	95%
Westpac	Flexi First Option P&I	4.64	750	Nil	P+I	665.00	0	✗	No	95%
Westpac	Premier Advantage Rocket Repay Home Loan IO 500-749k	4.56	150	395/a	IO	300.00	0	✗	Full	95%
Westpac	Premier Advantage Rocket Repay Home Loan P&I 500-749k	4.44	150	395/a	P+I	300.00	0	✗	Full	95%
Westpac	Special Flexi First Option IO 3 yrs	4.03	750	Nil	IO	655.00	0	✗	No	80%
Westpac	Special Flexi First Option P&I 3 yrs	3.99	750	Nil	P+I	655.00	0	✗	No	95%
Woolworths Employees CU	Construction Loan Owner Occupied	4.21	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	Nil	Nil	P+I	Nil	Unlimited	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Woolworths Employees CU	Standard Variable	4.71	Nil	Nil	P+I	Nil	Unlimited	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	999.00	0	✗	No	80%
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	999.00	0	✗	No	80%
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	999.00	0	✗	No	80%
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	999.00	0	✗	No	80%
★★										
ANZ	Variable	5.25	760	5.00/m	Both	250.00	0	✗	Full	90%
Arab Bank Australia	Essentials Home Loan	5.34	250	Nil	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	250.00	0	✓	Full	95%
bcu	Standard Variable	4.95	600	Nil	Both	25.00	0	✓	Full	95%
Beyond Bank	Variable	5.10	595	Nil	Both	100.00	0	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	Nil	0	✗	No	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	Nil	0	✗	Full	95%
Community First CU	True Value Var HI	5.17	600	Nil	Both	50.00	0	✓	Full	95%
Delphi Bank	Complete	5.37	770	6.00/m	Both	50.00	0	✓	No	90%
Delphi Bank	Essential	5.37	1020	8.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	500.00	2	✗	Full	95%
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	Nil	Unlimited	✓	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	Nil	Unlimited	✗	Full	95%
Gateway Credit Union	Construction Loan	4.96	750	Nil	IO	Nil	5	✗	Full	95%
Heritage Bank	Variable	5.04	150	8.00/m	Both	250.00	0	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	Nil	Unlimited	✓	Full	95%
HSBC	Variable	5.23	852.5	Nil	Both	200.00	0	✓	Full	90%
Hume Bank	Variable	5.10	750	Nil	Both	246.00	2	✗	Full	97%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	246.00	2	✗	Full	97%
Hunter United	Interest Only	4.90	350	Nil	IO	Nil	0	✗	No	90%
IMB	Standard Variable 90%	5.09	768.74	Nil	Both	Nil	0	✓	Full	95%
loans.com.au	Construction - Owner Occupier	4.21	520	Nil	IO	550.00	0	✓	No	90%
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	Nil	Unlimited	✓	Full	95%
ME	Flexible Home Loan OO Max 80 LVR	5.03	400	Nil	Both	Nil	Unlimited	✓	Full	80%
MyState	Standard Variable	5.23	350	Nil	Both	Nil	0	✗	Full	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	Nil	1	✗	Full	90%
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	Nil	1	✗	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	395/a	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	Nil	0	✗	Full	95%
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	Nil	0	✗	Partial	95%
P&N Bank	Easypay Variable 80%	5.14	395	8.00/m	Both	250.00	0	✓	Full	95%



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Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
P&N Bank	Easypay Variable 95%	5.14	395	8.00/m	Both	250.00	0	✓	Full	95%
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	300.00	0	✗	Full	95%
QBANK	Standard Variable	4.99	Nil	Nil	Both	500.00	0	✓	No	95%
RAMS	Full Feature IO	5.45	870	Nil	IO	50.00	1	✗	Full	95%
RAMS	Full Feature P&I	5.35	870	Nil	P+I	50.00	1	✗	Full	95%
SCU	Standard Variable	5.00	673	Nil	Both	Nil	0	✓	Full	95%
Summerland Credit Union	ECO Home Loan Standard	5.17	600	Nil	P+I	550.00	0	✓	No	95%
Summerland Credit Union	Home Loan Plus	5.17	800	Nil	P+I	550.00	0	✓	No	95%
Summerland Credit Union	Offset Home Loan Standard	5.24	800	Nil	P+I	550.00	0	✓	Full	95%
Teachers Mutual Bank	Interest Only Variable	5.26	750	Nil	IO	250.00	0	✗	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	Nil	0	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.81	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%
Transport Mutual Credit Union	Variable	5.06	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%



