

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.

#### Investor 1 Year Fixed \$200,000 Interest Only

Company	Product
★★★★ "Outstanding Value"	
Bank First	Complete Fixed Inv First Home Buyer 1 yr
Bank First	First Home Buyers Package Inv Complete Fixed 1 yr
BankVic	Diversified Investor Inv fixed 1 yr 50k+
BankVic	Premium Home Inv fixed 1 yr 50k+
BankVic	Property Investor Inv fixed 1 yr 100k+
Greater Bank	Ultimate Investment Discount Fixed 1 yr 150k+
MOVE - People Driven Banking	Inv Lockit 1 yr
Qudos Bank	Inv Fixed Rate 1 yr
RACQ Bank	Choices Investment Fixed 1 yr 20k+
TicToc Home Loans	Investment fixed IO 1 yr
UBank	Inv UHomeLoan 1yr Fixed 1 yr
***	
Adelaide Bank	Investment SmartFix IO 1 yr
Adelaide Bank	Investment SmartSaver Fixed IO 1 yr
Bank First	Inv Complete Fixed 1 yr
Bank First	Inv Standard Fixed 1 yr
Bank First	Premier Package Home Loan Inv Fixed 1 yr 50k+
Freedom Lend	Investment Freedom Fixed IO 1 yr 80%
G&C Mutual Bank	Investment Standard 1yr Fixed IO 1 yr
Homestar Finance	Investment IO Fixed 1 yr
ING	Investment Fixed 1 yr
Liberty Financial	Inv Liberty Fixed 1 yr
loans.com.au	Fixed - Investor IO 1 yr
NAB	Choice Package Inv Tailored Fixed - IO in advance 1 yr 150k+
Newcastle Permanent	Premium Plus Package Investment Fixed IO 1 yr 5k+
RACQ Bank	Investment Fixed 1 yr
The Mac	Investment Standard Fixed 1 yr
The Mutual	Inv Premium Fixed 1 yr
Virgin Money	Reward Me - Investment Fixed IO 1 yr
***	
AMO Group	Investment Fixed 1 yr
AMP Bank	Affinity Package Investment Classic Fixed IO 1 yr 100k+
AMP Bank	Investment Basic Fixed IO 1 yr
AMP Bank	Professional Package Investment Classic Fixed IO 1 yr 100k+
AMP Bank	Select Package Investment Classic Fixed IO 1 yr 100k+
Report Date: March, 2018.	Home Loans Star Ratings 2018 - Page 1



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.