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Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
UniBank	Interest Only Variable	5.26	750	Nil	IO	250.00	0	✗	Full	95%
Westpac	Rocket Repay Home Loan IO	5.41	750	8.00/m	IO	300.00	0	✗	Full	95%
Westpac	Rocket Repay Home Loan P&I	5.29	750	8.00/m	P+I	300.00	0	✗	Full	95%
★										
Auswide Bank	Standard Variable	5.43	600	10.00/m	Both	Nil	0	✗	Full	90%
Bank of Melbourne	Variable IO	5.34	700	10.00/m	IO	250.00	0	✓	Full	95%
Bank of Sydney	Variable	5.64	990	10.00/m	Both	475.00	0	✓	Full	95%
BankSA	Variable IO	5.41	700	10.00/m	IO	250.00	0	✓	Full	95%
BankSA	Variable P&I	5.29	700	10.00/m	P+I	250.00	0	✓	Full	95%
Bankwest	Variable Owner Occupied 80%	5.35	250	Nil	Both	Nil	0	✓	Full	95%
BOQ	First Start 1 yr	4.61	645	10.00/m	Both	250.00	4	✗	Full	95%
BOQ	Standard Variable	5.61	450	10.00/m	Both	250.00	4	✗	Full	95%
Firstmac	Construction OO 90	4.49	520	Nil	IO	550.00	0	✓	No	90%



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Construction Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
St.George Bank	Variable IO	5.42	700	10.00/m	IO	250.00	0	✓	Full	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	250.00	0	✓	Full	95%
Suncorp Bank	Owner Occupied Variable 80%	5.55	600	10.00/m	Both	300.00	0	✗	Full	95%
The Rock	Variable	5.73	950	5.00/m	Both	400.00	0	✗	Full	95%



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Construction Variable \$750,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
AMO Group	Basic Variable	3.83	1180	120.00/a	P+I	Nil	5	✓	No	80%
AMO Group	Variable Home Loan	3.83	1180	120.00/a	Both	Nil	5	✓	No	95%
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.79	Nil	Nil	P+I	750.00	0	✓	No	80%
Bank Australia	Premium Package Premium 700k+	3.82	595	350/a	P+I	750.00	0	✓	Full	95%
Bank of Sydney	Expect More Variable PAYG 100k+	3.79	Nil	395/a	P+I	475.00	0	✓	Full	80%
Bankwest	Complete Home Loan Variable Owner Occupied 80% 200k+	3.85	250	395/a	Both	Nil	0	✓	Full	80%
Click Loans	The Online Home Loan 80 750-1m	3.69	440	Nil	Both	Nil	Unlimited	✓	No	80%
Click Loans	The Online Offset Home Loan 80 750-1m	3.73	363	198.00/a	Both	Nil	Unlimited	✓	Full	80%
CUA	Fresh Start Basic	3.89	795	Nil	Both	Nil	Unlimited	✗	No	80%
Freedom Lend	Freedom Construction	3.79	Nil	Nil	Both	300.00	6	✗	Full	90%
Heritage Bank	Discount Variable 150k+	3.79	750	Nil	Both	250.00	0	✓	No	95%
Heritage Bank	Home Advantage Variable 700k+	3.79	150	350/a	Both	250.00	0	✓	Full	95%
HSBC	Premier Variable 750-1m	3.85	Nil	Nil	Both	200.00	0	✓	Full	90%



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Construction Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★★ "Outstanding Value"										
Hunter United	Platinum Home Loan OO	3.79	Nil	8.00/m	P+I	Nil	0	✗	Full	80%
IMB	Budget - Owner Occupied 90%	3.87	768.74	Nil	Both	Nil	Unlimited	✓	No	95%
iMortgage	Fusion Variable PI 80 500k+	3.64	363	120.00/a	P+I	Nil	Unlimited	✗	No	80%
ME	Member Package Flexible Home Loan OO Max 80 LVR 700k+	3.84	400	395/a	Both	Nil	Unlimited	✓	Full	80%
Newcastle Permanent	Premium Plus Package Home Loan 750-899k	3.74	Nil	395/a	Both	Nil	0	✗	Full	90%
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	Nil	Unlimited	✗	Full	80%
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	100.00	0	✓	Full	95%
QBANK	Classic Offer 80%	3.88	Nil	Nil	Both	500.00	0	✓	No	95%
Qudos Bank	Low Cost Home Loan- OO 750-999k	3.89	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
SCU	My Life Variable Rate Package 500k+	3.87	473	350/a	Both	Nil	0	✓	Full	95%
Victoria Teachers Mutual Bank	Education Package Home Loan Variable First Home Buyer 80%	3.79	Nil	300/a	P+I	350.00	0	✓	Full	95%
★★★★★										
Aussie	Optimizer Plus Variable PI 750k+ 80%	3.81	Nil	198.00/a	P+I	999.00	5	✓	Full	95%