#### Investor 1 Year Fixed \$200,000 Interest Only

Arab Bank Australia Investment Fixed 1 yr  Aussie Inv IQ Basic Fixed IO 1 yr 80%  Australian Unity Wealth Builder Package Wealth Builder Home loan Fixed IO 1 yr 200k+  Australian Unity Wealth Builder Package Wealth Builder Home loan Fixed IO 1 yr 200k+  Auswide Bank Freedom Package Investment Standard Fixed IO 1 yr 100k+  Bank Australia Inv Basic Fixed (IVR -80%) IO 1 yr  Bank Australia Inv Premium Fixed - IO 1 yr  Bank Australia Inv Premium Fixed - IO 1 yr  Bank Australia Inv Premium Fixed - IO 1 yr  Bank Of us Fixed Investment 1 pr Fixed IO 1 yr 150k+  Bank Ou Investment 1 yr Fixed IO 1 yr 80%  BankVic Inv fixed 1 yr  BOQ Home Loan Privlieges Investment 1 yr Fixed IO 1 yr 150k+  BOQ Investment 1 yr Fixed IO 1 yr  Click Loans Basic Investor Fixed IO 1 yr 80%  Click Loans Investor Offset Fixed IO 1 yr 80%  Click Loans Investor Offset Fixed IO 1 yr 80%  Click Loans Investor Offset Fixed IO 1 yr 80%  Click Loans Investor Construction  CUA 1 Ye Fremium Fixed Inv Construction  Fixed Oreal Investor Construction  Fixed Oreal Investor Construction  Fixed Premium Investment Loan L54 1 yr  Firstmac Inv VIP Pack Fixed IO 1 yr  Heritage Bank Investment Fixed IO 1 yr  Heritage Bank Investment Fixed IO 1 yr  Horizon Credit Union Fixed Refinance IO 1 yr  Horizon Credit Union Fixed Refinance IO 1 yr  Horizon Credit Union Fixed Refinance IO 1 yr  Hume Bank Investment Fixed IO 1 yr  Mortgage House Investment Fixed IO 1 yr  NAB Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Inv Tailored Fixed - IO in	Company	Product
Aussie Inv IQ Basic Fixed IO 1 yr 80% Aussie Inv IQ Offset Fixed IO 1 yr 80% Australian Unity Wealth Builder Package Wealth Builder Home Ioan Fixed IO 1 yr 200k+ Auswide Bank Freedom Package Investment Standard Fixed IO 1 yr 100k+ Bank Australia Inv Basic Fixed (IVR <80%) IO 1 yr Bank Australia Inv Bremium Fixed - IO 1 yr Bank of us Fixed Investment Fixed IO 1 yr 80% BankVic Inv fixed 1 yr BOQ Home Loan Privileges Investment 1 yr Fixed IO 1 yr 150k+ BOQ Investment 1 yr Fixed IO 1 yr Cickaloans Basic Investor Fixed IO 1 yr 80% Cick Loans Investor Offset Fixed IO 1 yr 80% Click Loans Investor Offset Fixed IO 1 yr 80% Commonwealth Bank Wealth Package Investment Fixed IO 1 yr 150k+ CUA 1 Year Fixed Investor Construction First Option Credit Union Fixed Premium Investment Loan L54 1 yr Firstmac Inv VIP Pack Fixed IO 1 yr Heritage Bank Home Advantage Investment Fixed IO 1 yr 150k+ Heritage Bank Investment Fixed IO 1 yr Horizon Credit Union Fixed Rate Investment Fixed IO 1 yr HSBC Investment Fixed IO 1 yr HSBC Investment Fixed IO 1 yr HORD Australia Investment Ioan L54 IV yr Hume Bank Investment Fixed IO 1 yr HSBC Investment Fixed IO 1 yr HSBC Investment Fixed IO 1 yr HORT Advantage Investment Loan L54 IV yr Hume Bank Investment Fixed IO 1 yr HORT Advantage Fixed IO 1 yr HSBC Investment Fixed IO 1 yr HORT Advantage Fixed IO 1 yr NAB Investment Fixed IO 1 in arrears 1 yr 150k+ NAB Private Tailored Fixed - IO in arrears 1 yr 150k+ NAB Private Tailored Fixed - IO in arrears 1 yr 150k+ NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Investment Fixed IO 1 yr P&N Bank Investment Fixed IO 1 yr 80% People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	***	
Aussie Inv IQ Offset Fixed IO 1 yr 80%  Australian Unity Wealth Builder Package Wealth Builder Home Ioan Fixed IO 1 yr 200k+ Auswide Bank Freedom Package Investment Standard Fixed IO 1 yr 100k+ Bank Australia Inv Basic Fixed (LWR <80%) IO 1 yr Bank Australia Inv Permium Fixed - IO 1 yr Bank Australia Inv Premium Fixed - IO 1 yr Bank Australia Inv Premium Fixed - IO 1 yr Bank Australia Inv Premium Fixed IO 1 yr Bank Grow Fixed Investment Fixed IO 1 yr BOQ Investment 1 yr Fixed IO 1 yr BOQ Investment 1 yr Fixed IO 1 yr BOQ Investment 1 yr Fixed IO 1 yr Catalyst Money Fixed Invest Lite 1 yr Click Loans Investor Fixed IO 1 yr 80%  Click Loans Investor Fixed IO 1 yr 80%  Commonwealth Bank Wealth Package Investment Fixed IO 1 yr 150k+ CUA 1 Year Fixed Investor Construction  CUA 1 Year Fixed Investor Construction First Option Credit Union Fixed Premium Investment Loan L54 1 yr Firstance Inv VIP Pack Fixed IO 1 yr Heritage Bank Home Advantage Investment Fixed IO 1 yr 150k+ Heritage Bank Investment Fixed IO 1 yr Horizon Credit Union Fixed Rate Investment Exact IO 1 yr Horizon Credit Union Fixed Rate Investment Loan 1 yr Horizon Credit Union Fixed Rate Investment Exact IO 1 yr Hume Bank Investment Fixed IO 1 yr Hume Bank Investment Fixed IO 1 yr NAB (Investment Fixed IO 1 yr In advance 1 yr 150k+ NAB (Investment Fixed IO 1 yr In advance 1 yr 150k+ NAB (Investment Fixed IO 1 yr In advance 1 yr 150k+ NAB (Investment Fixed IO 1 yr Investment Fixed IO 1 yr 150k+ NAB (Investment Fixed IO 1 yr Investment Fixed IO 1 yr 150k+ NAB (Investment Fixed IO 1 yr 80% People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	Arab Bank Australia	Investment Fixed 1 yr
Australian Unity  Auswide Bank  Freedom Package Investment Standard Fixed IO 1 yr 100k+  Auswide Bank  Freedom Package Investment Standard Fixed IO 1 yr 100k+  Bank Australia  Inv Basic Fixed (IVR - 80%) IO 1 yr  Bank of us  Fixed Investment FlexiChoice 1 yr 80%  Bank Australia  Inv Fremium Fixed - IO 1 yr  Bank of us  Fixed Investment FlexiChoice 1 yr 80%  BoQ  Home Loan Privileges Investment 1yr Fixed IO 1 yr 150k+  BOQ  Investment 1yr Fixed IO 1 yr  BOQ  Investment 1yr Fixed IO 1 yr  BOQ  Investment 1yr Fixed IO 1 yr 80%  Click Loans  Basic Investor Fixed IO 1 yr 80%  Click Loans  Investor Offset Fixed IO 1 yr 80%  Click Loans  Investor Offset Fixed IO 1 yr 80%  CUA  1 Year Fixed Investor Construction  CUA  1 Year Fixed Investor Construction  Fixed Premium Investment Loan 154 1 yr  First Option Credit Union  Fixed Premium Investment Loan 154 1 yr  Firstage Bank  Home Advantage Investment Fixed IO 1 yr 150k+  Heritage Bank  Investment Fixed IO 1 yr  Horizon Credit Union  Fixed Rate Investment Loan 1 yr  Horizon Credit Union  Fixed Rate Investment Loan 1 yr  Horizon Credit Union  Fixed Rate Investment Loan 1 yr  Horizon Credit Union  Fixed Rate Investment Eixed IO 1 yr  Hume Bank  Investment Fixed IO 1 yr  NAB  Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB  Inv Tailored Fixed - IO in arrears 1 yr  NAB  Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+  NAB  Newcastle Permanent  Investment Fixed IO 1 yr 80%  People's Choice Credit Union  Horestment Fixed IO 1 yr 80%  People's Choice Credit Union  Howestment Fixed IO 1 yr 80%  People's Choice Credit Union  Howestment Fixed IO 1 yr 80%  People's Choice Credit Union  Homestment Fixed IO 1 yr 80%  People's Choice Credit Union  Homestment Fixed IO 1 yr 80%  People's Choice Credit Union  Homestment Fixed IO 1 yr 80%  People's Choice Credit Union  Homestment Fixed IO 1 yr 80%	Aussie	Inv IQ Basic Fixed IO 1 yr 80%
Auswide Bank Freedom Package Investment Standard Fixed IO 1 yr 100k+ Bank Australia Inv Basic Fixed (IVR <80%) IO 1 yr Bank Australia Inv Premium Fixed -IO 1 yr Bank of us Fixed Investment FlexiChoice 1 yr 80% BankVic Inv fixed 1 yr BOQ Home Loan Privileges Investment 1yr Fixed IO 1 yr 150k+ BOQ Investment 1yr Fixed IO 1 yr BOQ Investment 1yr Fixed IO 1 yr Catalyst Money Fixed Invest Lite 1 yr Click Loans Basic Investor Fixed IO 1 yr 80% Click Loans Investor Offset Fixed IO 1 yr 80% Click Loans Investor Offset Fixed IO 1 yr 80% Commonwealth Bank Wealth Package Investment Fixed IO 1 yr 150k+ CUA 1 Year Fixed Investor Construction CUA 1 Yr Premium Fixed Inv Construction First Option Credit Union Fixed Premium Investment Loan L54 1 yr Firstmac Inv VIP Pack Fixed IO 1 yr Heritage Bank Home Advantage Investment Fixed IO 1 yr 150k+ Heritage Bank Investment Fixed IO 1 yr Horizon Credit Union Fixed Rate Investment Loan 1 yr Horizon Credit Union Fixed Rate Investment Loan 1 yr Horizon Credit Union Fixed Rate Investment Loan 1 yr Horizon Credit Union Fixed Rate Investment Fixed IO 1 yr Mortgage House Investment Fixed IO 1 yr NAB Investment Fixed IO 1 yr NAB Choice Package Inv Tailored Fixed -IO in arrears 1 yr 150k+ NAB Inv Tailored Fixed -IO in advance 1 yr 15k+ NAB Private Tailored Pkg Inv Tailored Fixed -IO in arrears 1 yr 150k+ NAB Private Tailored Pkg Inv Tailored Fixed -IO in arrears 1 yr 150k+ NAB Private Tailored Pkg Inv Tailored Fixed -IO in arrears 1 yr 150k+ NAB Private Tailored Pkg Inv Tailored Fixed -IO in arrears 1 yr 150k+ NAB Investment Fixed IO 1 yr P&N Bank Investment Fixed IO 1 yr P&N Bank Investment Fixed IO 1 yr 80% People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	Aussie	Inv IQ Offset Fixed IO 1 yr 80%
Bank Australia         Inv Basic Fixed (LVR <80%) IO 1 yr	Australian Unity	Wealth Builder Package Wealth Builder Home loan Fixed IO 1 yr 200k+
Bank Australia Inv Premium Fixed - IO 1 yr Bank of us Fixed Investment FlexiChoice 1 yr 80% BankVic Inv fixed 1 yr BOQ Home Loan Privileges Investment 1yr Fixed IO 1 yr 150k+ BOQ Investment 1yr Fixed IO 1 yr Catalyst Money Fixed Invest Lite 1 yr Click Loans Investor Offset Fixed IO 1 yr 80% Click Loans Investor Offset Fixed IO 1 yr 80% Commonwealth Bank Wealth Package Investment Fixed IO 1 yr 150k+ CUA 1 Year Fixed Investor Construction CUA 1 Yr Premium Fixed Inv Construction First Option Credit Union Fixed Premium Investment Loan L54 1 yr Firstmac Inv VIP Pack Fixed IO 1 yr Heritage Bank Investment Fixed IO 1 yr Horizon Credit Union Fixed Rate Investment Fixed IO 1 yr HSBC Investment Fixed IO 1 yr HUBBANK Investment Fixed IO 1 yr NAB Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Inv Tailored Fixed - IO in advance 1 yr 150k+ NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Investment Fixed IO 1 yr P&N Bank Investment Fixed IO 1 yr 80% People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	Auswide Bank	Freedom Package Investment Standard Fixed IO 1 yr 100k+
Bank of us         Fixed Investment FlexiChoice 1 yr 80%           BankVic         Inv fixed 1 yr           BOQ         Home Loan Privileges Investment 1yr Fixed IO 1 yr 150k+           BOQ         Investment 1yr Fixed IO 1 yr           Catalyst Money         Fixed Invest Lite 1 yr           Click Loans         Basic Investor Ffixed IO 1 yr 80%           Click Loans         Investor Offset Fixed IO 1 yr 80%           Commonwealth Bank         Wealth Package Investment Fixed IO 1 yr 150k+           CUA         1 Year Fixed Investor Construction           First Option Credit Union         Fixed Premium Investment Loan L54 1 yr           First Option Credit Union         Fixed Premium Investment Loan L54 1 yr           Firstmac         Inv VIP Pack Fixed IO 1 yr           Heritage Bank         Home Advantage Investment Fixed IO 1 yr 150k+           Heritage Bank         Investment Fixed IO 1 yr           Horizon Credit Union         Fixed Rate Investment Loan 1 yr           HSBC         Investment Fixed (Refinance) IO 1 yr           Hume Bank         Investment Fixed (Refinance) IO 1 yr           Mortgage House         Inv Advantage Fixed IO 1 yr           NAB         Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+           NAB         Inv Tailored Fixed - IO in advance 1 yr           NAB <td>Bank Australia</td> <td>Inv Basic Fixed (LVR &lt;80%) IO 1 yr</td>	Bank Australia	Inv Basic Fixed (LVR <80%) IO 1 yr
BankVic Inv fixed 1 yr BOQ Home Loan Privileges Investment 1yr Fixed IO 1 yr 150k+ BOQ Investment 1yr Fixed IO 1 yr Catalyst Money Fixed Invest Lite 1 yr Click Loans Basic Investor Fixed IO 1 yr 80% Click Loans Investor Offset Fixed IO 1 yr 80% Commonwealth Bank Wealth Package Investment Fixed IO 1 yr 150k+ CUA 1 Year Fixed Investor Construction CUA 1 Year Fixed Investor Construction First Option Credit Union Fixed Premium Investment Loan L54 1 yr First Option Credit Union Fixed Premium Investment Loan L54 1 yr Heritage Bank Home Advantage Investment Fixed IO 1 yr 150k+ Heritage Bank Investment Loan 1 yr Horizon Credit Union Fixed Rate Investment Loan 1 yr HSBC Investment Fixed IO 1 yr Hume Bank Investment Fixed IO 1 yr Hume Bank Investment Fixed IO 1 yr Hume Bank Investment Fixed IO 1 yr Mortgage House Investment Invest IO 1 yr NAB Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Inv Tailored Fixed - IO in advance 1 yr NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+ NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Investment Investment Fixed IO 1 yr P&N Bank Investment Fixed IO 1 yr P&N Bank Investment Fixed IO 1 yr 80% People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	Bank Australia	Inv Premium Fixed - IO 1 yr
BOQ Investment 1yr Fixed IO 1 yr 150k+ BOQ Investment 1yr Fixed IO 1 yr Catalyst Money Fixed Invest Lite 1 yr Click Loans Basic Investor Fixed IO 1 yr 80% Click Loans Investor Offset Fixed IO 1 yr 80% Commonwealth Bank Wealth Package Investment Fixed IO 1 yr 150k+ CUA 1 Year Fixed Investor Construction CUA 1 Yr Premium Fixed Inv Construction First Option Credit Union Fixed Premium Investment Loan L54 1 yr Firstmac Inv VIP Pack Fixed IO 1 yr Heritage Bank Home Advantage Investment Fixed IO 1 yr 150k+ Heritage Bank Investment Fixed IO 1 yr Horizon Credit Union Fixed Rate Investment Loan 1 yr HSBC Investment Fixed IO 1 yr Hume Bank Investment Fixed IO 1 yr Hume Bank Investment Fixed (Refinance) IO 1 yr Illawarra CU NSW Fixed Invest Lite 1 yr Mortgage House Inv Advantage Fixed IO 1 yr NAB Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Inv Tailored Fixed - IO in arrears 1 yr NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Investment Fixed IO 1 yr NAB Investment Fixed IO 1 yr NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Investment Fixed IO 1 yr 80%	Bank of us	Fixed Investment FlexiChoice 1 yr 80%
BOQ Investment 1yr Fixed IO 1 yr Catalyst Money Fixed Invest Lite 1 yr Click Loans Basic Investor Fixed IO 1 yr 80% Click Loans Investor Offset Fixed IO 1 yr 80% Commonwealth Bank Wealth Package Investment Fixed IO 1 yr 150k+ CUA 1 Year Fixed Investor Construction CUA 1 Yr Premium Fixed Inv Construction First Option Credit Union Fixed Premium Investment Loan L54 1 yr Firstmac Inv VIP Pack Fixed IO 1 yr Heritage Bank Home Advantage Investment Fixed IO 1 yr 150k+ Heritage Bank Investment Fixed IO 1 yr Horizon Credit Union Fixed Rate Investment Loan 1 yr HSBC Investment Fixed IO 1 yr Hume Bank Investment Fixed IO 1 yr Hume Bank Investment Fixed (Refinance) IO 1 yr Illiawarra CU NSW Fixed Invest Lite 1 yr Mortgage House Inv Advantage Fixed IO 1 yr NAB Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Inv Tailored Fixed - IO in advance 1 yr 150k+ NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 150k+ NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Investment Fixed IO 1 yr NAB Investment Fixed IO 1 yr NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Investment Fixed IO 1 yr 80% People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	BankVic	Inv fixed 1 yr
Catalyst MoneyFixed Invest Lite 1 yrClick LoansBasic Investor Fixed IO 1 yr 80%Click LoansInvestor Offset Fixed IO 1 yr 80%Commonwealth BankWealth Package Investment Fixed IO 1 yr 150k+CUA1 Year Fixed Investor ConstructionCUA1 Yr Premium Fixed Inv ConstructionFirst Option Credit UnionFixed Premium Investment Loan L54 1 yrFirstmacInv VIP Pack Fixed IO 1 yrHeritage BankHome Advantage Investment Fixed IO 1 yr 150k+Heritage BankInvestment Fixed IO 1 yrHorizon Credit UnionFixed Rate Investment Loan 1 yrHSBCInvestment Fixed IO 1 yrHume BankInvestment Fixed (Refinance) IO 1 yrIllawarra CU NSWFixed Invest Lite 1 yrMortgage HouseInv Advantage Fixed IO 1 yrNABChoice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+NABInv Tailored Fixed - IO in advance 1 yrNABInv Tailored Fixed - IO in arrears 1 yrNABPrivate Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+NABPrivate Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+NABPrivate Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+NABPrivate Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+Newcastle PermanentInvestment Fixed IO 1 yrP&N BankInvestment Fixed IO 1 yr 80%People's Choice Credit UnionHome Loan Package Investment Fixed IO 1 yr 150k+	BOQ	Home Loan Privileges Investment 1yr Fixed IO 1 yr 150k+
Click Loans       Basic Investor Fixed IO 1 yr 80%         Click Loans       Investor Offset Fixed IO 1 yr 80%         Commonwealth Bank       Wealth Package Investment Fixed IO 1 yr 150k+         CUA       1 Year Fixed Investor Construction         CUA       1 Yr Premium Fixed Inv Construction         First Option Credit Union       Fixed Premium Investment Loan L54 1 yr         Firstmac       Inv VIP Pack Fixed IO 1 yr         Heritage Bank       Home Advantage Investment Fixed IO 1 yr 150k+         Heritage Bank       Investment Fixed IO 1 yr         Horizon Credit Union       Fixed Rate Investment Loan 1 yr         HSBC       Investment Fixed (Refinance) IO 1 yr         Hume Bank       Investment Fixed (Refinance) IO 1 yr         Illawarra CU NSW       Fixed Invest Lite 1 yr         Mortgage House       Inv Advantage Fixed IO 1 yr         NAB       Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+         NAB       Inv Tailored Fixed - IO in advance 1 yr         NAB       Inv Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+         NAB       Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+         NAB       Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+         NAB       Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ <tr< td=""><td>BOQ</td><td>Investment 1yr Fixed IO 1 yr</td></tr<>	BOQ	Investment 1yr Fixed IO 1 yr
Click Loans  Investor Offset Fixed IO 1 yr 80%  Commonwealth Bank  Wealth Package Investment Fixed IO 1 yr 150k+  CUA  1 Year Fixed Investor Construction  CUA  1 Yr Premium Fixed Inv Construction  First Option Credit Union  Fixed Premium Investment Loan L54 1 yr  Firstmac  Inv VIP Pack Fixed IO 1 yr  Heritage Bank  Home Advantage Investment Fixed IO 1 yr 150k+  Heritage Bank  Investment Fixed IO 1 yr  Horizon Credit Union  Fixed Rate Investment Loan 1 yr  HSBC  Investment Fixed IO 1 yr  Hume Bank  Investment Fixed (Refinance) IO 1 yr  Illawarra CU NSW  Fixed Invest Lite 1 yr  Mortgage House  Inv Advantage Fixed IO 1 yr  NAB  Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB  Inv Tailored Fixed - IO in advance 1 yr  NAB  Private Tailored Fixed - IO in arrears 1 yr 15k+  NAB  Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB  Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB  Newcastle Permanent  Investment Fixed IO 1 yr  P&N Bank  Investment Fixed IO 1 yr 80%  Home Loan Package Investment Fixed IO 1 yr 150k+	Catalyst Money	Fixed Invest Lite 1 yr
Commonwealth Bank  CUA  1 Year Fixed Investor Construction  CUA  1 Yr Premium Fixed Inv Construction  First Option Credit Union  Fixed Premium Investment Loan L54 1 yr  Firstmac  Inv VIP Pack Fixed IO 1 yr  Heritage Bank  Home Advantage Investment Fixed IO 1 yr 150k+  Heritage Bank  Investment Fixed IO 1 yr  Horizon Credit Union  Fixed Rate Investment Loan 1 yr  HSBC  Investment Fixed IO 1 yr  Hume Bank  Investment Fixed (Refinance) IO 1 yr  Illawarra CU NSW  Fixed Invest Lite 1 yr  Mortgage House  Inv Advantage Fixed IO 1 yr  NAB  Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB  Inv Tailored Fixed - IO in advance 1 yr  NAB  Private Tailored Fixed - IO in arrears 1 yr 15k+  NAB  Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB  Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB  Newcastle Permanent  Investment Fixed IO 1 yr  P&N Bank  Investment Fixed IO 1 yr  P&N Bank  Investment Fixed IO 1 yr  P&N Bank  Home Loan Package Investment Fixed IO 1 yr 150k+	Click Loans	Basic Investor Fixed IO 1 yr 80%
CUA 1 Year Fixed Investor Construction  CUA 1 Yr Premium Fixed Inv Construction  First Option Credit Union Fixed Premium Investment Loan L54 1 yr  Firstmac Inv VIP Pack Fixed IO 1 yr  Heritage Bank Home Advantage Investment Fixed IO 1 yr 150k+  Heritage Bank Investment Fixed IO 1 yr  Horizon Credit Union Fixed Rate Investment Loan 1 yr  HSBC Investment Fixed IO 1 yr  Hume Bank Investment Fixed (Refinance) IO 1 yr  Illawarra CU NSW Fixed Invest Lite 1 yr  Mortgage House Inv Advantage Fixed IO 1 yr  NAB Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Inv Tailored Fixed - IO in advance 1 yr  NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Newcastle Permanent Investment Fixed IO 1 yr  P&N Bank Investment Fixed IO 1 yr  Nemolus Investment Fixed IO 1 yr  Newcastle Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	Click Loans	Investor Offset Fixed IO 1 yr 80%
First Option Credit Union Fixed Premium Investment Loan L54 1 yr  Firstmac Inv VIP Pack Fixed IO 1 yr  Heritage Bank Home Advantage Investment Fixed IO 1 yr 150k+  Heritage Bank Investment Fixed IO 1 yr  Horizon Credit Union Fixed Rate Investment Loan 1 yr  HSBC Investment Fixed IO 1 yr  Hume Bank Investment Fixed (Refinance) IO 1 yr  Hume Bank Investment Fixed (Refinance) IO 1 yr  Illawarra CU NSW Fixed Invest Lite 1 yr  Mortgage House Inv Advantage Fixed IO 1 yr  NAB Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Inv Tailored Fixed - IO in arrears 1 yr  NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Investment Fixed IO 1 yr  NAB Investment Fixed IO 1 yr  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  Newcastle Permanent Investment Fixed IO 1 yr 80%  People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	Commonwealth Bank	Wealth Package Investment Fixed IO 1 yr 150k+
First Option Credit Union Fixed Premium Investment Loan L54 1 yr Firstmac Inv VIP Pack Fixed IO 1 yr Heritage Bank Home Advantage Investment Fixed IO 1 yr 150k+ Heritage Bank Investment Fixed IO 1 yr Horizon Credit Union Fixed Rate Investment Loan 1 yr HSBC Investment Fixed IO 1 yr Hume Bank Investment Fixed (Refinance) IO 1 yr Illawarra CU NSW Fixed Invest Lite 1 yr Mortgage House Inv Advantage Fixed IO 1 yr NAB Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Inv Tailored Fixed - IO in arrears 1 yr NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+ NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Newcastle Permanent Investment Fixed IO 1 yr P&N Bank Investment Fixed IO 1 yr 80% People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	CUA	1 Year Fixed Investor Construction
FirstmacInv VIP Pack Fixed IO 1 yrHeritage BankHome Advantage Investment Fixed IO 1 yr 150k+Heritage BankInvestment Fixed IO 1 yrHorizon Credit UnionFixed Rate Investment Loan 1 yrHSBCInvestment Fixed IO 1 yrHume BankInvestment Fixed (Refinance) IO 1 yrIllawarra CU NSWFixed Invest Lite 1 yrMortgage HouseInv Advantage Fixed IO 1 yrNABChoice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+NABInv Tailored Fixed - IO in advance 1 yrNABInv Tailored Fixed - IO in arrears 1 yrNABPrivate Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+NABPrivate Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+Newcastle PermanentInvestment Fixed IO 1 yrP&N BankInvestment Fixed IO 1 yr 80%People's Choice Credit UnionHome Loan Package Investment Fixed IO 1 yr 150k+	CUA	1 Yr Premium Fixed Inv Construction
Heritage Bank Investment Fixed IO 1 yr 150k+ Heritage Bank Investment Fixed IO 1 yr Horizon Credit Union Fixed Rate Investment Loan 1 yr HSBC Investment Fixed IO 1 yr Hume Bank Investment Fixed (Refinance) IO 1 yr Illawarra CU NSW Fixed Invest Lite 1 yr Mortgage House Inv Advantage Fixed IO 1 yr NAB Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Inv Tailored Fixed - IO in advance 1 yr NAB Inv Tailored Fixed - IO in arrears 1 yr NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+ NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Investment Fixed IO 1 yr NAB Howcastle Permanent Investment Fixed IO 1 yr 80% People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	First Option Credit Union	Fixed Premium Investment Loan L54 1 yr
Heritage Bank Investment Fixed IO 1 yr Horizon Credit Union Fixed Rate Investment Loan 1 yr HSBC Investment Fixed IO 1 yr Hume Bank Investment Fixed (Refinance) IO 1 yr Illawarra CU NSW Fixed Invest Lite 1 yr Mortgage House Inv Advantage Fixed IO 1 yr NAB Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Inv Tailored Fixed - IO in advance 1 yr NAB Inv Tailored Fixed - IO in arrears 1 yr NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+ NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Investment Fixed IO 1 yr P&N Bank Investment Fixed IO 1 yr P&N Bank Investment Fixed IO 1 yr 80% People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	Firstmac	Inv VIP Pack Fixed IO 1 yr
Horizon Credit Union Fixed Rate Investment Loan 1 yr  HSBC Investment Fixed IO 1 yr  Hume Bank Investment Fixed (Refinance) IO 1 yr  Illawarra CU NSW Fixed Invest Lite 1 yr  Mortgage House Inv Advantage Fixed IO 1 yr  NAB Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Inv Tailored Fixed - IO in advance 1 yr  NAB Inv Tailored Fixed - IO in arrears 1 yr  NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Investment Fixed IO 1 yr  P&N Bank Investment Fixed IO 1 yr  P&N Bank Investment Fixed IO 1 yr 80%  People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	Heritage Bank	Home Advantage Investment Fixed IO 1 yr 150k+
HSBC Investment Fixed IO 1 yr Hume Bank Investment Fixed (Refinance) IO 1 yr Illawarra CU NSW Fixed Invest Lite 1 yr Mortgage House Inv Advantage Fixed IO 1 yr NAB Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Inv Tailored Fixed - IO in advance 1 yr NAB Inv Tailored Fixed - IO in arrears 1 yr NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+ NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+ NAB Investment Fixed IO 1 yr P&N Bank Investment Fixed IO 1 yr 80% People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	Heritage Bank	Investment Fixed IO 1 yr
Hume Bank Investment Fixed (Refinance) IO 1 yr  Illawarra CU NSW Fixed Invest Lite 1 yr  Mortgage House Inv Advantage Fixed IO 1 yr  NAB Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Inv Tailored Fixed - IO in advance 1 yr  NAB Inv Tailored Fixed - IO in arrears 1 yr  NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  Newcastle Permanent Investment Fixed IO 1 yr  P&N Bank Investment Fixed IO 1 yr 80%  People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	Horizon Credit Union	Fixed Rate Investment Loan 1 yr
Mortgage House Inv Advantage Fixed IO 1 yr  NAB Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Inv Tailored Fixed - IO in advance 1 yr  NAB Inv Tailored Fixed - IO in arrears 1 yr  NAB Inv Tailored Fixed - IO in arrears 1 yr  NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  Newcastle Permanent Investment Fixed IO 1 yr  P&N Bank Investment Fixed IO 1 yr 80%  People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	HSBC	Investment Fixed IO 1 yr
Mortgage House Inv Advantage Fixed IO 1 yr  Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Inv Tailored Fixed - IO in advance 1 yr  NAB Inv Tailored Fixed - IO in arrears 1 yr  NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  Newcastle Permanent Investment Fixed IO 1 yr  P&N Bank Investment Fixed IO 1 yr 80%  People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	Hume Bank	Investment Fixed (Refinance) IO 1 yr
NAB Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+  NAB Inv Tailored Fixed - IO in advance 1 yr  NAB Inv Tailored Fixed - IO in arrears 1 yr  NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  Newcastle Permanent Investment Fixed IO 1 yr  P&N Bank Investment Fixed IO 1 yr 80%  People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	Illawarra CU NSW	Fixed Invest Lite 1 yr
NAB Inv Tailored Fixed - IO in advance 1 yr  NAB Inv Tailored Fixed - IO in arrears 1 yr  NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  Newcastle Permanent Investment Fixed IO 1 yr  P&N Bank Investment Fixed IO 1 yr 80%  People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	Mortgage House	Inv Advantage Fixed IO 1 yr
NAB Inv Tailored Fixed - IO in arrears 1 yr  NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  Newcastle Permanent Investment Fixed IO 1 yr  P&N Bank Investment Fixed IO 1 yr 80%  People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	NAB	Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+
NAB Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+  NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  Newcastle Permanent Investment Fixed IO 1 yr  P&N Bank Investment Fixed IO 1 yr 80%  People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	NAB	Inv Tailored Fixed - IO in advance 1 yr
NAB Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+  Newcastle Permanent Investment Fixed IO 1 yr  P&N Bank Investment Fixed IO 1 yr 80%  People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	NAB	Inv Tailored Fixed - IO in arrears 1 yr
Newcastle Permanent       Investment Fixed IO 1 yr         P&N Bank       Investment Fixed IO 1 yr 80%         People's Choice Credit Union       Home Loan Package Investment Fixed IO 1 yr 150k+	NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+
P&N Bank Investment Fixed IO 1 yr 80%  People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+
People's Choice Credit Union Home Loan Package Investment Fixed IO 1 yr 150k+	Newcastle Permanent	Investment Fixed IO 1 yr
	P&N Bank	Investment Fixed IO 1 yr 80%
QBANK Investment Fixed 1 yr	People's Choice Credit Union	Home Loan Package Investment Fixed IO 1 yr 150k+
	QBANK	Investment Fixed 1 yr

port Date: March, 2018. Home Loans Star Ratings 2018 - Pag



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.