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Construction Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Aussie	Optimizer Variable PI 750k+ 80%	3.81	Nil	Nil	P+I	999.00	0	✓	No	95%
Bank of Sydney	Expect More Variable 100k+	3.94	Nil	395/a	Both	475.00	0	✓	Full	90%
BankVic	Premium Home standard variable 750k+	4.09	Nil	375/a	Both	266.50	0	✗	Full	95%
Bankwest	Premium Select Home Loan Owner Occ 80%	4.02	250	Nil	Both	Nil	0	✓	Full	90%
BOQ	Economy	3.89	450	10.00/m	Both	250.00	4	✗	No	80%
CUA	Fresh Start Variable	4.11	195	Nil	Both	Nil	Unlimited	✗	Full	80%
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	Nil	Unlimited	✗	Full	100%
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	Nil	Unlimited	✗	Full	95%
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	1056	198.00/a	P+I	999.00	0	✓	Full	80%
Homeloans	Ultra Plus Variable PI 80 500k+	3.84	363	120.00/a	P+I	Nil	0	✗	No	80%
Hume Bank	Property Package Variable 500k+	4.20	Nil	375/a	Both	246.00	2	✗	Full	97%
IMB	Essentials - Owner Occupied 90%	4.09	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
iMortgage	Fusion Variable IO 80 500k+	3.84	363	120.00/a	IO	Nil	Unlimited	✗	No	80%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Macquarie Bank	Basic Variable Owner Occupied PI 80 750k+	3.84	Nil	Nil	P+I	999.00	0	✓	No	80%
Macquarie Bank	Offset Variable Owner Occupied PI 750k+ 80%	3.84	Nil	199.00/s	P+I	999.00	0	✓	Full	90%
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	Nil	0	✗	Full	80%
MOVE - People Driven Banking	First Home Owners Loan	3.99	450	Nil	Both	Nil	0	✓	Full	97%
MyState	Special Residential Home Loan 80%	3.99	650	Nil	Both	Nil	0	✗	Full	95%
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	Nil	Unlimited	✗	Full	80%
P&N Bank	& Home Loan	3.99	395	Nil	P+I	250.00	0	✓	Full	90%
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.99	395	Nil	P+I	250.00	0	✓	Full	90%
QBANK	Classic Home Loan P&I Only	3.87	Nil	Nil	P+I	500.00	0	✓	No	80%
QBANK	Classic Plus Residential Variable 500k+	4.09	Nil	25/m	Both	500.00	0	✓	Full	95%
QT Mutual Bank	Choices Mortgage Breaker 500k+	4.02	Nil	395/a	Both	Nil	Unlimited	✗	Full	95%
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	Nil	Unlimited	✗	No	95%
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+	4.02	Nil	25/m	Both	Nil	Unlimited	✗	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★★										
Queenslanders CU	Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	Nil	6	✗	Full	90%
Southern Cross Credit Union	Platinum Professional Home Loan	3.98	425	400.00/a	Both	Nil	Unlimited	✓	Full	95%
Suncorp Bank	OO Back To Basics 90%	3.88	600	Nil	Both	300.00	0	✗	No	95%
The Mac	Basic Variable 500k+	4.04	1320	Nil	Both	Nil	Unlimited	✓	No	95%
The Rock	Essentials Special 80%	3.99	650	Nil	Both	400.00	0	✗	Full	90%
Victoria Teachers Mutual Bank	Complete Variable First Home Buyer 80%	3.89	Nil	Nil	P+I	350.00	0	✓	Full	95%
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	350.00	0	✓	Full	95%
Victoria Teachers Mutual Bank	First Home Buyers Package Complete Variable - Owner Occupied 80%	3.89	Nil	Nil	P+I	350.00	0	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable PI 0-80 750-1m	3.81	363	Nil	P+I	999.00	0	✗	No	80%
Yellow Brick Road	Empower Variable PI 0-80 750-1m	3.81	363	Nil	P+I	999.00	0	✗	No	80%
★★★										
ANZ	Breakfree Variable 500k+	4.35	160	Nil	Both	250.00	0	✗	Full	90%
ANZ	Simplicity Plus	4.55	160	Nil	Both	250.00	0	✗	No	90%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Aussie	Optimizer Plus Variable IO 750k+	4.04	Nil	198.00/a	IO	999.00	5	✓	Full	80%
Aussie	Optimizer Variable IO 750k+	4.04	Nil	Nil	IO	999.00	0	✓	No	80%
Auswide Bank	Freedom Package Standard Variable 150k+	3.89	Nil	395/a	Both	Nil	0	✗	Full	90%
B&E Personal Banking	FlexiDiscount LVR Special	3.99	230	10.00/m	P+I	Nil	Unlimited	✓	No	80%
B&E Personal Banking	Topline 90%	4.19	650	Nil	P+I	Nil	Unlimited	✓	Full	95%
Bank Australia	Premium	4.82	595	Nil	P+I	750.00	0	✓	Full	95%
Bank of Melbourne	Advantage Package Variable IO 750k+	4.44	700	395/a	IO	250.00	0	✓	Full	95%
Bank of Melbourne	Advantage Package Variable P&I 750k+	4.32	Nil	395/a	P+I	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable IO 750k+	4.51	700	395/a	IO	250.00	0	✓	Full	95%
BankSA	Advantage Package Variable P&I 750k+	4.39	700	395/a	P+I	250.00	0	✓	Full	95%