#### Investor 1 Year Fixed \$200,000 Interest Only

Company	Product
***	
Regional Australia Bank	Inv Partnership Advantage Fixed IO 1 yr
RESI Mortgage Corp	Inv Flexi Options Fixed IO 1 yr
RESI Mortgage Corp	Inv Smart Pro Fixed IO 1 yr 80%
Summerland Credit Union	Investment Standard Fixed 1 yr
Suncorp Bank	Home Package Plus Investment Fixed IO 1 yr 150k+
Suncorp Bank	Investment Fixed IO 1 yr
Teachers Mutual Bank	Inv Standard Fixed IO 1 yr
The Mutual	Package Home Loan Inv Premium Fixed 1 yr 150k+
UniBank	Inv Standard Fixed IO 1 yr
Westpac	Premier Advantage Investment Fixed IO 1 yr 150k+
Woolworths Employees CU	Investment Fixed 1 yr
Yellow Brick Road	Empower Package Inv Empower Fixed IO 1 yr 80% 150k+
Yellow Brick Road	Inv Empower Fixed IO 1 yr 80%
**	
ANZ	Breakfree Investment 1yr Fixed IO 1 yr 150k+
ANZ	Investment 1yr Fixed IO 1 yr
Australian Unity	Wealth Builder Home loan Fixed IO 1 yr
Auswide Bank	Investment Standard Fixed IO 1 yr
Bank of Melbourne	Advantage Package Investment Fixed IO 1 yr 150k+
BankSA	Advantage Package Investment Fixed IO 1 yr 150k+
Bendigo Bank	Basic Fixed Investment IO 1 yr
Bendigo Bank	Investment Fixed IO 1 yr
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr
Commonwealth Bank	Investment Fixed IO 1 yr
CUA	1 Year Fixed Investor Interest Only
CUA	1 Year Premium Fixed Investor IO
First Option Credit Union	Fixed Classic Investment Loan L52 1 yr
Hume Bank	Investment Fixed IO 1 yr
iMortgage	Investment Fusion Fixed IO 80 1 yr
People's Choice Credit Union	Investment Fixed IO 1 yr
Regional Australia Bank	Inv Fixed Home Loan IO 1 yr
SERVICE ONE Alliance Bank	Investment Fixed IO 1 yr
St.George Bank	Advantage Package Investment Fixed IO 1 yr 100k+
The Rock	Investment Standard Fixed 1 yr
Westpac	Investment Fixed IO 1 yr

oort Date: March, 2018. Home Loans Star Ratings 2018 - Page 3



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.

#### Investor 1 Year Fixed \$200,000 Interest Only

Company	Product
*	
AMP Bank	Investment Classic Fixed IO 1 yr
Bank of Melbourne	Investment Fixed IO 1 yr
BankSA	Investment Fixed IO 1 yr
bcu	Investment Fixed IO 1 yr
MyState	Investment Fixed IO 1 yr
RAMS	Inv Fixed Rate IO 1 yr
St.George Bank	Investment Fixed IO 1 yr



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.

#### Investor 1 Year Fixed \$200,000 Principle & Interest

Company	Product
★★★★ "Outstanding Value"	
Aussie	Inv Select Basic Fixed PI 1 yr
Aussie	Inv Select Standard Fixed PI 1 yr
Freedom Lend	Investment Freedom Fixed PI 1 yr 80%
Greater Bank	Ultimate Investment Discount Fixed 1 yr 150k+
HSBC	Investment Fixed P&I 1 yr
loans.com.au	Fixed - Investor P&I 1 yr
MOVE - People Driven Banking	Inv Lockit 1 yr
Newcastle Permanent	Investment Fixed P&I 1 yr
Newcastle Permanent	Premium Plus Package Investment Fixed P&I 1 yr 5k+
Northern Inland CU	Fixed Honeymoon Investor 1 yr
TicToc Home Loans	Investment fixed P&I 1 yr
UBank	Inv UHomeLoan 1yr Fixed 1 yr
***	
Adelaide Bank	Investment SmartSaver Fixed P&I 1 yr
Bank First	Complete Fixed Inv First Home Buyer 1 yr
Bank First	First Home Buyers Package Inv Complete Fixed 1 yr
Bank of Melbourne	Advantage Package Investment Fixed P&I 1 yr 150k+
BankSA	Advantage Package Investment Fixed P&I 1 yr 150k+
Click Loans	Basic Investor Fixed PI 1 yr
Commonwealth Bank	Wealth Package Investment Fixed P&I 1 yr 150k+
Community First CU	Investment True Fixed - P&I 1 yr
Gateway Credit Union	Premium Investment Fixed 1 yr 150k+
Homestar Finance	Investment P&I Fixed 1 yr
ING	Investment Fixed 1 yr
Qudos Bank	Inv Fixed Rate 1 yr
RACQ Bank	Choices Investment Fixed 1 yr 20k+
RACQ Bank	Investment Fixed 1 yr
St.George Bank	Advantage Package Investment Fixed P&I 1 yr 150k+
Westpac	Premier Advantage Investment Fixed P&I 1 yr 150k+
Yellow Brick Road	Empower Package Inv Empower Fixed PI 1 yr 80% 150k+
Yellow Brick Road	Inv Empower Fixed PI 1 yr 80%
***	
Adelaide Bank	Investment SmartFix P&I 1 yr
AMO Group	Investment Fixed 1 yr
AMP Bank	Investment Basic Fixed P&I 1 yr
Renort Date: March 2018	Home Loans Star Ratings 2018 - Page 5



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.

#### Investor 1 Year Fixed \$200,000 Principle & Interest

Company	Product
***	
ANZ	Breakfree Investment 1yr Fixed 1 yr 150k+
ANZ	Investment 1yr Fixed 1 yr
Arab Bank Australia	Investment Fixed 1 yr
Aussie	Inv IQ Offset Fixed PI 1 yr 80%
Australian Unity	Wealth Builder Home loan Fixed P&I 1 yr
Australian Unity	Wealth Builder Package Fixed 1 yr 200k+
Bank First	Inv Complete Fixed 1 yr
Bank First	Inv Standard Fixed 1 yr
Bank First	Premier Package Home Loan Inv Fixed 1 yr 50k+
Bank of Melbourne	Investment Fixed P&I 1 yr
BankSA	Investment Fixed P&I 1 yr
BankVic	Diversified Investor Inv fixed 1 yr 50k+
BankVic	Inv fixed 1 yr
BankVic	Premium Home Inv fixed 1 yr 50k+
BankVic	Property Investor Inv fixed 1 yr 100k+
Bankwest	Complete Home Loan Fixed Rate Investment P&I 1 yr 200k+
BOQ	Home Loan Privileges Investment 1yr Fixed 1 yr 150k+
BOQ	Investment 1yr Fixed 1 yr
Catalyst Money	Fixed Invest Lite 1 yr
Click Loans	Investor Offset Fixed PI 1 yr
Commonwealth Bank	Investment Fixed P&I 1 yr
CUA	1 Year Fixed Investor P&I
CUA	1 Year Premium Fixed Investor P&I
Firstmac	Inv VIP Pack Fixed P&I 1 yr
G&C Mutual Bank	Investment Standard 1yr Fixed P&I 1 yr
Gateway Credit Union	Investment Fixed 1 yr
Greater Bank	Great Rate Investment Fixed P&I 1 yr
Greater Bank	Ultimate Investment Fixed P&I 1 yr 150k+
Heritage Bank	Home Advantage Investment Fixed P&I 1 yr 150k+
Heritage Bank	Investment Fixed P&I 1 yr
Horizon Credit Union	Fixed Rate Investment Loan 1 yr
Hume Bank	Investment Fixed (Refinance) P&I 1 yr
Hume Bank	Investment Fixed P&I 1 yr
Hume Bank	Property Package Investment Fixed P&I 1 yr 150k+
Illawarra CU NSW	Fixed Invest Lite 1 yr

eport Date: March. 2018 Home Loans Star Ratings 2018 - Pag



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.

#### Investor 1 Year Fixed \$200,000 Principle & Interest

Company	Product
***	
iMortgage	Investment Fusion Fixed PI 80 1 yr
Liberty Financial	Inv Liberty Fixed 1 yr
ME	Inv Flexible Fixed 1 yr
ME	Member Package Inv Flexible Fixed 1 yr 40k+
Mortgage House	Inv Advantage Fixed P&I 1 yr 100-749k
NAB	Choice Package Inv Tailored Fixed - P&I 1 yr 150k+
NAB	Inv Tailored Fixed - P&I 1 yr
NAB	Private Tailored Pkg Inv Tailored Fixed - P&I 1 yr 150k+
P&N Bank	Investment Fixed PI 1 yr 80%
QBANK	Investment Fixed 1 yr
Regional Australia Bank	Inv Partnership Advantage Fixed P&I 1 yr
RESI Mortgage Corp	Inv Flexi Options Fixed P&I 1 yr
RESI Mortgage Corp	Inv Smart Pro Fixed P&I 1 yr 80%
St.George Bank	Investment Fixed P&I 1 yr
Suncorp Bank	Home Package Plus Investment Fixed P&I 1 yr 150k+
Teachers Mutual Bank	Inv Fixed Rate 1 yr
The Mac	Investment Standard Fixed 1 yr
The Mutual	Inv Premium Fixed 1 yr
The Mutual	Package Home Loan Inv Premium Fixed 1 yr 150k+
UniBank	Inv Fixed Rate 1 yr
Virgin Money	Reward Me - Investment Fixed 1 yr
Westpac	Investment Fixed P&I 1 yr
**	
AMP Bank	Affinity Package Investment Classic Fixed P&I 1 yr 100k+
AMP Bank	Professional Package Investment Classic Fixed P&I 1 yr 100k+
AMP Bank	Select Package Investment Classic Fixed P&I 1 yr 100k+
Auswide Bank	Freedom Package Investment Standard Fixed P&I 1 yr 100k+
Bank Australia	Inv Basic Fixed (LVR <80%) P&I 1 yr
Bank Australia	Inv Premium Fixed - P&I 1 yr
Bank Australia	Premium Fixed Package Inv Premium Fixed - P&I 1 yr 10k+
Bank of us	Fixed Investment FlexiChoice 1 yr 80%
Bankwest	Fixed Rate Investment P&I 1 yr
Bendigo Bank	Basic Fixed Investment PI 1 yr
Bendigo Bank	Investment Fixed PI 1 yr
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr

oort Date: March, 2018. Hollie Loans Staf Ratings 2016 - Page 7



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.

#### Investor 1 Year Fixed \$200,000 Principle & Interest

Company	Product
**	
First Option Credit Union	Fixed Premium Investment Loan L54 1 yr
MyState	Investment Fixed 1 yr
Northern Inland CU	Fixed Rate Investor 1 yr
People's Choice Credit Union	Home Loan Package Investment Fixed P&I 1 yr 150k+
People's Choice Credit Union	Investment Fixed P&I 1 yr
RAMS	Inv Fixed Rate P&I 1 yr
Regional Australia Bank	Inv Fixed Home Loan P&I 1 yr
SERVICE ONE Alliance Bank	Investment Fixed P&I 1 yr
Summerland Credit Union	Investment Standard Fixed 1 yr
Suncorp Bank	Investment Fixed P&I 1 yr
The Rock	Investment Standard Fixed 1 yr
Woolworths Employees CU	Investment Fixed 1 yr
*	
AMP Bank	Investment Classic Fixed P&I 1 yr
Auswide Bank	Investment Standard Fixed P&I 1 yr
bcu	Investment Fixed P&I 1 yr
Beyond Bank	Investment Fixed 1 yr
First Option Credit Union	Fixed Classic Investment Loan L52 1 yr
Holiday Coast CU	Inv Fixed N Easy 1 yr
Transport Mutual Credit Union	Investment Fixed 1 yr

eport Date: March, 2018. Home Loans Star Ratings 2018 - Page 8



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.

#### Investor 1 Year Fixed \$350,000 Interest Only

Company	Product
★★★★★ "Outstanding Value"	
Bank First	Complete Fixed Inv First Home Buyer 1 yr
Bank First	First Home Buyers Package Inv Complete Fixed 1 yr
BankVic	Diversified Investor Inv fixed 1 yr 50k+
BankVic	Premium Home Inv fixed 1 yr 50k+
BankVic	Property Investor Inv fixed 1 yr 100k+
Greater Bank	Ultimate Investment Discount Fixed 1 yr 150k+
MOVE - People Driven Banking	Inv Lockit 1 yr
Qudos Bank	Inv Fixed Rate 1 yr
RACQ Bank	Choices Investment Fixed 1 yr 20k+
TicToc Home Loans	Investment fixed IO 1 yr
UBank	Inv UHomeLoan 1yr Fixed 1 yr
***	
Adelaide Bank	Investment SmartFix IO 1 yr
Adelaide Bank	Investment SmartSaver Fixed IO 1 yr
AMO Group	Investment Fixed 1 yr
Bank First	Inv Complete Fixed 1 yr
Bank First	Inv Standard Fixed 1 yr
Bank First	Premier Package Home Loan Inv Fixed 1 yr 50k+
BankVic	Portfolio Inv fixed 1 yr 250k+
Catalyst Money	Fixed Invest 1 yr
Homestar Finance	Investment IO Fixed 1 yr
Illawarra CU NSW	Fixed Invest 1 yr
ING	Investment Fixed 1 yr
loans.com.au	Fixed - Investor IO 1 yr
NAB	Choice Package Inv Tailored Fixed - IO in advance 1 yr 150k+
Newcastle Permanent	Premium Plus Package Investment Fixed IO 1 yr 5k+
RACQ Bank	Investment Fixed 1 yr
The Mac	Investment Standard Fixed 1 yr
The Mutual	Package Home Loan Inv Premium Fixed 1 yr 150k+
Virgin Money	Reward Me - Investment Fixed IO 1 yr
***	
AMP Bank	Affinity Package Investment Classic Fixed IO 1 yr 100k+
AMP Bank	Investment Basic Fixed IO 1 yr
AMP Bank	Professional Package Investment Classic Fixed IO 1 yr 100k+
AMP Bank	Select Package Investment Classic Fixed IO 1 yr 100k+
Renort Date: March 2018	Home Loans Star Ratings 2018 - Page 9



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.

#### Investor 1 Year Fixed \$350,000 Interest Only

Company	Product
***	
ANZ	Breakfree Investment 1yr Fixed IO 1 yr 150k+
Arab Bank Australia	Investment Fixed 1 yr
Aussie	Inv IQ Basic Fixed IO 1 yr 80%
Aussie	Inv IQ Offset Fixed IO 1 yr 80%
Australian Unity	Wealth Builder Package Wealth Builder Home loan Fixed IO 1 yr 200k+
Auswide Bank	Freedom Package Investment Standard Fixed IO 1 yr 100k+
Bank of Melbourne	Advantage Package Investment Fixed IO 1 yr 150k+
Bank of us	Fixed Investment FlexiChoice 1 yr 80%
BankSA	Advantage Package Investment Fixed IO 1 yr 150k+
BankVic	Inv fixed 1 yr
Bendigo Bank	Connect Package Fixed Investment 1 yr 250k+
BOQ	Home Loan Privileges Investment 1yr Fixed IO 1 yr 150k+
BOQ	Investment 1yr Fixed IO 1 yr
Citi	Mortgage Plus Investment Standard Fixed IO 1 yr 250k+
Click Loans	Basic Investor Fixed IO 1 yr 80%
Click Loans	Investor Offset Fixed IO 1 yr 80%
Commonwealth Bank	Wealth Package Investment Fixed IO 1 yr 150k+
CUA	1 Year Fixed Investor Construction
CUA	1 Year Fixed Investor Interest Only
CUA	1 Year Premium Fixed Investor IO
CUA	1 Yr Premium Fixed Inv Construction
First Option Credit Union	Fixed Premium Investment Loan L54 1 yr
Firstmac	Inv VIP Pack Fixed IO 1 yr
Freedom Lend	Investment Freedom Fixed IO 1 yr 80%
G&C Mutual Bank	Investment Standard 1yr Fixed IO 1 yr
Heritage Bank	Investment Fixed IO 1 yr
Horizon Credit Union	Fixed Rate Investment Loan 1 yr
HSBC	Investment Fixed IO 1 yr
Hume Bank	Investment Fixed (Refinance) IO 1 yr
Liberty Financial	Inv Liberty Fixed 1 yr
Mortgage House	Inv Advantage Fixed IO 1 yr
NAB	Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+
NAB	Inv Tailored Fixed - IO in advance 1 yr
NAB	Inv Tailored Fixed - IO in arrears 1 yr
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+

Report Date: March, 2018



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.

#### Investor 1 Year Fixed \$350,000 Interest Only

Company	Product
***	
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+
Newcastle Permanent	Investment Fixed IO 1 yr
P&N Bank	Investment Fixed IO 1 yr 80%
People's Choice Credit Union	Home Loan Package Investment Fixed IO 1 yr 150k+
QBANK	Investment Fixed 1 yr
RESI Mortgage Corp	Inv Flexi Options Fixed IO 1 yr
RESI Mortgage Corp	Inv Smart Pro Fixed IO 1 yr 80%
St.George Bank	Advantage Package Investment Fixed IO 1 yr 100k+
Summerland Credit Union	Investment Standard Fixed 1 yr
Suncorp Bank	Home Package Plus Investment Fixed IO 1 yr 150k+
Suncorp Bank	Investment Fixed IO 1 yr
Teachers Mutual Bank	Inv Standard Fixed IO 1 yr
The Mutual	Inv Premium Fixed 1 yr
UniBank	Inv Standard Fixed IO 1 yr
Westpac	Premier Advantage Investment Fixed IO 1 yr 150k+
Yellow Brick Road	Empower Package Inv Empower Fixed IO 1 yr 80% 150k+
Yellow Brick Road	Inv Empower Fixed IO 1 yr 80%
**	
ANZ	Investment 1yr Fixed IO 1 yr
Australian Unity	Wealth Builder Home loan Fixed IO 1 yr
Auswide Bank	Investment Standard Fixed IO 1 yr
Bank Australia	Inv Basic Fixed (LVR <80%) IO 1 yr
Bank Australia	Inv Premium Fixed - IO 1 yr
bcu	Investment Fixed IO 1 yr
Bendigo Bank	Basic Fixed Investment IO 1 yr
Bendigo Bank	Connect Investment Fixed IO 1 yr 250k+
Bendigo Bank	Investment Fixed IO 1 yr
Citi	Investment Standard Fixed IO 1 yr
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr
Commonwealth Bank	Investment Fixed IO 1 yr
First Option Credit Union	Fixed Classic Investment Loan L52 1 yr
Heritage Bank	Home Advantage Investment Fixed IO 1 yr 150k+
Hume Bank	Investment Fixed IO 1 yr
iMortgage	Investment Fusion Fixed IO 80 1 yr
People's Choice Credit Union	Investment Fixed IO 1 yr

3 3



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.

#### Investor 1 Year Fixed \$350,000 Interest Only

Company	Product
**	
Regional Australia Bank	Inv Fixed Home Loan IO 1 yr
Regional Australia Bank	Inv Partnership Advantage Fixed IO 1 yr
SERVICE ONE Alliance Bank	Investment Fixed IO 1 yr
The Rock	Investment Standard Fixed 1 yr
Westpac	Investment Fixed IO 1 yr
Woolworths Employees CU	Investment Fixed 1 yr
*	
AMP Bank	Investment Classic Fixed IO 1 yr
Bank of Melbourne	Investment Fixed IO 1 yr
BankSA	Investment Fixed IO 1 yr
MyState	Investment Fixed IO 1 yr
RAMS	Inv Fixed Rate IO 1 yr
St.George Bank	Investment Fixed IO 1 yr



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.

#### Investor 1 Year Fixed \$350,000 Principle & Interest

Company	Product
★★★★ "Outstanding Value"	
Aussie	Inv Select Basic Fixed PI 1 yr
Aussie	Inv Select Standard Fixed PI 1 yr
Community First CU	Investment True Fixed - P&I 1 yr
Greater Bank	Ultimate Investment Discount Fixed 1 yr 150k+
Homestar Finance	Investment P&I Fixed 1 yr
loans.com.au	Fixed - Investor P&I 1 yr
MOVE - People Driven Banking	Inv Lockit 1 yr
Newcastle Permanent	Investment Fixed P&I 1 yr
Newcastle Permanent	Premium Plus Package Investment Fixed P&I 1 yr 5k+
Northern Inland CU	Fixed Honeymoon Investor 1 yr
TicToc Home Loans	Investment fixed P&I 1 yr
UBank	Inv UHomeLoan 1yr Fixed 1 yr
***	
Adelaide Bank	Investment SmartSaver Fixed P&I 1 yr
Aussie	Inv IQ Offset Fixed PI 1 yr 80%
Bank First	Complete Fixed Inv First Home Buyer 1 yr
Bank First	First Home Buyers Package Inv Complete Fixed 1 yr
Bank of Melbourne	Advantage Package Investment Fixed P&I 1 yr 150k+
BankSA	Advantage Package Investment Fixed P&I 1 yr 150k+
Click Loans	Basic Investor Fixed PI 1 yr
Click Loans	Investor Offset Fixed PI 1 yr
Commonwealth Bank	Wealth Package Investment Fixed P&I 1 yr 150k+
Freedom Lend	Investment Freedom Fixed PI 1 yr 80%
Gateway Credit Union	Premium Investment Fixed 1 yr 150k+
HSBC	Investment Fixed P&I 1 yr
ING	Investment Fixed 1 yr
RACQ Bank	Choices Investment Fixed 1 yr 20k+
RACQ Bank	Investment Fixed 1 yr
St.George Bank	Advantage Package Investment Fixed P&I 1 yr 150k+
Westpac	Premier Advantage Investment Fixed P&I 1 yr 150k+
Yellow Brick Road	Empower Package Inv Empower Fixed PI 1 yr 80% 150k+
Yellow Brick Road	Inv Empower Fixed PI 1 yr 80%
***	
Adelaide Bank	Investment SmartFix P&I 1 yr
AMO Group	Investment Fixed 1 yr
Report Date: March, 2018.	Home Loans Star Ratings 2018 - Page 13



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.

#### **Investor 1 Year Fixed \$350,000 Principle & Interest**

Company	Product
***	
ANZ	Breakfree Investment 1yr Fixed 1 yr 150k+
ANZ	Investment 1yr Fixed 1 yr
Arab Bank Australia	Investment Fixed 1 yr
Australian Unity	Wealth Builder Home loan Fixed P&I 1 yr
Australian Unity	Wealth Builder Package Fixed 1 yr 200k+
Bank First	Inv Complete Fixed 1 yr
Bank First	Inv Standard Fixed 1 yr
Bank First	Premier Package Home Loan Inv Fixed 1 yr 50k+
Bank of Melbourne	Investment Fixed P&I 1 yr
BankSA	Investment Fixed P&I 1 yr
BankVic	Diversified Investor Inv fixed 1 yr 50k+
BankVic	Inv fixed 1 yr
BankVic	Portfolio Inv fixed 1 yr 250k+
BankVic	Premium Home Inv fixed 1 yr 50k+
BankVic	Property Investor Inv fixed 1 yr 100k+
Bankwest	Complete Home Loan Fixed Rate Investment P&I 1 yr 200k+
Bendigo Bank	Connect Package Fixed Investment 1 yr 250k+
BOQ	Home Loan Privileges Investment 1yr Fixed 1 yr 150k+
BOQ	Investment 1yr Fixed 1 yr
Catalyst Money	Fixed Invest 1 yr
Citi	Mortgage Plus Investment Standard Fixed P&I 1 yr 80% 250k+
Commonwealth Bank	Investment Fixed P&I 1 yr
CUA	1 Year Fixed Investor P&I
CUA	1 Year Premium Fixed Investor P&I
Firstmac	Inv VIP Pack Fixed P&I 1 yr
G&C Mutual Bank	Investment Standard 1yr Fixed P&I 1 yr
Gateway Credit Union	Investment Fixed 1 yr
Greater Bank	Great Rate Investment Fixed P&I 1 yr
Greater Bank	Ultimate Investment Fixed P&I 1 yr 150k+
Heritage Bank	Home Advantage Investment Fixed P&I 1 yr 150k+
Heritage Bank	Investment Fixed P&I 1 yr
Horizon Credit Union	Fixed Rate Investment Loan 1 yr
Hume Bank	Investment Fixed (Refinance) P&I 1 yr
Hume Bank	Investment Fixed P&I 1 yr
Hume Bank	Property Package Investment Fixed P&I 1 yr 150k+

Report Date: March, 2018



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.

#### Investor 1 Year Fixed \$350,000 Principle & Interest

Company	Product
***	
Illawarra CU NSW	Fixed Invest 1 yr
iMortgage	Investment Fusion Fixed PI 80 1 yr
Liberty Financial	Inv Liberty Fixed 1 yr
ME	Inv Flexible Fixed 1 yr
ME	Member Package Inv Flexible Fixed 1 yr 40k+
Mortgage House	Inv Advantage Fixed P&I 1 yr 100-749k
NAB	Choice Package Inv Tailored Fixed - P&I 1 yr 150k+
NAB	Inv Tailored Fixed - P&I 1 yr
NAB	Private Tailored Pkg Inv Tailored Fixed - P&I 1 yr 150k+
P&N Bank	Investment Fixed PI 1 yr 80%
QBANK	Investment Fixed 1 yr
Qudos Bank	Inv Fixed Rate 1 yr
Regional Australia Bank	Inv Partnership Advantage Fixed P&I 1 yr
RESI Mortgage Corp	Inv Flexi Options Fixed P&I 1 yr
RESI Mortgage Corp	Inv Smart Pro Fixed P&I 1 yr 80%
SERVICE ONE Alliance Bank	Investment Fixed P&I 1 yr
St.George Bank	Investment Fixed P&I 1 yr
Suncorp Bank	Home Package Plus Investment Fixed P&I 1 yr 150k+
Teachers Mutual Bank	Inv Fixed Rate 1 yr
The Mac	Investment Standard Fixed 1 yr
The Mutual	Inv Premium Fixed 1 yr
The Mutual	Package Home Loan Inv Premium Fixed 1 yr 150k+
UniBank	Inv Fixed Rate 1 yr
Virgin Money	Reward Me - Investment Fixed 1 yr
Westpac	Investment Fixed P&I 1 yr
**	
AMP Bank	Affinity Package Investment Classic Fixed P&I 1 yr 100k+
AMP Bank	Investment Basic Fixed P&I 1 yr
AMP Bank	Professional Package Investment Classic Fixed P&I 1 yr 100k+
AMP Bank	Select Package Investment Classic Fixed P&I 1 yr 100k+
Auswide Bank	Freedom Package Investment Standard Fixed P&I 1 yr 100k+
Bank Australia	Inv Basic Fixed (LVR <80%) P&I 1 yr
Bank Australia	Inv Premium Fixed - P&I 1 yr
Bank Australia	Premium Fixed Package Inv Premium Fixed - P&I 1 yr 10k+
Bank of us	Fixed Investment FlexiChoice 1 yr 80%

rt Date: March, 2018. Home Loans Star Ratings 2018 - Page 15



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.

#### Investor 1 Year Fixed \$350,000 Principle & Interest

Company	Product
**	
Bankwest	Fixed Rate Investment P&I 1 yr
bcu	Investment Fixed P&I 1 yr
Bendigo Bank	Basic Fixed Investment PI 1 yr
Bendigo Bank	Investment Fixed PI 1 yr
Citi	Investment Standard Fixed P&I 1 yr 80%
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr
First Option Credit Union	Fixed Premium Investment Loan L54 1 yr
MyState	Investment Fixed 1 yr
Northern Inland CU	Fixed Rate Investor 1 yr
People's Choice Credit Union	Home Loan Package Investment Fixed P&I 1 yr 150k+
People's Choice Credit Union	Investment Fixed P&I 1 yr
RAMS	Inv Fixed Rate P&I 1 yr
Summerland Credit Union	Investment Standard Fixed 1 yr
Suncorp Bank	Investment Fixed P&I 1 yr
The Rock	Investment Standard Fixed 1 yr
*	
AMP Bank	Investment Classic Fixed P&I 1 yr
Auswide Bank	Investment Standard Fixed P&I 1 yr
Beyond Bank	Investment Fixed 1 yr
First Option Credit Union	Fixed Classic Investment Loan L52 1 yr
Holiday Coast CU	Inv Fixed N Easy 1 yr
Regional Australia Bank	Inv Fixed Home Loan P&I 1 yr
Transport Mutual Credit Union	Investment Fixed 1 yr
Woolworths Employees CU	Investment Fixed 1 yr



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.

#### Investor 1 Year Fixed \$500,000 Interest Only

Company	Product
★★★★ "Outstanding Value"	
Bank First	Complete Fixed Inv First Home Buyer 1 yr
Bank First	First Home Buyers Package Inv Complete Fixed 1 yr
Bank First	Premier Package Home Loan Inv Fixed 1 yr 50k+
BankVic	Premium Home Inv fixed 1 yr 50k+
BankVic	Property Investor Inv fixed 1 yr 100k+
Greater Bank	Ultimate Investment Discount Fixed 1 yr 150k+
MOVE - People Driven Banking	Inv Lockit 1 yr
Qudos Bank	Inv Fixed Rate 1 yr
RACQ Bank	Choices Investment Fixed 1 yr 20k+
TicToc Home Loans	Investment fixed IO 1 yr
UBank	Inv UHomeLoan 1yr Fixed 1 yr
***	
Adelaide Bank	Investment SmartFix IO 1 yr
Adelaide Bank	Investment SmartSaver Fixed IO 1 yr
AMO Group	Investment Fixed 1 yr
Bank First	Inv Complete Fixed 1 yr
Bank First	Inv Standard Fixed 1 yr
BankVic	Diversified Investor Inv fixed 1 yr 50k+
BankVic	Portfolio Inv fixed 1 yr 250k+
Catalyst Money	Fixed Invest 1 yr
Homestar Finance	Investment IO Fixed 1 yr
Illawarra CU NSW	Fixed Invest 1 yr
ING	Investment Fixed 1 yr
loans.com.au	Fixed - Investor IO 1 yr
NAB	Choice Package Inv Tailored Fixed - IO in advance 1 yr 150k+
Newcastle Permanent	Premium Plus Package Investment Fixed IO 1 yr 5k+
RACQ Bank	Investment Fixed 1 yr
The Mac	Investment Standard Fixed 1 yr
The Mutual	Package Home Loan Inv Premium Fixed 1 yr 150k+
Virgin Money	Reward Me - Investment Fixed IO 1 yr
***	
AMP Bank	Affinity Package Investment Classic Fixed IO 1 yr 100k+
AMP Bank	Investment Basic Fixed IO 1 yr
AMP Bank	Professional Package Investment Classic Fixed IO 1 yr 100k+
AMP Bank	Select Package Investment Classic Fixed IO 1 yr 100k+
Report Date: March 2018	Home Loans Star Ratings 2018 - Page 17



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.

#### Investor 1 Year Fixed \$500,000 Interest Only

Company	Product
***	
ANZ	Breakfree Investment 1yr Fixed IO 1 yr 150k+
Arab Bank Australia	Investment Fixed 1 yr
Aussie	Inv IQ Basic Fixed IO 1 yr 80%
Aussie	Inv IQ Offset Fixed IO 1 yr 80%
Australian Unity	Wealth Builder Package Wealth Builder Home loan Fixed IO 1 yr 200k+
Auswide Bank	Freedom Package Investment Standard Fixed IO 1 yr 100k+
Bank of Melbourne	Advantage Package Investment Fixed IO 1 yr 150k+
Bank of us	Fixed Investment FlexiChoice 1 yr 80%
BankSA	Advantage Package Investment Fixed IO 1 yr 150k+
BankVic	Inv fixed 1 yr
BOQ	Home Loan Privileges Investment 1yr Fixed IO 1 yr 150k+
BOQ	Investment 1yr Fixed IO 1 yr
Citi	Mortgage Plus Investment Standard Fixed IO 1 yr 250k+
Click Loans	Basic Investor Fixed IO 1 yr 80%
Click Loans	Investor Offset Fixed IO 1 yr 80%
Commonwealth Bank	Wealth Package Investment Fixed IO 1 yr 150k+
CUA	1 Year Fixed Investor Construction
CUA	1 Year Fixed Investor Interest Only
CUA	1 Year Premium Fixed Investor IO
CUA	1 Yr Premium Fixed Inv Construction
First Option Credit Union	Fixed Premium Investment Loan L54 1 yr
Firstmac	Inv VIP Pack Fixed IO 1 yr
Freedom Lend	Investment Freedom Fixed IO 1 yr 80%
G&C Mutual Bank	Investment Standard 1yr Fixed IO 1 yr
Horizon Credit Union	Fixed Rate Investment Loan 1 yr
HSBC	Investment Fixed IO 1 yr
HSBC	Premier Investment Fixed IO 1 yr 500k+
Hume Bank	Investment Fixed (Refinance) IO 1 yr
Liberty Financial	Inv Liberty Fixed 1 yr
Mortgage House	Inv Advantage Fixed IO 1 yr
NAB	Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+
NAB	Inv Tailored Fixed - IO in advance 1 yr
NAB	Inv Tailored Fixed - IO in arrears 1 yr
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+

Report Date: March, 2018



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.

### Investor 1 Year Fixed \$500,000 Interest Only

Company	Product
***	
Newcastle Permanent	Investment Fixed IO 1 yr
P&N Bank	Investment Fixed IO 1 yr 80%
People's Choice Credit Union	Home Loan Package Investment Fixed IO 1 yr 150k+
QBANK	Investment Fixed 1 yr
RESI Mortgage Corp	Inv Flexi Options Fixed IO 1 yr
RESI Mortgage Corp	Inv Smart Pro Fixed IO 1 yr 80%
St.George Bank	Advantage Package Investment Fixed IO 1 yr 100k+
Summerland Credit Union	Investment Standard Fixed 1 yr
Suncorp Bank	Home Package Plus Investment Fixed IO 1 yr 150k+
Suncorp Bank	Investment Fixed IO 1 yr
Teachers Mutual Bank	Inv Standard Fixed IO 1 yr
The Mutual	Inv Premium Fixed 1 yr
UniBank	Inv Standard Fixed IO 1 yr
Westpac	Premier Advantage Investment Fixed IO 1 yr 150k+
Yellow Brick Road	Empower Package Inv Empower Fixed IO 1 yr 80% 150k+
Yellow Brick Road	Inv Empower Fixed IO 1 yr 80%
**	
ANZ	Investment 1yr Fixed IO 1 yr
Auswide Bank	Investment Standard Fixed IO 1 yr
Bank Australia	Inv Basic Fixed (LVR <80%) IO 1 yr
Bank Australia	Inv Premium Fixed - IO 1 yr
bcu	Investment Fixed IO 1 yr
Bendigo Bank	Basic Fixed Investment IO 1 yr
Bendigo Bank	Investment Fixed IO 1 yr
Citi	Investment Standard Fixed IO 1 yr
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr
Commonwealth Bank	Investment Fixed IO 1 yr
First Option Credit Union	Fixed Classic Investment Loan L52 1 yr
Heritage Bank	Home Advantage Investment Fixed IO 1 yr 150k+
Heritage Bank	Investment Fixed IO 1 yr
Hume Bank	Investment Fixed IO 1 yr
iMortgage	Investment Fusion Fixed IO 80 1 yr
People's Choice Credit Union	Investment Fixed IO 1 yr
Regional Australia Bank	Inv Partnership Advantage Fixed IO 1 yr
SERVICE ONE Alliance Bank	Investment Fixed IO 1 yr

t Date: March, 2018. Home Loans Star Ratings 2018 - Page 1



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.