BankVic	2 Year Introductory Variable 2 yrs	3.79	600	Nil	P+I	266.50	0	✗	No	95%
BankVic	Base Variable	3.99	600	Nil	P+I	266.50	0	✗	No	95%
BankVic	offset	4.64	600	Nil	P+I	266.50	0	✗	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
BankVic	standard variable	4.59	600	Nil	Both	266.50	0	✗	Full	95%
Bankwest	Regular Saver Home Loan Owner Occ	4.85	250	Nil	Both	Nil	0	✓	Full	95%
bcu	Discount Variable Rate	4.55	600	Nil	Both	25.00	0	✓	Full	95%
bcu	Maximum Discount Variable	4.25	600	Nil	Both	25.00	0	✓	Full	95%
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	Nil	Unlimited	✗	No	95%
Bendigo Bank	Connect Package Variable Owner Occupied 500k+	4.23	Nil	20/m	Both	Nil	Unlimited	✗	Full	95%
Bendigo Bank	Residential Variable 500k+	4.58	Nil	10.00/m	Both	Nil	Unlimited	✗	Full	95%
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	100.00	0	✓	Full	95%
Beyond Bank	Total Home Loan Variable 500k+	4.30	Nil	395/a	Both	100.00	0	✓	Full	95%
BOQ	Clear Path Variable Home Loan	4.47	150	10.00/m	Both	250.00	4	✗	Full	95%
Catalyst Money	Variable IO	4.15	607	Nil	IO	110.00	0	✓	Full	95%
Catalyst Money	Variable PI	4.20	607	Nil	P+I	110.00	0	✓	Full	95%
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	Nil	0	✗	No	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.99	200	Nil	Both	Nil	0	✗	No	95%
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.99	200	Nil	Both	Nil	0	✗	No	95%
Commonwealth Bank	Wealth Package Standard Variable 750k+	4.52	595	395/a	Both	Nil	0	✗	Full	95%
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	50.00	0	✓	Full	95%
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	50.00	0	✓	No	95%
CUA	Basic Variable	4.68	795	Nil	Both	Nil	Unlimited	✗	No	95%
CUA	Fresh Start Access	4.16	195	Nil	Both	Nil	Unlimited	✗	Full	95%
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	Nil	Unlimited	✗	Full	95%
Defence Bank	Essentials Variable	4.45	970.25	8.00/m	Both	950.00	0	✓	Full	95%
Easy Street Fin Services	Standard Variable Rate Home Loan	4.10	500	Nil	Both	50.00	0	✓	Full	80%
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	360/a	Both	500.00	2	✗	Full	95%
FCCS Credit Union	Easy Start Home Loan	3.99	750	Nil	P+I	200.00	4	✗	No	80%
FCCS Credit Union	First Home Buyers 1 yr	4.29	750	Nil	Both	250.00	0	✗	No	80%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
FCCS Credit Union	Rewards	4.69	750	Nil	Both	250.00	0	✗	Full	95%
First Option Credit Union	Packaged Home Loan Standard Variable 600k+	4.15	657	375/a	Both	Nil	Unlimited	✓	Full	95%
G&C Mutual Bank	Solutions Package Solutions	4.76	Nil	350/a	Both	Nil	Unlimited	✗	Full	95%
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	Nil	0	✓	Full	95%
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	Nil	Unlimited	✓	No	95%
Homeloans	Monipower	4.24	363	Nil	Both	Nil	0	✓	Full	95%
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	1056	198.00/a	IO	999.00	0	✓	Full	80%
Homeloans	Ultra Plus Variable IO 80 500k+	4.04	363	120.00/a	IO	Nil	0	✗	No	80%
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Kickstart First Home Buyer Loan	4.34	945	8.00/m	P+I	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	Mortgage Breaker Home Loan	4.59	860	150.00/a	Both	Nil	Unlimited	✓	Full	95%
Horizon Credit Union	SPECIAL Value Plus Home Loan	4.09	960	8.00/m	P+I	Nil	Unlimited	✓	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Hume Bank	Interest Saver	4.45	750	Nil	Both	246.00	2	✗	No	95%
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	246.00	2	✗	No	95%
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	Nil	0	✗	No	95%
Hunter United	Green Home Loan	4.50	850	8.00/m	P+I	75.00	0	✗	No	95%
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	Nil	0	✗	Full	95%
Illawarra CU NSW	Variable IO	4.15	607	Nil	IO	110.00	0	✓	Full	95%
Illawarra CU NSW	Variable PI	4.20	607	Nil	P+I	110.00	0	✓	Full	95%
IMB	Accelerator - Owner Occupied 2 yrs	3.74	768.74	Nil	Both	Nil	0	✓	Full	80%
IMB	Introductory Variable 1 yr	4.09	768.75	10.00/m	Both	Nil	0	✓	No	95%
IMB	Platinum Package Standard Variable 90% 500k+	4.34	323.74	Nil	Both	Nil	0	✓	Full	80%
Macquarie Credit Union	Home Loan Variable	4.89	561	Nil	Both	Nil	Unlimited	✓	Full	95%
Mortgage House	Advantage Standard Variable	4.57	595	10.00/m	Both	260.00	3	✗	Full	95%
Mortgage House	Advantage Variable 750k+	4.57	895	10.00/m	Both	260.00	3	✗	Full	95%



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Construction Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	Nil	0	✓	Full	95%
My Credit Union	Home Loan	4.54	610	Nil	Both	Nil	0	✓	No	95%
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	Nil	0	✓	No	95%
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	Nil	0	✓	No	95%
My Credit Union	Platinum	3.89	610	375.00/a	Both	Nil	0	✓	Full	95%
NAB	Choice Package Tailored Variable - IO 750k+	4.45	Nil	395/a	IO	Nil	1	✗	Full	90%
NAB	Choice Package Tailored Variable - P&I 750k+	4.35	Nil	395/a	P+I	Nil	1	✗	Full	95%
NAB	Private Tailored Pkg Tailored Variable - P&I 750k+	4.35	600	750/a	P+I	Nil	1	✗	Full	95%
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	395/a	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	Nil	0	✗	Partial	95%
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	Nil	Unlimited	✗	No	95%
Northern Inland CU	Home Loan Value Owner Occupied 750k+	4.38	330	350.00/a	P+I	Nil	Unlimited	✗	Full	95%



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Construction Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
P&N Bank	Smooth Home Loan 80%	4.64	395	Nil	Both	250.00	0	✗	No	90%
People's Choice Credit Union	Basic Variable 90%	4.24	200	Nil	Both	300.00	0	✗	No	95%
Police Bank	Premium Variable	4.74	1045	Nil	Both	Nil	Unlimited	✓	Full	95%
QBANK	Classic Home Loan	4.49	Nil	Nil	Both	500.00	0	✓	No	95%
QBANK	Classic Plus Classic Home Loan 250k+	4.39	Nil	25/m	Both	500.00	0	✓	No	95%
QBANK	Classic Plus Classic Offer 80% 500k+	4.09	Nil	25/m	Both	500.00	0	✓	No	80%
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	Nil	Unlimited	✗	Full	95%
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	Nil	Unlimited	✓	Full	95%
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	Nil	6	✗	Full	95%
Queenslanders CU	Special Variable Rate IO 500k+	4.14	595	Nil	IO	Nil	6	✗	Full	90%
RAMS	Low Rate IO	4.55	870	Nil	IO	50.00	1	✗	Full	95%
RAMS	Low Rate P&I	4.45	870	Nil	P+I	50.00	1	✗	Full	95%
RESI Mortgage Corp	Flexi Options 80%	4.09	854	Nil	Both	Nil	5	✗	Full	95%



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Construction Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
RESI Mortgage Corp	Smart Pro IO 500k+ 80%	4.21	649	Nil	IO	253.00	0	X	No	95%
RESI Mortgage Corp	Smart Pro P&I 500k+ 80%	4.10	649	Nil	P+I	253.00	0	X	No	95%
SCU	Basic Home Loan	3.77	673	Nil	P+I	Nil	0	✓	No	95%
SCU	ProPack 250k+	4.40	673	Nil	Both	Nil	0	✓	Full	95%
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
SERVICE ONE Alliance Bank	Standard Variable 500k+	4.35	750	8.00/m	Both	Nil	0	X	Full	95%
Southern Cross Credit Union	Platinum Home Loan	4.18	425	400.00/a	Both	Nil	Unlimited	✓	Full	95%
St.George Bank	Advantage Package Variable IO 750k+	4.52	700	395/a	IO	250.00	0	✓	Full	95%
St.George Bank	Advantage Package Variable P&I 750k+	4.40	Nil	395/a	P+I	250.00	0	✓	Full	95%
Summerland Credit Union	Eco Home Loan	4.17	600	Nil	P+I	550.00	0	✓	No	95%
Summerland Credit Union	Offset Home Loan	4.24	800	8.00/m	P+I	550.00	0	✓	Full	95%
Summerland Credit Union	Premium	4.17	Nil	380.00/a	P+I	550.00	0	✓	No	95%
Suncorp Bank	Home Package Plus Owner Occupied Variable 80% 750k+	4.40	Nil	375/a	Both	300.00	0	X	Full	90%