#### Investor 1 Year Fixed \$500,000 Interest Only

Company	Product
**	
The Rock	Investment Standard Fixed 1 yr
Westpac	Investment Fixed IO 1 yr
Woolworths Employees CU	Investment Fixed 1 yr
*	
AMP Bank	Investment Classic Fixed IO 1 yr
Australian Unity	Wealth Builder Home loan Fixed IO 1 yr
Bank of Melbourne	Investment Fixed IO 1 yr
BankSA	Investment Fixed IO 1 yr
MyState	Investment Fixed IO 1 yr
RAMS	Inv Fixed Rate IO 1 yr
Regional Australia Bank	Inv Fixed Home Loan IO 1 yr
St.George Bank	Investment Fixed IO 1 yr



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.

#### Investor 1 Year Fixed \$500,000 Principle & Interest

Company	Product
★★★★ "Outstanding Value"	
Aussie	Inv Select Basic Fixed PI 1 yr
Aussie	Inv Select Standard Fixed PI 1 yr
Community First CU	Investment True Fixed - P&I 1 yr
Greater Bank	Ultimate Investment Discount Fixed 1 yr 150k+
Homestar Finance	Investment P&I Fixed 1 yr
loans.com.au	Fixed - Investor P&I 1 yr
MOVE - People Driven Banking	Inv Lockit 1 yr
Newcastle Permanent	Investment Fixed P&I 1 yr
Newcastle Permanent	Premium Plus Package Investment Fixed P&I 1 yr 5k+
Northern Inland CU	Fixed Honeymoon Investor 1 yr
RACQ Bank	Choices Investment Fixed 1 yr 20k+
TicToc Home Loans	Investment fixed P&I 1 yr
UBank	Inv UHomeLoan 1yr Fixed 1 yr
***	
Adelaide Bank	Investment SmartSaver Fixed P&I 1 yr
AMO Group	Investment Fixed 1 yr
Aussie	Inv IQ Offset Fixed PI 1 yr 80%
Bank First	Premier Package Home Loan Inv Fixed 1 yr 50k+
Bank of Melbourne	Advantage Package Investment Fixed P&I 1 yr 150k+
BankSA	Advantage Package Investment Fixed P&I 1 yr 150k+
Click Loans	Basic Investor Fixed PI 1 yr
Click Loans	Investor Offset Fixed PI 1 yr
Commonwealth Bank	Wealth Package Investment Fixed P&I 1 yr 150k+
Freedom Lend	Investment Freedom Fixed PI 1 yr 80%
Gateway Credit Union	Premium Investment Fixed 1 yr 150k+
HSBC	Investment Fixed P&I 1 yr
HSBC	Premier Investment Fixed P&I 1 yr 500k+
ING	Investment Fixed 1 yr
St.George Bank	Advantage Package Investment Fixed P&I 1 yr 150k+
Westpac	Premier Advantage Investment Fixed P&I 1 yr 150k+
Yellow Brick Road	Empower Package Inv Empower Fixed PI 1 yr 80% 150k+
Yellow Brick Road	Inv Empower Fixed PI 1 yr 80%
***	
Adelaide Bank	Investment SmartFix P&I 1 yr
ANZ	Breakfree Investment 1yr Fixed 1 yr 150k+
Report Date: March, 2018.	Home Loans Star Ratings 2018 - Page 21



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.

#### **Investor 1 Year Fixed \$500,000 Principle & Interest**

Company	Product
***	
ANZ	Investment 1yr Fixed 1 yr
Arab Bank Australia	Investment Fixed 1 yr
Australian Unity	Wealth Builder Home loan Fixed P&I 1 yr
Australian Unity	Wealth Builder Package Fixed 1 yr 200k+
Bank First	Complete Fixed Inv First Home Buyer 1 yr
Bank First	First Home Buyers Package Inv Complete Fixed 1 yr
Bank First	Inv Complete Fixed 1 yr
Bank First	Inv Standard Fixed 1 yr
Bank of Melbourne	Investment Fixed P&I 1 yr
BankSA	Investment Fixed P&I 1 yr
BankVic	Diversified Investor Inv fixed 1 yr 50k+
BankVic	Inv fixed 1 yr
BankVic	Portfolio Inv fixed 1 yr 250k+
BankVic	Premium Home Inv fixed 1 yr 50k+
BankVic	Property Investor Inv fixed 1 yr 100k+
Bankwest	Complete Home Loan Fixed Rate Investment P&I 1 yr 200k+
BOQ	Home Loan Privileges Investment 1yr Fixed 1 yr 150k+
BOQ	Investment 1yr Fixed 1 yr
Catalyst Money	Fixed Invest 1 yr
Citi	Mortgage Plus Investment Standard Fixed P&I 1 yr 80% 250k+
Commonwealth Bank	Investment Fixed P&I 1 yr
CUA	1 Year Fixed Investor P&I
CUA	1 Year Premium Fixed Investor P&I
Firstmac	Inv VIP Pack Fixed P&I 1 yr
G&C Mutual Bank	Investment Standard 1yr Fixed P&I 1 yr
Gateway Credit Union	Investment Fixed 1 yr
Greater Bank	Great Rate Investment Fixed P&I 1 yr
Greater Bank	Ultimate Investment Fixed P&I 1 yr 150k+
Heritage Bank	Home Advantage Investment Fixed P&I 1 yr 150k+
Heritage Bank	Investment Fixed P&I 1 yr
Horizon Credit Union	Fixed Rate Investment Loan 1 yr
Hume Bank	Investment Fixed (Refinance) P&I 1 yr
Hume Bank	Investment Fixed P&I 1 yr
Hume Bank	Property Package Investment Fixed P&I 1 yr 150k+
Illawarra CU NSW	Fixed Invest 1 yr

Report Date: March, 2018



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.

#### Investor 1 Year Fixed \$500,000 Principle & Interest

Company	Product
***	
iMortgage	Investment Fusion Fixed PI 80 1 yr
Liberty Financial	Inv Liberty Fixed 1 yr
ME	Inv Flexible Fixed 1 yr
ME	Member Package Inv Flexible Fixed 1 yr 40k+
Mortgage House	Inv Advantage Fixed P&I 1 yr 100-749k
NAB	Choice Package Inv Tailored Fixed - P&I 1 yr 150k+
NAB	Inv Tailored Fixed - P&I 1 yr
NAB	Private Tailored Pkg Inv Tailored Fixed - P&I 1 yr 150k+
P&N Bank	Investment Fixed PI 1 yr 80%
QBANK	Investment Fixed 1 yr
Qudos Bank	Inv Fixed Rate 1 yr
RACQ Bank	Investment Fixed 1 yr
Regional Australia Bank	Inv Partnership Advantage Fixed P&I 1 yr
RESI Mortgage Corp	Inv Flexi Options Fixed P&I 1 yr
RESI Mortgage Corp	Inv Smart Pro Fixed P&I 1 yr 80%
SERVICE ONE Alliance Bank	Investment Fixed P&I 1 yr
St.George Bank	Investment Fixed P&I 1 yr
Suncorp Bank	Home Package Plus Investment Fixed P&I 1 yr 150k+
Teachers Mutual Bank	Inv Fixed Rate 1 yr
The Mac	Investment Standard Fixed 1 yr
The Mutual	Inv Premium Fixed 1 yr
The Mutual	Package Home Loan Inv Premium Fixed 1 yr 150k+
UniBank	Inv Fixed Rate 1 yr
Virgin Money	Reward Me - Investment Fixed 1 yr
Westpac	Investment Fixed P&I 1 yr
**	
AMP Bank	Affinity Package Investment Classic Fixed P&I 1 yr 100k+
AMP Bank	Investment Basic Fixed P&I 1 yr
AMP Bank	Professional Package Investment Classic Fixed P&I 1 yr 100k+
AMP Bank	Select Package Investment Classic Fixed P&I 1 yr 100k+
Auswide Bank	Freedom Package Investment Standard Fixed P&I 1 yr 100k+
Bank Australia	Inv Basic Fixed (LVR <80%) P&I 1 yr
Bank Australia	Inv Premium Fixed - P&I 1 yr
Bank Australia	Premium Fixed Package Inv Premium Fixed - P&I 1 yr 10k+
Bank of us	Fixed Investment FlexiChoice 1 yr 80%

ort Date: March, 2018. Home Loans Star Ratings 2018 - Page 2.



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.

#### Investor 1 Year Fixed \$500,000 Principle & Interest

Company	Product
**	
Bankwest	Fixed Rate Investment P&I 1 yr
bcu	Investment Fixed P&I 1 yr
Bendigo Bank	Basic Fixed Investment PI 1 yr
Bendigo Bank	Investment Fixed PI 1 yr
Citi	Investment Standard Fixed P&I 1 yr 80%
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr
First Option Credit Union	Fixed Premium Investment Loan L54 1 yr
MyState	Investment Fixed 1 yr
Northern Inland CU	Fixed Rate Investor 1 yr
People's Choice Credit Union	Home Loan Package Investment Fixed P&I 1 yr 150k+
People's Choice Credit Union	Investment Fixed P&I 1 yr
RAMS	Inv Fixed Rate P&I 1 yr
Summerland Credit Union	Investment Standard Fixed 1 yr
Suncorp Bank	Investment Fixed P&I 1 yr
The Rock	Investment Standard Fixed 1 yr
*	
AMP Bank	Investment Classic Fixed P&I 1 yr
Auswide Bank	Investment Standard Fixed P&I 1 yr
Beyond Bank	Investment Fixed 1 yr
First Option Credit Union	Fixed Classic Investment Loan L52 1 yr
Holiday Coast CU	Inv Fixed N Easy 1 yr
Regional Australia Bank	Inv Fixed Home Loan P&I 1 yr
Transport Mutual Credit Union	Investment Fixed 1 yr
Woolworths Employees CU	Investment Fixed 1 yr



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.

#### Investor 1 Year Fixed \$750,000 Interest Only

Company	Product
★★★★ "Outstanding Value"	
Bank First	Complete Fixed Inv First Home Buyer 1 yr
Bank First	First Home Buyers Package Inv Complete Fixed 1 yr
Bank First	Premier Package Home Loan Inv Fixed 1 yr 50k+
BankVic	Diversified Investor Inv fixed 1 yr 50k+
BankVic	Premium Home Inv fixed 1 yr 50k+
BankVic	Property Investor Inv fixed 1 yr 100k+
Greater Bank	Ultimate Investment Discount Fixed 1 yr 150k+
MOVE - People Driven Banking	Inv Lockit 1 yr
RACQ Bank	Choices Investment Fixed 1 yr 20k+
TicToc Home Loans	Investment fixed IO 1 yr
UBank	Inv UHomeLoan 1yr Fixed 1 yr
***	
Adelaide Bank	Investment SmartFix IO 1 yr
Adelaide Bank	Investment SmartSaver Fixed IO 1 yr
AMO Group	Investment Fixed 1 yr
Bank First	Inv Complete Fixed 1 yr
Bank First	Inv Standard Fixed 1 yr
BankVic	Portfolio Inv fixed 1 yr 250k+
Homestar Finance	Investment IO Fixed 1 yr
Horizon Credit Union	Fixed Rate Investment Loan 1 yr
ING	Investment Fixed 1 yr
loans.com.au	Fixed - Investor IO 1 yr
NAB	Choice Package Inv Tailored Fixed - IO in advance 1 yr 150k+
Newcastle Permanent	Premium Plus Package Investment Fixed IO 1 yr 5k+
Qudos Bank	Inv Fixed Rate 1 yr
RACQ Bank	Investment Fixed 1 yr
The Mac	Investment Standard Fixed 1 yr
The Mutual	Package Home Loan Inv Premium Fixed 1 yr 150k+
Virgin Money	Reward Me - Investment Fixed IO 1 yr
***	
AMP Bank	Affinity Package Investment Classic Fixed IO 1 yr 100k+
AMP Bank	Investment Basic Fixed IO 1 yr
AMP Bank	Professional Package Investment Classic Fixed IO 1 yr 100k+
AMP Bank	Select Package Investment Classic Fixed IO 1 yr 100k+
ANZ	Breakfree Investment 1yr Fixed IO 1 yr 150k+
Report Date: March 2018	Home Loans Star Ratings 2018 - Page 25



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.

#### Investor 1 Year Fixed \$750,000 Interest Only

Company	Product
***	
Arab Bank Australia	Investment Fixed 1 yr
Aussie	Inv IQ Basic Fixed IO 1 yr 80%
Aussie	Inv IQ Offset Fixed IO 1 yr 80%
Australian Unity	Wealth Builder Package Wealth Builder Home loan Fixed IO 1 yr 200k+
Auswide Bank	Freedom Package Investment Standard Fixed IO 1 yr 100k+
Bank of Melbourne	Advantage Package Investment Fixed IO 1 yr 150k+
Bank of us	Fixed Investment FlexiChoice 1 yr 80%
BankSA	Advantage Package Investment Fixed IO 1 yr 150k+
BankVic	Inv fixed 1 yr
bcu	Investment Fixed IO 1 yr
BOQ	Home Loan Privileges Investment 1yr Fixed IO 1 yr 150k+
BOQ	Investment 1yr Fixed IO 1 yr
Catalyst Money	Fixed Invest 1 yr
Citi	Mortgage Plus Investment Standard Fixed IO 1 yr 250k+
Click Loans	Basic Investor Fixed IO 1 yr 80%
Click Loans	Investor Offset Fixed IO 1 yr 80%
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr
Commonwealth Bank	Wealth Package Investment Fixed IO 1 yr 150k+
CUA	1 Year Fixed Investor Construction
CUA	1 Year Fixed Investor Interest Only
CUA	1 Year Premium Fixed Investor IO
CUA	1 Yr Premium Fixed Inv Construction
First Option Credit Union	Fixed Premium Plus InvLoan L56 1 yr
Firstmac	Inv VIP Pack Fixed IO 1 yr
Freedom Lend	Investment Freedom Fixed IO 1 yr 80%
G&C Mutual Bank	Investment Standard 1yr Fixed IO 1 yr
HSBC	Investment Fixed IO 1 yr
Hume Bank	Investment Fixed (Refinance) IO 1 yr
Illawarra CU NSW	Fixed Invest 1 yr
Liberty Financial	Inv Liberty Fixed 1 yr
Mortgage House	Inv Advantage Fixed IO 1 yr
NAB	Choice Package Inv Tailored Fixed - IO in arrears 1 yr 150k+
NAB	Inv Tailored Fixed - IO in advance 1 yr
NAB	Inv Tailored Fixed - IO in arrears 1 yr
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 1 yr 15k+

Report Date: March, 2018



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.

#### Investor 1 Year Fixed \$750,000 Interest Only

Company	Product
***	
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 1 yr 150k+
Newcastle Permanent	Investment Fixed IO 1 yr
P&N Bank	Investment Fixed IO 1 yr 80%
People's Choice Credit Union	Home Loan Package Investment Fixed IO 1 yr 150k+
QBANK	Investment Fixed 1 yr
RESI Mortgage Corp	Inv Flexi Options Fixed IO 1 yr
RESI Mortgage Corp	Inv Smart Pro Fixed IO 1 yr 80%
St.George Bank	Advantage Package Investment Fixed IO 1 yr 100k+
Summerland Credit Union	Investment Standard Fixed 1 yr
Suncorp Bank	Home Package Plus Investment Fixed IO 1 yr 150k+
Suncorp Bank	Investment Fixed IO 1 yr
Teachers Mutual Bank	Inv Standard Fixed IO 1 yr
The Mutual	Inv Premium Fixed 1 yr
UniBank	Inv Standard Fixed IO 1 yr
Westpac	Premier Advantage Investment Fixed IO 1 yr 150k+
Yellow Brick Road	Empower Package Inv Empower Fixed IO 1 yr 80% 150k+
Yellow Brick Road	Inv Empower Fixed IO 1 yr 80%
**	
ANZ	Investment 1yr Fixed IO 1 yr
Bank Australia	Inv Basic Fixed (LVR <80%) IO 1 yr
Bank Australia	Inv Premium Fixed - IO 1 yr
Bank of Melbourne	Investment Fixed IO 1 yr
BankSA	Investment Fixed IO 1 yr
Bendigo Bank	Basic Fixed Investment IO 1 yr
Bendigo Bank	Investment Fixed IO 1 yr
Citi	Investment Standard Fixed IO 1 yr
Commonwealth Bank	Investment Fixed IO 1 yr
First Option Credit Union	Fixed Classic Investment Loan L52 1 yr
Heritage Bank	Home Advantage Investment Fixed IO 1 yr 150k+
Heritage Bank	Investment Fixed IO 1 yr
Hume Bank	Investment Fixed IO 1 yr
iMortgage	Investment Fusion Fixed IO 80 1 yr
People's Choice Credit Union	Investment Fixed IO 1 yr
Regional Australia Bank	Inv Partnership Advantage Fixed IO 1 yr
SERVICE ONE Alliance Bank	Investment Fixed IO 1 yr

rt Date: March, 2018. Home Loans Star Ratings 2018 - Page 27



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.

#### Investor 1 Year Fixed \$750,000 Interest Only

Company	Product
**	
St.George Bank	Investment Fixed IO 1 yr
The Rock	Investment Standard Fixed 1 yr
Westpac	Investment Fixed IO 1 yr
Woolworths Employees CU	Investment Fixed 1 yr
*	
AMP Bank	Investment Classic Fixed IO 1 yr
Australian Unity	Wealth Builder Home loan Fixed IO 1 yr
Auswide Bank	Investment Standard Fixed IO 1 yr
MyState	Investment Fixed IO 1 yr
RAMS	Inv Fixed Rate IO 1 yr
Regional Australia Bank	Inv Fixed Home Loan IO 1 yr



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.

#### Investor 1 Year Fixed \$750,000 Principle & Interest

Company	Product
★★★★ "Outstanding Value"	
Aussie	Inv Select Basic Fixed PI 1 yr
Aussie	Inv Select Standard Fixed PI 1 yr
Community First CU	Investment True Fixed - P&I 1 yr
Greater Bank	Ultimate Investment Discount Fixed 1 yr 150k+
Homestar Finance	Investment P&I Fixed 1 yr
loans.com.au	Fixed - Investor P&I 1 yr
MOVE - People Driven Banking	Inv Lockit 1 yr
Newcastle Permanent	Investment Fixed P&I 1 yr
Newcastle Permanent	Premium Plus Package Investment Fixed P&I 1 yr 5k+
Northern Inland CU	Fixed Honeymoon Investor 1 yr
RACQ Bank	Choices Investment Fixed 1 yr 20k+
TicToc Home Loans	Investment fixed P&I 1 yr
UBank	Inv UHomeLoan 1yr Fixed 1 yr
***	
AMO Group	Investment Fixed 1 yr
Aussie	Inv IQ Offset Fixed PI 1 yr 80%
Bank First	Premier Package Home Loan Inv Fixed 1 yr 50k+
Bank of Melbourne	Advantage Package Investment Fixed P&I 1 yr 150k+
BankSA	Advantage Package Investment Fixed P&I 1 yr 150k+
BankVic	Property Investor Inv fixed 1 yr 100k+
Click Loans	Basic Investor Fixed PI 1 yr
Click Loans	Investor Offset Fixed PI 1 yr
Commonwealth Bank	Wealth Package Investment Fixed P&I 1 yr 150k+
Freedom Lend	Investment Freedom Fixed PI 1 yr 80%
Gateway Credit Union	Premium Investment Fixed 1 yr 150k+
HSBC	Investment Fixed P&I 1 yr
HSBC	Premier Investment Fixed P&I 1 yr 500k+
ING	Investment Fixed 1 yr
St.George Bank	Advantage Package Investment Fixed P&I 1 yr 150k+
Westpac	Premier Advantage Investment Fixed P&I 1 yr 150k+
Yellow Brick Road	Empower Package Inv Empower Fixed PI 1 yr 80% 150k+
Yellow Brick Road	Inv Empower Fixed PI 1 yr 80%
***	
Adelaide Bank	Investment SmartFix P&I 1 yr
Adelaide Bank	Investment SmartSaver Fixed P&I 1 yr
Report Date: March, 2018.	Home Loans Star Ratings 2018 - Page 29



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.

#### Investor 1 Year Fixed \$750,000 Principle & Interest

Company	Product
***	
ANZ	Breakfree Investment 1yr Fixed 1 yr 150k+
ANZ	Investment 1yr Fixed 1 yr
Arab Bank Australia	Investment Fixed 1 yr
Australian Unity	Wealth Builder Home loan Fixed P&I 1 yr
Australian Unity	Wealth Builder Package Fixed 1 yr 200k+
Bank First	Complete Fixed Inv First Home Buyer 1 yr
Bank First	First Home Buyers Package Inv Complete Fixed 1 yr
Bank First	Inv Complete Fixed 1 yr
Bank First	Inv Standard Fixed 1 yr
Bank of Melbourne	Investment Fixed P&I 1 yr
BankSA	Investment Fixed P&I 1 yr
BankVic	Diversified Investor Inv fixed 1 yr 50k+
BankVic	Inv fixed 1 yr
BankVic	Portfolio Inv fixed 1 yr 250k+
BankVic	Premium Home Inv fixed 1 yr 50k+
Bankwest	Complete Home Loan Fixed Rate Investment P&I 1 yr 200k+
BOQ	Home Loan Privileges Investment 1yr Fixed 1 yr 150k+
BOQ	Investment 1yr Fixed 1 yr
Catalyst Money	Fixed Invest 1 yr
Citi	Mortgage Plus Investment Standard Fixed P&I 1 yr 80% 250k+
Commonwealth Bank	Investment Fixed P&I 1 yr
CUA	1 Year Fixed Investor P&I
CUA	1 Year Premium Fixed Investor P&I
Firstmac	Inv VIP Pack Fixed P&I 1 yr
G&C Mutual Bank	Investment Standard 1yr Fixed P&I 1 yr
Gateway Credit Union	Investment Fixed 1 yr
Greater Bank	Great Rate Investment Fixed P&I 1 yr
Greater Bank	Ultimate Investment Fixed P&I 1 yr 150k+
Heritage Bank	Home Advantage Investment Fixed P&I 1 yr 150k+
Heritage Bank	Investment Fixed P&I 1 yr
Horizon Credit Union	Fixed Rate Investment Loan 1 yr
Hume Bank	Investment Fixed (Refinance) P&I 1 yr
Hume Bank	Investment Fixed P&I 1 yr
Hume Bank	Property Package Investment Fixed P&I 1 yr 150k+
Illawarra CU NSW	Fixed Invest 1 yr

Report Date: March, 2018



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.

#### **Investor 1 Year Fixed \$750,000 Principle & Interest**

Company	Product
***	
iMortgage	Investment Fusion Fixed PI 80 1 yr
ME	Inv Flexible Fixed 1 yr
ME	Member Package Inv Flexible Fixed 1 yr 40k+
Mortgage House	Inv Advantage Fixed P&I 1 yr 750k+
NAB	Choice Package Inv Tailored Fixed - P&I 1 yr 150k+
NAB	Inv Tailored Fixed - P&I 1 yr
NAB	Private Tailored Pkg Inv Tailored Fixed - P&I 1 yr 150k+
P&N Bank	Investment Fixed PI 1 yr 80%
People's Choice Credit Union	Home Loan Package Investment Fixed P&I 1 yr 150k+
QBANK	Investment Fixed 1 yr
Qudos Bank	Inv Fixed Rate 1 yr
RACQ Bank	Investment Fixed 1 yr
Regional Australia Bank	Inv Partnership Advantage Fixed P&I 1 yr
RESI Mortgage Corp	Inv Flexi Options Fixed P&I 1 yr
RESI Mortgage Corp	Inv Smart Pro Fixed P&I 1 yr 80%
SERVICE ONE Alliance Bank	Investment Fixed P&I 1 yr
St.George Bank	Investment Fixed P&I 1 yr
Suncorp Bank	Home Package Plus Investment Fixed P&I 1 yr 150k+
Teachers Mutual Bank	Inv Fixed Rate 1 yr
The Mac	Investment Standard Fixed 1 yr
The Mutual	Inv Premium Fixed 1 yr
The Mutual	Package Home Loan Inv Premium Fixed 1 yr 150k+
UniBank	Inv Fixed Rate 1 yr
Virgin Money	Reward Me - Investment Fixed 1 yr
Westpac	Investment Fixed P&I 1 yr
**	
AMP Bank	Affinity Package Investment Classic Fixed P&I 1 yr 100k+
AMP Bank	Investment Basic Fixed P&I 1 yr
AMP Bank	Professional Package Investment Classic Fixed P&I 1 yr 100k+
AMP Bank	Select Package Investment Classic Fixed P&I 1 yr 100k+
Auswide Bank	Freedom Package Investment Standard Fixed P&I 1 yr 100k+
Bank Australia	Inv Basic Fixed (LVR <80%) P&I 1 yr
Bank Australia	Inv Premium Fixed - P&I 1 yr
Bank Australia	Premium Fixed Package Inv Premium Fixed - P&I 1 yr 10k+
Bank of us	Fixed Investment FlexiChoice 1 yr 80%

off Date: March, 2018.



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.

#### Investor 1 Year Fixed \$750,000 Principle & Interest

Company	Product
**	
Bankwest	Fixed Rate Investment P&I 1 yr
bcu	Investment Fixed P&I 1 yr
Bendigo Bank	Basic Fixed Investment PI 1 yr
Bendigo Bank	Investment Fixed PI 1 yr
Citi	Investment Standard Fixed P&I 1 yr 80%
Commonwealth Bank	Inv Guaranteed Intro Fixed 1 yr
First Option Credit Union	Fixed Premium Plus InvLoan L56 1 yr
Liberty Financial	Inv Liberty Fixed 1 yr
MyState	Investment Fixed 1 yr
Northern Inland CU	Fixed Rate Investor 1 yr
People's Choice Credit Union	Investment Fixed P&I 1 yr
RAMS	Inv Fixed Rate P&I 1 yr
Summerland Credit Union	Investment Standard Fixed 1 yr
Suncorp Bank	Investment Fixed P&I 1 yr
The Rock	Investment Standard Fixed 1 yr
*	
AMP Bank	Investment Classic Fixed P&I 1 yr
Auswide Bank	Investment Standard Fixed P&I 1 yr
Beyond Bank	Investment Fixed 1 yr
First Option Credit Union	Fixed Classic Investment Loan L52 1 yr
Holiday Coast CU	Inv Fixed N Easy 1 yr
Regional Australia Bank	Inv Fixed Home Loan P&I 1 yr
Transport Mutual Credit Union	Investment Fixed 1 yr
Woolworths Employees CU	Investment Fixed 1 yr



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.

#### Investor 2 Year Fixed \$200,000 Interest Only

Company	Product
★★★★ "Outstanding Value"	
Bank First	Complete Fixed Inv First Home Buyer 2 yrs
Bank First	First Home Buyers Package Inv Complete Fixed 2 yrs
BankVic	Property Investor Inv fixed 2 yrs 100k+
Greater Bank	Ultimate Investment Discount Fixed 2 yrs 150k+
ING	Investment Fixed 2 yrs
Pacific Mortgage Group	Investment Fixed IO 2 yrs
Police Bank	Inv Premium Fixed 2 yrs
QBANK	Fixed Investor <80% LVR 2 yrs
Qudos Bank	Inv Fixed Rate 2 yrs
RACQ Bank	Choices Investment Fixed 2 yrs 20k+
***	
Adelaide Bank	Investment SmartSaver Fixed IO 2 yrs
Arab Bank Australia	Investment Fixed 2 yrs
Bank First	Inv Complete Fixed 2 yrs
Bank First	Inv Standard Fixed 2 yrs
Bank First	Premier Package Home Loan Inv Fixed 2 yrs 50k+
BankVic	Diversified Investor Inv fixed 2 yrs 50k+
BankVic	Inv fixed 2 yrs
BankVic	Premium Home Inv fixed 2 yrs 50k+
Homestar Finance	Investment IO Fixed 2 yrs
Horizon Credit Union	Fixed Rate Investment Loan 2 yrs
loans.com.au	Fixed - Investor IO 2 yrs
Newcastle Permanent	Premium Plus Package Investment Fixed IO 2 yrs 5k+
P&N Bank	Investment Fixed IO 2 yrs 80%
RACQ Bank	Investment Fixed 2 yrs
The Mutual	Inv Premium Fixed 2 yrs
TicToc Home Loans	Investment fixed IO 2 yrs
Virgin Money	Reward Me - Investment Fixed IO 2 yrs
***	
Adelaide Bank	Investment SmartFix IO 2 yrs
AMO Group	Investment Fixed 2 yrs
AMP Bank	Affinity Package Investment Classic Fixed IO 2 yrs 100k+
AMP Bank	Investment Basic Fixed IO 2 yrs
AMP Bank	Professional Package Investment Classic Fixed IO 2 yrs 100k+
ANZ	Breakfree Investment Fixed IO 2 yrs 150k+
eport Date: March, 2018.	Home Loans Star Ratings 2018 - Page 33



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.

#### Investor 2 Year Fixed \$200,000 Interest Only

Company	Product
***	
Aussie	Inv IQ Basic Fixed IO 2 yrs 80%
Australian Military Bank	Inv Fixed Rate IO 2 yrs
Auswide Bank	Freedom Package Investment Standard Fixed IO 2 yrs 100k+
Bank Australia	Inv Basic Fixed (LVR <80%) IO 2 yrs
Bank Australia	Inv Premium Fixed - IO 2 yrs
Bank of Melbourne	Advantage Package Investment Fixed IO 2 yrs 150k+
Bank of us	Fixed Investment FlexiChoice 2 yrs 80%
BankSA	Advantage Package Investment Fixed IO 2 yrs 150k+
Bendigo Bank	Investment Fixed IO 2 yrs
BOQ	Investment Fixed IO 2 yrs
Catalyst Money	Fixed Invest Lite 2 yrs
Click Loans	Basic Investor Fixed IO 2 yrs 80%
Click Loans	Investor Offset Fixed IO 2 yrs 80%
Commonwealth Bank	Wealth Package Investment Fixed IO 2 yrs 150k+
CUA	2 Year Fixed Investor Interest Only
CUA	2 Year Premium Fixed Investor IO
Firstmac	Inv VIP Pack Fixed IO 2 yrs
Freedom Lend	Investment Freedom Fixed IO 2 yrs 80%
G&C Mutual Bank	Investment Standard 2yr Fixed IO 2 yrs
Heritage Bank	Investment Fixed IO 2 yrs
HSBC	Investment Fixed IO 2 yrs
Hume Bank	Investment Fixed (Refinance) IO 2 yrs
Hume Bank	Investment Fixed IO 2 yrs
Illawarra CU NSW	Fixed Invest Lite 2 yrs
Liberty Financial	Inv Liberty Fixed 2 yrs
Mortgage House	Inv Advantage Fixed IO 2 yrs
NAB	Choice Package Inv Tailored Fixed - IO in advance 2 yrs 150k+
NAB	Choice Package Inv Tailored Fixed - IO in arrears 2 yrs 150k+
NAB	Inv Tailored Fixed - IO in advance 2 yrs
NAB	Inv Tailored Fixed - IO in arrears 2 yrs
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 2 yrs 15k+
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 2 yrs 150k+
Newcastle Permanent	Investment Fixed IO 2 yrs
People's Choice Credit Union	Home Loan Package Investment Fixed IO 2 yrs 150k+
QBANK	Investment Fixed 2 yrs

Report Date: March, 2018.



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.