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Construction Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Teachers Mutual Bank	My First Home Loan	4.81	Nil	Nil	Both	250.00	0	✗	Full	98%
The Capricornian	Premium Choice Variable 500k+	4.49	785	Nil	Both	Nil	0	✓	Full	95%
The Mac	Home Loan 250k+	4.69	1463	Nil	Both	Nil	Unlimited	✓	No	95%
The Mac	Offset Home Loan	4.94	1320	Nil	Both	Nil	Unlimited	✓	Full	95%
The Mutual	Mutual	4.38	300	Nil	Both	Nil	0	✓	Partial	90%
The Mutual	Premium Variable	4.73	Nil	Nil	Both	Nil	0	✓	Full	95%
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	400.00	0	✗	Full	95%
UniBank	My First Home Loan	4.81	Nil	Nil	Both	250.00	0	✗	Full	98%
Westpac	Flexi First Option IO	4.76	750	Nil	IO	665.00	0	✗	No	95%
Westpac	Flexi First Option P&I	4.64	750	Nil	P+I	665.00	0	✗	No	95%
Westpac	Premier Advantage Rocket Repay Home Loan IO 750k+	4.51	150	395/a	IO	300.00	0	✗	Full	95%
Westpac	Premier Advantage Rocket Repay Home Loan P&I 750k+	4.39	150	395/a	P+I	300.00	0	✗	Full	95%
Westpac	Special Flexi First Option IO 3 yrs	4.03	750	Nil	IO	655.00	0	✗	No	80%



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Construction Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★★										
Westpac	Special Flexi First Option P&I 3 yrs	3.99	750	Nil	P+I	655.00	0	✗	No	95%
Woolworths Employees CU	Construction Loan Owner Occupied	4.21	Nil	Nil	Both	Nil	Unlimited	✓	Full	95%
Woolworths Employees CU	Owner Occupied Special Offer	4.21	Nil	Nil	P+I	Nil	Unlimited	✓	Full	95%
Woolworths Employees CU	Standard Variable	4.71	Nil	Nil	P+I	Nil	Unlimited	✓	Full	95%
Yellow Brick Road	Empower Package Empower Variable IO 750k+	4.04	363	Nil	IO	999.00	0	✗	No	80%
Yellow Brick Road	Empower Variable IO 750k+	4.04	363	Nil	IO	999.00	0	✗	No	80%
★★										
ANZ	Variable	5.25	760	5.00/m	Both	250.00	0	✗	Full	90%
Arab Bank Australia	Essentials Home Loan	5.34	250	Nil	Both	Nil	0	✗	Full	95%
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	Nil	Unlimited	✓	No	95%
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	Nil	Unlimited	✓	Full	95%
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	250.00	0	✓	Full	95%
bca	Standard Variable	4.95	600	Nil	Both	25.00	0	✓	Full	95%



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Construction Variable \$750,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Beyond Bank	Variable	5.10	595	Nil	Both	100.00	0	✓	Full	95%
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	Nil	0	✗	No	95%
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	Nil	0	✗	Full	95%
Community First CU	True Value Var HI	5.17	600	Nil	Both	50.00	0	✓	Full	95%
Delphi Bank	Complete	5.37	770	6.00/m	Both	50.00	0	✓	No	90%
Delphi Bank	Essential	5.37	1020	8.00/m	Both	Nil	0	✓	No	90%
ECU Australia	Standard Variable	5.12	1020	Nil	Both	500.00	2	✗	Full	95%
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	Nil	Unlimited	✓	Full	95%
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	Nil	Unlimited	✗	Full	95%
Gateway Credit Union	Construction Loan	4.96	750	Nil	IO	Nil	5	✗	Full	95%
Heritage Bank	Variable	5.04	150	8.00/m	Both	250.00	0	✓	Full	95%
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	Nil	Unlimited	✓	Full	95%
HSBC	Variable	5.23	852.5	Nil	Both	200.00	0	✓	Full	90%