### Investor 2 Year Fixed \$200,000 Interest Only

SERVICE ONE Alliance Bank Investment Fixed IO 2 yrs  St.George Bank Advantage Package Investment Fixed IO 2 yrs 100k+  Sumoral Credit Union Investment Fixed IO 2 yrs  Suncorp Bank Home Package Plus Investment Fixed IO 2 yrs 150k+  Suncorp Bank Investment Fixed IO 2 yrs  The Capricornian Inv Uffestyle Fixed 2 yrs  The Capricornian Inv Uffestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Mutual Package Home Loan Inv Premium Fixed V 2 yrs 150k+  The Rock Investment Standard Fixed 2 yrs  Westpac Premier Advantage Investment Fixed IO 2 yrs 150k+  Yellow Brick Road Empower Package Investment Fixed IO 2 yrs 150k+  Yellow Brick Road Investment Fixed IO 2 yrs 80% 150k+  Yellow Brick Road Investment Fixed IO 2 yrs 80% 150k+  Yellow Brick Road Investment Fixed IO 2 yrs 80%  **  AMP Select Package Investment Classic Fixed IO 2 yrs 100k+  ANZ Investment Fixed IO 2 yrs  Bank of Melbourne Investment Investment Iosa Vyrs  Bank of Melbourne Investment Fixed IO 2 yrs  Bendigo Bank Basic Fixed Investment IO 2 yrs  Bendigo Bank Investment Fixed IO 2 yrs  Bendigo Bank Investment Fixed IO 2 yrs  First Option Credit Union Fixed Premium Investment Fixed IO 2 yrs 150k+  Heritage Bank Investment Fixed IO 2 yrs  First Option Credit Union Investment Fixed IO 2 yrs  Regional Australia Bank Investment Fixed IO 2 yrs  Resi Mortgage Corp Inv Fixed IO 2 yrs  Resi Mortgage Corp Inv Fixed IO 2 yrs  Teachers Mutual Bank Investment Fixed IO 2 yrs  The Capricornian Investment Fixed IO 2 yrs  The Ca	Company	Product
St.George Bank Advantage Package Investment Fixed IO 2 yrs 100k+ Sumerland Credit Union Investment Standard Fixed 2 yrs Suncorp Bank Investment Fixed IO 2 yrs The Capricornian Inv Lifestyle Fixed 2 yrs The Capricornian Inv Premium Choice Fixed 2 yrs The Capricornian Investment Fixed IO 2 yrs The Mac Investment Standard Fixed 2 yrs The Mutual Package Home Loan Inv Premium Fixed 2 yrs 150k+ The Rock Investment Standard Fixed 2 yrs The Motutal Package Investment Fixed IO 2 yrs 150k+ The Rock Investment Standard Fixed 2 yrs The Mac Investment Standard Fixed 2 yrs The Motutal Package Investment Fixed IO 2 yrs 150k+ The Rock Investment Fixed IO 2 yrs 80% The Mac Investment Fixed IO 2 yrs The Mac Investment Fixed IO 2 yr	***	
Sumeriand Credit Union         Investment Standard Fixed 2 yrs           Suncorp Bank         Home Package Plus Investment Fixed IO 2 yrs 150k+           Suncorp Bank         Investment Fixed IO 2 yrs           The Capricornian         Inv Lifestyle Fixed 2 yrs           The Mac         Investment Standard Fixed 2 yrs           The Mutual         Package Home Loan Inv Premium Fixed 2 yrs 150k+           The Rock         Investment Standard Fixed 2 yrs           Westpac         Premier Advantage Investment Fixed IO 2 yrs 150k+           Yellow Brick Road         Empower Package Inv Empower Fixed IO 2 yrs 80% 150k+           Yellow Brick Road         Empower Package Investment Fixed IO 2 yrs 80% 150k+           ANZ         Investment Fixed IO 2 yrs           ANZ         Investment Fixed IO 2 yrs           Bank of Melbourne         Investment Fixed IO 2 yrs           Bank of Melbourne         Investment Fixed IO 2 yrs           Bank of Melbourne         Basic Fixed Investment IO 2 yrs           BoQ         Home Loan Privileges Investment Eixed IO 2 yrs 150k+           BoQ         Home Loan Privileges Investment Eixed IO 2 yrs 150k+           Commonwealth Bank         Investment Fixed IO 2 yrs           First Option Credit Union         Fixed Premium Investment Eixed IO 2 yrs 150k+           MyState         Investment Fixed IO 2 y	SERVICE ONE Alliance Bank	Investment Fixed IO 2 yrs
Suncorp Bank         Home Package Plus Investment Fixed IO 2 yrs 150k+           Suncorp Bank         Investment Fixed IO 2 yrs           The Capricornian         Inv Lifestyle Fixed 2 yrs           The Capricornian         Investment Standard Fixed 2 yrs           The Mutual         Package Home Loan Inv Premium Fixed 2 yrs           The Mutual         Package Home Loan Inv Premium Fixed 2 yrs 150k+           Westpac         Premier Advantage Investment Fixed IO 2 yrs 150k+           Yellow Brick Road         Empower Package Investment Fixed IO 2 yrs 150k+           Yellow Brick Road         Empower Fixed IO 2 yrs 80%           X ★         AMP           AMP Bank         Select Package Investment Classic Fixed IO 2 yrs 100k+           ANZ         Investment Fixed IO 2 yrs           Ausiae         Inv IQ Offset Fixed IO 2 yrs 80%           Bank of Melboure         Investment Fixed IO 2 yrs           BankSA         Investment Fixed IO 2 yrs           BoQ         Home Loan Privileges Investment Fixed IO 2 yrs 150k+           Commonwealth Bank         Investment Fixed IO 2 yrs           First Option Credit Union         Fixed Premium Investment Loan LS4 2 yrs           Heritage Bank         Home Advantage Investment Fixed IO 2 yrs           Regional Australia Bank         Investment Fixed IO 2 yrs           <	St.George Bank	Advantage Package Investment Fixed IO 2 yrs 100k+
Suncorp Bank         Investment Fixed IO 2 yrs           The Capricornian         Inv Lifestyle Fixed 2 yrs           The Capricornian         Investment Standard Fixed 2 yrs           The Mac         Investment Standard Fixed 2 yrs           The Mutual         Package Home Loan Inv Premium Fixed 2 yrs 150k+           The Rock         Investment Standard Fixed 2 yrs           Westpac         Premier Advantage Investment Fixed IO 2 yrs 150k+           Yellow Brick Road         Empower Package Inv Empower Fixed IO 2 yrs 80% 150k+           Yellow Brick Road         Investment Fixed IO 2 yrs 80%           Yellow Brick Road         Investment Fixed IO 2 yrs 80%           AMZ         Investment Fixed IO 2 yrs 80%           ANZ         Investment Fixed IO 2 yrs 80%           Bank of Melbourne         Investment Fixed IO 2 yrs 80%           Bank of Melbourne         Investment Fixed IO 2 yrs           Bendigo Bank         Basic Fixed Investment Io 2 yrs           BOQ         Home Loan Privileges Investment Fixed IO 2 yrs 150k+           Commonwealth Bank         Investment Fixed IO 2 yrs           First Option Credit Union         Fixed Premium Investment Loan L54 2 yrs           People's Choice Credit Union         Investment Fixed IO 2 yrs           Regional Australia Bank         Inv Partnership Advantage Fixed IO 2 yrs     <	Summerland Credit Union	Investment Standard Fixed 2 yrs
The Capricornian Inv Lifestyle Fixed 2 yrs The Capricornian Inv Premium Choice Fixed 2 yrs The Mac Investment Standard Fixed 2 yrs The Mutual Package Home Loan Inv Premium Fixed 2 yrs 150k+ The Rock Investment Standard Fixed 2 yrs Westpac Premier Advantage Investment Fixed IO 2 yrs 150k+ Yellow Brick Road Empower Package Inv Empower Fixed IO 2 yrs 80% 150k+ Yellow Brick Road Inv Empower Fixed IO 2 yrs 80% 150k+ Yellow Brick Road Inv Empower Fixed IO 2 yrs 80%  ★★ AMP Bank Select Package Investment Classic Fixed IO 2 yrs 100k+ ANZ Investment Fixed IO 2 yrs Aussie Inv IQ Offset Fixed IO 2 yrs BankSA Investment Fixed IO 2 yrs BankSA Investment Fixed IO 2 yrs Bendigo Bank Basic Fixed Investment IO 2 yrs Bendigo Bank Investment Fixed IO 2 yrs Brody Home Loan Privileges Investment Fixed IO 2 yrs 150k+ Commonwealth Bank Investment Fixed IO 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs Heritage Bank Home Advantage Investment Fixed IO 2 yrs People's Choice Credit Union Investment Fixed IO 2 yrs Regional Australia Bank Inv Partnership Advantage Fixed IO 2 yrs Regional Australia Bank Inv Partnership Advantage Fixed IO 2 yrs Regional Australia Bank Investment Fixed IO 2 yrs Resi Mortgage Corp Inv Fixed IO 2 yrs St. George Bank Investment Fixed IO 2 yrs Teachers Mutual Bank Inv Standard Fixed IO 2 yrs Teachers Mutual Bank Inv Standard Fixed IO 2 yrs Teachers Mutual Bank Inv Standard Fixed IO 2 yrs Teachers Mutual Bank Inv Premium Choice Fixed IO 2 yrs Teachers Mutual Bank Inv Standard Fixed IO 2 yrs Teachers Mutual Bank Inv Standard Fixed IO 2 yrs The Capricornian Investment Fixed IO 2 yrs	Suncorp Bank	Home Package Plus Investment Fixed IO 2 yrs 150k+
The Capricornian Inv Premium Choice Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Mutual Package Home Loan Inv Premium Fixed 2 yrs 150k+  The Rock Investment Standard Fixed 2 yrs  Westpac Premier Advantage Investment Fixed IO 2 yrs 150k+  Yellow Brick Road Empower Pixed IO 2 yrs 80% 150k+  Yellow Brick Road Inv Empower Fixed IO 2 yrs 80% 150k+  Yellow Brick Road Empower Fixed IO 2 yrs 80%  ★★★  AMP Bank Select Package Investment Classic Fixed IO 2 yrs 100k+  ANZ Investment Fixed IO 2 yrs 80%  Bank of Melbourne Investment Fixed IO 2 yrs 80%  Bank of Melbourne Investment Fixed IO 2 yrs  Bendigo Bank Basic Fixed Investment IO 2 yrs  BOQ Home Loan Privileges Investment Fixed IO 2 yrs 150k+  Commonwealth Bank Investment Fixed IO 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Heritage Bank Investment Fixed IO 2 yrs  People's Choice Credit Union Investment Fixed IO 2 yrs  People's Choice Credit Union Investment Fixed IO 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed IO 2 yrs  RESI Mortgage Corp Inv Fixed Investment Fixed IO 2 yrs  RESI Mortgage Corp Inv Smart Pro Fixed IO 2 yrs  Teachers Mutual Bank Investment Fixed IO 2 yrs  The Capricornian Investment Fixed IO 2 yrs  Westpac Investment Fixed IO 2 yrs	Suncorp Bank	Investment Fixed IO 2 yrs
The Mac Investment Standard Fixed 2 yrs The Mutual Package Home Loan Inv Premium Fixed 2 yrs 150k+ The Rock Investment Standard Fixed 2 yrs Westpac Premier Advantage Investment Fixed IO 2 yrs 150k+ Yellow Brick Road Empower Package Inv Empower Fixed IO 2 yrs 80% 150k+ Yellow Brick Road Inv Empower Fixed IO 2 yrs 80%  ★★  AMP Bank Select Package Investment Classic Fixed IO 2 yrs 100k+ ANZ Investment Fixed IO 2 yrs 80%  Bank of Melbourne Investment Fixed IO 2 yrs 80%  Bank of Melbourne Investment Fixed IO 2 yrs Bendigo Bank Basic Fixed Investment IO 2 yrs Bendigo Bank Basic Fixed Investment IO 2 yrs BOQ Home Loan Privileges Investment Fixed IO 2 yrs 150k+ Commonwealth Bank Investment Fixed IO 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs Heritage Bank Home Advantage Investment Fixed IO 2 yrs 150k+ MyState Investment Fixed IO 2 yrs Regional Australia Bank Investment Fixed IO 2 yrs Regional Australia Bank Investment Fixed IO 2 yrs RESI Mortgage Corp Investment Fixed IO 2 yrs RESI Mortgage Corp Investment Fixed IO 2 yrs St. George Bank Investment Fixed IO 2 yrs Teachers Mutual Bank Investment Fixed IO 2 yrs The Capricornian Inv Premium Choice Fixed IO 2 yrs The Capricornian Investment Fixed IO 2 yrs UniBank Investment Fixed IO 2 yrs	The Capricornian	Inv Lifestyle Fixed 2 yrs
The Mutual Package Home Loan Inv Premium Fixed 2 yrs 150k+ The Rock Investment Standard Fixed 2 yrs Westpac Premier Advantage Investment Fixed IO 2 yrs 150k+ Yellow Brick Road Empower Package Inv Empower Fixed IO 2 yrs 80% 150k+ Yellow Brick Road Inv Empower Fixed IO 2 yrs 80% 150k+ Yellow Brick Road Inv Empower Fixed IO 2 yrs 80%  ★★  AMP Bank Select Package Investment Classic Fixed IO 2 yrs 100k+ ANZ Investment Fixed IO 2 yrs 80%  Aussie Invo IQ Offset Fixed IO 2 yrs 80%  Bank of Melbourne Investment Fixed IO 2 yrs 80%  Bank of Melbourne Investment Fixed IO 2 yrs Bendigo Bank Basic Fixed Investment IO 2 yrs  Bendigo Bank Basic Fixed Investment IO 2 yrs  Bround Home Loan Privileges Investment Fixed IO 2 yrs 150k+ Commonwealth Bank Investment Fixed IO 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Heritage Bank Home Advantage Investment Fixed IO 2 yrs 150k+ MyState Investment Fixed IO 2 yrs  Regional Australia Bank Investment Fixed IO 2 yrs  Regional Australia Bank Investment Fixed IO 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed IO 2 yrs  St. George Bank Investment Fixed IO 2 yrs  Teachers Mutual Bank Investment Fixed IO 2 yrs  The Capricornian Investment Fixed IO 2 yrs  UniBank Investment Fixed IO 2 yrs	The Capricornian	Inv Premium Choice Fixed 2 yrs
Westpac Premier Advantage Investment Fixed IO 2 yrs 150k+ Yellow Brick Road Empower Package Inv Empower Fixed IO 2 yrs 80% 150k+ Yellow Brick Road Inv Empower Fixed IO 2 yrs 80% 150k+ Yellow Brick Road Inv Empower Fixed IO 2 yrs 80%  ★★  AMP Bank Select Package Investment Classic Fixed IO 2 yrs 100k+ ANZ Investment Fixed IO 2 yrs Aussie Inv IQ Offset Fixed IO 2 yrs 80%  Bank of Melbourne Investment Fixed IO 2 yrs BankSA Investment Fixed IO 2 yrs Bendigo Bank Basic Fixed Investment IO 2 yrs BOQ Home Loan Privileges Investment Fixed IO 2 yrs 150k+ Commonwealth Bank Investment Fixed IO 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs Heritage Bank Home Advantage Investment Fixed IO 2 yrs 150k+ MyState Investment Fixed IO 2 yrs Regional Australia Bank Investment Fixed IO 2 yrs Regional Australia Bank Investment Fixed IO 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed IO 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed IO 2 yrs RESI Mortgage Corp Inv Smart Pro Fixed IO 2 yrs	The Mac	Investment Standard Fixed 2 yrs
Westpac       Premier Advantage Investment Fixed IO 2 yrs 150k+         Yellow Brick Road       Empower Package Inv Empower Fixed IO 2 yrs 80% 150k+         Yellow Brick Road       Inv Empower Fixed IO 2 yrs 80%         ★★         AMP Bank       Select Package Investment Classic Fixed IO 2 yrs 100k+         ANZ       Investment Fixed IO 2 yrs         Aussie       Inv IQ Offset Fixed IO 2 yrs 80%         Bank of Melbourne       Investment Fixed IO 2 yrs         BankSA       Investment Fixed IO 2 yrs         BoQ       Home Loan Privileges Investment Fixed IO 2 yrs 150k+         Commonwealth Bank       Investment Fixed IO 2 yrs         First Option Credit Union       Fixed Premium Investment Loan L54 2 yrs         Heritage Bank       Home Advantage Investment Fixed IO 2 yrs 150k+         MyState       Investment Fixed IO 2 yrs         Regional Australia Bank       Investment Fixed IO 2 yrs         Regional Australia Bank       Inv Partnership Advantage Fixed IO 2 yrs         RESI Mortgage Corp       Inv Flexi Options Fixed IO 2 yrs         RESI Mortgage Corp       Inv Standard Fixed IO 2 yrs         Recorge Bank       Investment Fixed IO 2 yrs         Teachers Mutual Bank       Inv Standard Fixed IO 2 yrs         The Capricornian       Inv Standard Fixed IO 2 yrs <th< th=""><th>The Mutual</th><th>Package Home Loan Inv Premium Fixed 2 yrs 150k+</th></th<>	The Mutual	Package Home Loan Inv Premium Fixed 2 yrs 150k+
Yellow Brick Road Inv Empower Fixed IO 2 yrs 80% 150k+ Yellow Brick Road Inv Empower Fixed IO 2 yrs 80%  ★★  AMP Bank Select Package Investment Classic Fixed IO 2 yrs 100k+ ANZ Investment Fixed IO 2 yrs 80%  Aussie Investment Fixed IO 2 yrs 80%  Bank of Melbourne Investment Fixed IO 2 yrs 80%  Bank of Melbourne Investment Fixed IO 2 yrs BankSA Investment Fixed IO 2 yrs  Bendigo Bank Basic Fixed Investment IO 2 yrs  BOQ Home Loan Privileges Investment Fixed IO 2 yrs 150k+  Commonwealth Bank Investment Fixed IO 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Heritage Bank Home Advantage Investment Fixed IO 2 yrs 150k+  MyState Investment Fixed IO 2 yrs  People's Choice Credit Union Investment Fixed IO 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed IO 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed IO 2 yrs  RESI Mortgage Corp Inv Fixed IO 2 yrs 80%  St. George Bank Investment Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  The Capricornian Inv Premium Choice Fixed IO 2 yrs  UniBank Investment Fixed IO 2 yrs	The Rock	Investment Standard Fixed 2 yrs
Yellow Brick Road Inv Empower Fixed IO 2 yrs 80%  ★★  AMP Bank Select Package Investment Classic Fixed IO 2 yrs 100k+  ANZ Investment Fixed IO 2 yrs  Aussie Inv IQ Offset Fixed IO 2 yrs 80%  Bank of Melbourne Investment Fixed IO 2 yrs  BankSA Investment Fixed IO 2 yrs  Bendigo Bank Basic Fixed Investment IO 2 yrs  BOQ Home Loan Privileges Investment Fixed IO 2 yrs 150k+  Commonwealth Bank Investment Fixed IO 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Heritage Bank Home Advantage Investment Fixed IO 2 yrs 150k+  MyState Investment Fixed IO 2 yrs  People's Choice Credit Union Investment Fixed IO 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed IO 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed IO 2 yrs  RESI Mortgage Corp Inv Smart Pro Fixed IO 2 yrs 80%  St. George Bank Investment Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  The Capricornian Inv Premium Choice Fixed IO 2 yrs  Westpac Investment Fixed IO 2 yrs  Hovestpac Investment Fixed IO 2 yrs  UniBank Investment Fixed IO 2 yrs  Investment Fixed IO 2 yrs  UniBank Investment Fixed IO 2 yrs	Westpac	Premier Advantage Investment Fixed IO 2 yrs 150k+
AMP Bank Select Package Investment Classic Fixed IO 2 yrs 100k+  ANZ Investment Fixed IO 2 yrs  Aussie Inv IQ Offset Fixed IO 2 yrs 80%  Bank of Melbourne Investment Fixed IO 2 yrs  BankSA Investment Fixed IO 2 yrs  Bendigo Bank Basic Fixed Investment IO 2 yrs  Bendigo Bank Basic Fixed Investment IO 2 yrs  BOQ Home Loan Privileges Investment Fixed IO 2 yrs 150k+  Commonwealth Bank Investment Fixed IO 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Heritage Bank Home Advantage Investment Fixed IO 2 yrs 150k+  MyState Investment Fixed IO 2 yrs  People's Choice Credit Union Investment Fixed IO 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed IO 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed IO 2 yrs  RESI Mortgage Corp Inv Smart Pro Fixed IO 2 yrs 80%  St. George Bank Investment Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  The Capricornian Inv Premium Choice Fixed IO 2 yrs  UniBank Inv Standard Fixed IO 2 yrs  UniBank Investment Fixed IO 2 yrs  Investment Fixed IO 2 yrs  Investment Fixed IO 2 yrs	Yellow Brick Road	Empower Package Inv Empower Fixed IO 2 yrs 80% 150k+
ANZ Investment Fixed IO 2 yrs 100k+  ANZ Aussie Inv IQ Offset Fixed IO 2 yrs 80%  Bank of Melbourne Investment Fixed IO 2 yrs 80%  BankSA Investment Fixed IO 2 yrs  Bendigo Bank Basic Fixed Investment IO 2 yrs  BOQ Home Loan Privileges Investment Fixed IO 2 yrs 150k+  Commonwealth Bank Investment Fixed IO 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Heritage Bank Home Advantage Investment Fixed IO 2 yrs 150k+  MyState Investment Fixed IO 2 yrs  People's Choice Credit Union Investment Fixed IO 2 yrs  Regional Australia Bank Investment Fixed IO 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed IO 2 yrs  RESI Mortgage Corp Inv Smart Pro Fixed IO 2 yrs  St.George Bank Investment Fixed IO 2 yrs  Teachers Mutual Bank Investment Fixed IO 2 yrs  Teachers Mutual Bank Investment Fixed IO 2 yrs  Teachers Mutual Bank Investment Fixed IO 2 yrs  The Capricornian Inv Premium Choice Fixed IO 2 yrs  UniBank Investment Fixed IO 2 yrs	Yellow Brick Road	Inv Empower Fixed IO 2 yrs 80%
Aussie Inv IQ Offset Fixed IO 2 yrs 80% Bank of Melbourne Investment Fixed IO 2 yrs BankSA Investment Fixed IO 2 yrs Bendigo Bank Basic Fixed Investment IO 2 yrs BOQ Home Loan Privileges Investment Fixed IO 2 yrs First Option Credit Union Fixed Premium Investment Fixed IO 2 yrs Heritage Bank Home Advantage Investment Fixed IO 2 yrs 150k+ MyState Investment Fixed IO 2 yrs People's Choice Credit Union Investment Fixed IO 2 yrs Regional Australia Bank Inv Partnership Advantage Fixed IO 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed IO 2 yrs RESI Mortgage Corp Inv Smart Pro Fixed IO 2 yrs 80% St.George Bank Investment Fixed IO 2 yrs Reachers Mutual Bank Inv Standard Fixed IO 2 yrs Teachers Mutual Bank Inv Standard Fixed IO 2 yrs The Capricornian Inv Premium Choice Fixed IO 2 yrs UniBank Inv Standard Fixed IO 2 yrs Investment Fixed IO 2 yrs Inv Standard Fixed IO 2 yrs Inv Standard Fixed IO 2 yrs	**	
AussieInv IQ Offset Fixed IO 2 yrs 80%Bank of MelbourneInvestment Fixed IO 2 yrsBankSAInvestment Fixed IO 2 yrsBendigo BankBasic Fixed Investment IO 2 yrsBOQHome Loan Privileges Investment Fixed IO 2 yrs 150k+Commonwealth BankInvestment Fixed IO 2 yrsFirst Option Credit UnionFixed Premium Investment Loan L54 2 yrsHeritage BankHome Advantage Investment Fixed IO 2 yrs 150k+MyStateInvestment Fixed IO 2 yrsPeople's Choice Credit UnionInvestment Fixed IO 2 yrsRegional Australia BankInv Partnership Advantage Fixed IO 2 yrsRESI Mortgage CorpInv Sted Options Fixed IO 2 yrsRESI Mortgage CorpInv Smart Pro Fixed IO 2 yrsSt. George BankInvestment Fixed IO 2 yrsSt. George BankInvestment Fixed IO 2 yrsTeachers Mutual BankInv Standard Fixed IO 2 yrsThe CapricornianInv Premium Choice Fixed IO 2 yrsUniBankInv Standard Fixed IO 2 yrsWestpacInvestment Fixed IO 2 yrs	AMP Bank	Select Package Investment Classic Fixed IO 2 yrs 100k+
Bank of MelbourneInvestment Fixed IO 2 yrsBankSAInvestment Fixed IO 2 yrsBendigo BankBasic Fixed Investment IO 2 yrsBOQHome Loan Privileges Investment Fixed IO 2 yrs 150k+Commonwealth BankInvestment Fixed IO 2 yrsFirst Option Credit UnionFixed Premium Investment Loan L54 2 yrsHeritage BankHome Advantage Investment Fixed IO 2 yrs 150k+MyStateInvestment Fixed IO 2 yrsPeople's Choice Credit UnionInvestment Fixed IO 2 yrsRegional Australia BankInv Partnership Advantage Fixed IO 2 yrsRESI Mortgage CorpInv Start Pro Fixed IO 2 yrs 80%St.George BankInvestment Fixed IO 2 yrsTeachers Mutual BankInv Standard Fixed IO 2 yrsThe CapricornianInv Premium Choice Fixed IO 2 yrsUniBankInv Standard Fixed IO 2 yrsWestpacInvestment Fixed IO 2 yrsWestpacInvestment Fixed IO 2 yrs	ANZ	Investment Fixed IO 2 yrs
BankSAInvestment Fixed IO 2 yrsBendigo BankBasic Fixed Investment IO 2 yrsBOQHome Loan Privileges Investment Fixed IO 2 yrs 150k+Commonwealth BankInvestment Fixed IO 2 yrsFirst Option Credit UnionFixed Premium Investment Loan L54 2 yrsHeritage BankHome Advantage Investment Fixed IO 2 yrs 150k+MyStateInvestment Fixed IO 2 yrsPeople's Choice Credit UnionInvestment Fixed IO 2 yrsRegional Australia BankInv Partnership Advantage Fixed IO 2 yrsRESI Mortgage CorpInv Smart Pro Fixed IO 2 yrsRESI Mortgage CorpInv Smart Pro Fixed IO 2 yrsSt.George BankInvestment Fixed IO 2 yrsTeachers Mutual BankInv Standard Fixed IO 2 yrsThe CapricornianInv Premium Choice Fixed IO 2 yrsUniBankInv Standard Fixed IO 2 yrsWestpacInvestment Fixed IO 2 yrs	Aussie	Inv IQ Offset Fixed IO 2 yrs 80%
Bendigo Bank Basic Fixed Investment IO 2 yrs BOQ Home Loan Privileges Investment Fixed IO 2 yrs 150k+ Commonwealth Bank Investment Fixed IO 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs Heritage Bank Home Advantage Investment Fixed IO 2 yrs 150k+ MyState Investment Fixed IO 2 yrs People's Choice Credit Union Investment Fixed IO 2 yrs Regional Australia Bank Inv Partnership Advantage Fixed IO 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed IO 2 yrs RESI Mortgage Corp Inv Smart Pro Fixed IO 2 yrs 80% St.George Bank Investment Fixed IO 2 yrs Teachers Mutual Bank Inv Standard Fixed IO 2 yrs The Capricornian Inv Premium Choice Fixed IO 2 yrs UniBank Inv Standard Fixed IO 2 yrs UniBank Investment Fixed IO 2 yrs	Bank of Melbourne	Investment Fixed IO 2 yrs
BOQHome Loan Privileges Investment Fixed IO 2 yrsCommonwealth BankInvestment Fixed IO 2 yrsFirst Option Credit UnionFixed Premium Investment Loan L54 2 yrsHeritage BankHome Advantage Investment Fixed IO 2 yrs 150k+MyStateInvestment Fixed IO 2 yrsPeople's Choice Credit UnionInvestment Fixed IO 2 yrsRegional Australia BankInv Partnership Advantage Fixed IO 2 yrsRESI Mortgage CorpInv Flexi Options Fixed IO 2 yrsRESI Mortgage CorpInv Smart Pro Fixed IO 2 yrs 80%St. George BankInvestment Fixed IO 2 yrsTeachers Mutual BankInv Standard Fixed IO 2 yrsThe CapricornianInv Premium Choice Fixed IO 2 yrsUniBankInv Standard Fixed IO 2 yrsWestpacInvestment Fixed IO 2 yrs	BankSA	Investment Fixed IO 2 yrs
Commonwealth BankInvestment Fixed IO 2 yrsFirst Option Credit UnionFixed Premium Investment Loan L54 2 yrsHeritage BankHome Advantage Investment Fixed IO 2 yrs 150k+MyStateInvestment Fixed IO 2 yrsPeople's Choice Credit UnionInvestment Fixed IO 2 yrsRegional Australia BankInv Partnership Advantage Fixed IO 2 yrsRESI Mortgage CorpInv Flexi Options Fixed IO 2 yrsRESI Mortgage CorpInv Smart Pro Fixed IO 2 yrs 80%St. George BankInvestment Fixed IO 2 yrsTeachers Mutual BankInv Standard Fixed IO 2 yrsThe CapricornianInv Premium Choice Fixed IO 2 yrsUniBankInv Standard Fixed IO 2 yrsWestpacInvestment Fixed IO 2 yrs	Bendigo Bank	Basic Fixed Investment IO 2 yrs
First Option Credit Union Fixed Premium Investment Loan L54 2 yrs Heritage Bank Home Advantage Investment Fixed IO 2 yrs 150k+ MyState Investment Fixed IO 2 yrs People's Choice Credit Union Investment Fixed IO 2 yrs Regional Australia Bank Inv Partnership Advantage Fixed IO 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed IO 2 yrs RESI Mortgage Corp Inv Smart Pro Fixed IO 2 yrs 80% St.George Bank Investment Fixed IO 2 yrs Teachers Mutual Bank Inv Standard Fixed IO 2 yrs The Capricornian Inv Premium Choice Fixed IO 2 yrs UniBank Investment Fixed IO 2 yrs Inv Standard Fixed IO 2 yrs Investment Fixed IO 2 yrs	BOQ	Home Loan Privileges Investment Fixed IO 2 yrs 150k+
Heritage Bank Home Advantage Investment Fixed IO 2 yrs 150k+  MyState Investment Fixed IO 2 yrs  People's Choice Credit Union Investment Fixed IO 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed IO 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed IO 2 yrs  RESI Mortgage Corp Inv Smart Pro Fixed IO 2 yrs 80%  St.George Bank Investment Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  The Capricornian Inv Premium Choice Fixed IO 2 yrs  UniBank Inv Standard Fixed IO 2 yrs  Mestpac Investment Fixed IO 2 yrs	Commonwealth Bank	Investment Fixed IO 2 yrs
MyState Investment Fixed IO 2 yrs  People's Choice Credit Union Investment Fixed IO 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed IO 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed IO 2 yrs  RESI Mortgage Corp Inv Smart Pro Fixed IO 2 yrs 80%  St.George Bank Investment Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  The Capricornian Inv Premium Choice Fixed IO 2 yrs  UniBank Inv Standard Fixed IO 2 yrs  Westpac Investment Fixed IO 2 yrs	First Option Credit Union	Fixed Premium Investment Loan L54 2 yrs
People's Choice Credit UnionInvestment Fixed IO 2 yrsRegional Australia BankInv Partnership Advantage Fixed IO 2 yrsRESI Mortgage CorpInv Flexi Options Fixed IO 2 yrs 80%RESI Mortgage CorpInv Smart Pro Fixed IO 2 yrs 80%St. George BankInvestment Fixed IO 2 yrsTeachers Mutual BankInv Standard Fixed IO 2 yrsThe CapricornianInv Premium Choice Fixed IO 2 yrsUniBankInv Standard Fixed IO 2 yrsWestpacInvestment Fixed IO 2 yrs	Heritage Bank	Home Advantage Investment Fixed IO 2 yrs 150k+
RESI Mortgage Corp Inv Flexi Options Fixed IO 2 yrs  RESI Mortgage Corp Inv Smart Pro Fixed IO 2 yrs 80%  St.George Bank Investment Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  The Capricornian Inv Premium Choice Fixed IO 2 yrs  UniBank Inv Standard Fixed IO 2 yrs  UniBank Inv Standard Fixed IO 2 yrs  Inv Standard Fixed IO 2 yrs  Investment Fixed IO 2 yrs	MyState	Investment Fixed IO 2 yrs
RESI Mortgage Corp Inv Flexi Options Fixed IO 2 yrs  RESI Mortgage Corp Inv Smart Pro Fixed IO 2 yrs 80%  St.George Bank Investment Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  The Capricornian Inv Premium Choice Fixed IO 2 yrs  UniBank Inv Standard Fixed IO 2 yrs  Westpac Investment Fixed IO 2 yrs	People's Choice Credit Union	Investment Fixed IO 2 yrs
RESI Mortgage Corp Inv Smart Pro Fixed IO 2 yrs 80%  St. George Bank Investment Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  The Capricornian Inv Premium Choice Fixed IO 2 yrs  UniBank Inv Standard Fixed IO 2 yrs  Westpac Investment Fixed IO 2 yrs	Regional Australia Bank	Inv Partnership Advantage Fixed IO 2 yrs
St.George Bank Investment Fixed IO 2 yrs  Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  The Capricornian Inv Premium Choice Fixed IO 2 yrs  UniBank Inv Standard Fixed IO 2 yrs  Westpac Investment Fixed IO 2 yrs	RESI Mortgage Corp	Inv Flexi Options Fixed IO 2 yrs
Teachers Mutual Bank Inv Standard Fixed IO 2 yrs  The Capricornian Inv Premium Choice Fixed IO 2 yrs  UniBank Inv Standard Fixed IO 2 yrs  Westpac Investment Fixed IO 2 yrs	RESI Mortgage Corp	Inv Smart Pro Fixed IO 2 yrs 80%
The CapricornianInv Premium Choice Fixed IO 2 yrsUniBankInv Standard Fixed IO 2 yrsWestpacInvestment Fixed IO 2 yrs	St.George Bank	Investment Fixed IO 2 yrs
UniBankInv Standard Fixed IO 2 yrsWestpacInvestment Fixed IO 2 yrs	Teachers Mutual Bank	Inv Standard Fixed IO 2 yrs
Westpac Investment Fixed IO 2 yrs	The Capricornian	Inv Premium Choice Fixed IO 2 yrs
	UniBank	Inv Standard Fixed IO 2 yrs
Woolworths Employees CU Investment Fixed 2 vrs	Westpac	Investment Fixed IO 2 yrs
	Woolworths Employees CU	Investment Fixed 2 yrs