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Construction Variable \$750,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Hume Bank	Variable	5.10	750	Nil	Both	246.00	2	✗	Full	97%
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	246.00	2	✗	Full	97%
Hunter United	Interest Only	4.90	350	Nil	IO	Nil	0	✗	No	90%
IMB	Standard Variable 90%	5.09	768.74	Nil	Both	Nil	0	✓	Full	95%
loans.com.au	Construction - Owner Occupier	4.21	520	Nil	IO	550.00	0	✓	No	90%
Macquarie Credit Union	First Home Buyers 3 yrs	4.39	464	Nil	P+I	Nil	Unlimited	✓	Full	95%
ME	Flexible Home Loan OO Max 80 LVR	5.03	400	Nil	Both	Nil	Unlimited	✓	Full	80%
MyState	Standard Variable	5.23	350	Nil	Both	Nil	0	✗	Full	95%
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	Nil	1	✗	Full	90%
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	Nil	1	✗	Full	95%
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	395/a	Both	Nil	0	✗	Partial	95%
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	Nil	0	✗	Full	95%
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	Nil	0	✗	Partial	95%



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Progressive Drawdown			Offset Available	Max LVR (%)
			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
P&N Bank	Easypay Variable 80%	5.14	395	8.00/m	Both	250.00	0	✓	Full	95%
P&N Bank	Easypay Variable 95%	5.14	395	8.00/m	Both	250.00	0	✓	Full	95%
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	300.00	0	✗	Full	95%
QBANK	Standard Variable	4.99	Nil	Nil	Both	500.00	0	✓	No	95%
RAMS	Full Feature IO	5.45	870	Nil	IO	50.00	1	✗	Full	95%
RAMS	Full Feature P&I	5.35	870	Nil	P+I	50.00	1	✗	Full	95%
SCU	Standard Variable	5.00	673	Nil	Both	Nil	0	✓	Full	95%
Summerland Credit Union	ECO Home Loan Standard	5.17	600	Nil	P+I	550.00	0	✓	No	95%
Summerland Credit Union	Home Loan Plus	5.17	800	Nil	P+I	550.00	0	✓	No	95%
Summerland Credit Union	Offset Home Loan Standard	5.24	800	Nil	P+I	550.00	0	✓	Full	95%
Teachers Mutual Bank	Interest Only Variable	5.26	750	Nil	IO	250.00	0	✗	Full	95%
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	Nil	0	✓	Full	95%
Transport Mutual Credit Union	Basic Variable	4.81	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★★										
Transport Mutual Credit Union	Variable	5.06	1010	Nil	P+I	Nil	Unlimited	✗	Full	95%
UniBank	Interest Only Variable	5.26	750	Nil	IO	250.00	0	✗	Full	95%
Westpac	Rocket Repay Home Loan IO	5.41	750	8.00/m	IO	300.00	0	✗	Full	95%
Westpac	Rocket Repay Home Loan P&I	5.29	750	8.00/m	P+I	300.00	0	✗	Full	95%
★										
Auswide Bank	Standard Variable	5.43	600	10.00/m	Both	Nil	0	✗	Full	90%
Bank of Melbourne	Variable IO	5.34	700	10.00/m	IO	250.00	0	✓	Full	95%
Bank of Sydney	Variable	5.64	990	10.00/m	Both	475.00	0	✓	Full	95%
BankSA	Variable IO	5.41	700	10.00/m	IO	250.00	0	✓	Full	95%
BankSA	Variable P&I	5.29	700	10.00/m	P+I	250.00	0	✓	Full	95%
Bankwest	Variable Owner Occupied 80%	5.35	250	Nil	Both	Nil	0	✓	Full	95%
BOQ	First Start 1 yr	4.61	645	10.00/m	Both	250.00	4	✗	Full	95%
BOQ	Standard Variable	5.61	450	10.00/m	Both	250.00	4	✗	Full	95%



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			Upfront	Ongoing		Cost for All (\$)	No. of Free	Valuation Required for Each		
★										
Firstmac	Construction OO 90	4.49	520	Nil	IO	550.00	0	✓	No	90%
St.George Bank	Variable IO	5.42	700	10.00/m	IO	250.00	0	✓	Full	95%
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	250.00	0	✓	Full	95%
Suncorp Bank	Owner Occupied Variable 80%	5.55	600	10.00/m	Both	300.00	0	✗	Full	95%
The Rock	Variable	5.73	950	5.00/m	Both	400.00	0	✗	Full	95%