Report Date: March, 2018



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.

#### Investor 2 Year Fixed \$200,000 Interest Only

Company	Product
*	
AMP Bank	Investment Classic Fixed IO 2 yrs
Auswide Bank	Investment Standard Fixed IO 2 yrs
bcu	Investment Fixed IO 2 yrs
First Option Credit Union	Fixed Classic Investment Loan L52 2 yrs
iMortgage	Investment Fusion Fixed IO 80 2 yrs
RAMS	Inv Fixed Rate IO 2 yrs
Regional Australia Bank	Inv Fixed Home Loan IO 2 yrs



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.

#### Investor 2 Year Fixed \$200,000 Principle & Interest

Company	Product
★★★★ "Outstanding Value"	
Aussie	Inv Select Basic Fixed PI 2 yrs
BOQ	Investment 2 year Fixed P&I 2 yrs
Easy Street Fin Services	Investment Easy Street Fixed - P&I 2 yrs
Homestar Finance	Investment P&I Fixed 2 yrs
Newcastle Permanent	Investment Fixed P&I 2 yrs
Newcastle Permanent	Premium Plus Package Investment Fixed P&I 2 yrs 5k+
Northern Inland CU	Fixed Honeymoon Investor 2 yrs
P&N Bank	Investment Fixed PI 2 yrs 80%
Pacific Mortgage Group	Investment Fixed P&I 2 yrs
Police Bank	Inv Premium Fixed 2 yrs
QBANK	Fixed Investor <80% LVR 2 yrs
TicToc Home Loans	Investment fixed P&I 2 yrs
Virgin Money	Reward Me - Investment Fixed 2 yrs
***	
ANZ	Breakfree Investment Fixed 2 yrs 150k+
Aussie	Inv Select Standard Fixed PI 2 yrs
Bank Australia	Inv Basic Fixed (LVR <80%) P&I 2 yrs
Bank Australia	Premium Fixed Package Inv Premium Fixed - P&I 2 yrs 10k+
Bank First	Complete Fixed Inv First Home Buyer 2 yrs
Bank First	First Home Buyers Package Inv Complete Fixed 2 yrs
Click Loans	Basic Investor Fixed PI 2 yrs
Community First CU	Investment True Fixed - P&I 2 yrs
Freedom Lend	Investment Freedom Fixed PI 2 yrs 80%
HSBC	Investment 2yr Fixed P&I 2 yrs
ING	Investment Fixed 2 yrs
Macquarie Bank	Basic Fixed Investment PI 2 yrs
ME	Inv Flexible Fixed 2 yrs
NAB	Choice Package Inv Tailored Fixed - P&I 2 yrs 150k+
Qudos Bank	Inv Fixed Rate 2 yrs
RACQ Bank	Choices Investment Fixed 2 yrs 20k+
RACQ Bank	Investment Fixed 2 yrs
Yellow Brick Road	Empower Package Inv Empower Fixed PI 2 yrs 80% 150k+
Yellow Brick Road	Inv Empower Fixed PI 2 yrs 80%
***	
Adelaide Bank	Investment SmartFix P&I 2 yrs



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.

### Investor 2 Year Fixed \$200,000 Principle & Interest

Company	Product
***	
Adelaide Bank	Investment SmartSaver Fixed P&I 2 yrs
AMO Group	Investment Fixed 2 yrs
AMP Bank	Investment Basic Fixed P&I 2 yrs
ANZ	Investment Fixed 2 yrs
Arab Bank Australia	Investment Fixed 2 yrs
Aussie	Inv IQ Offset Fixed PI 2 yrs 80%
Australian Military Bank	Inv Fixed Rate PI 2 yrs
Bank Australia	Inv Premium Fixed - P&I 2 yrs
Bank First	Inv Complete Fixed 2 yrs
Bank First	Inv Standard Fixed 2 yrs
Bank First	Premier Package Home Loan Inv Fixed 2 yrs 50k+
Bank of Melbourne	Advantage Package Investment Fixed P&I 2 yrs 150k+
Bank of Melbourne	Investment Fixed P&I 2 yrs
BankSA	Advantage Package Investment Fixed P&I 2 yrs 150k+
BankSA	Investment Fixed P&I 2 yrs
BankVic	Diversified Investor Inv fixed 2 yrs 50k+
BankVic	Inv fixed 2 yrs
BankVic	Premium Home Inv fixed 2 yrs 50k+
BankVic	Property Investor Inv fixed 2 yrs 100k+
Bankwest	Complete Home Loan Fixed Rate Investment P&I 2 yrs 200k+
Bendigo Bank	Basic Fixed Investment PI 2 yrs
Bendigo Bank	Investment Fixed PI 2 yrs
BOQ	Home Loan Privileges Investment 2 year Fixed P&I 2 yrs 150k+
BOQ	Investment Fixed 2 yrs
Click Loans	Investor Offset Fixed PI 2 yrs
Commonwealth Bank	Wealth Package Investment Fixed P&I 2 yrs 150k+
CUA	2 Year Fixed Investor P&I
Firstmac	Inv VIP Pack Fixed P&I 2 yrs
G&C Mutual Bank	Investment Standard 2yr Fixed P&I 2 yrs
Gateway Credit Union	Investment Fixed 2 yrs
Gateway Credit Union	Premium Investment Fixed 2 yrs 150k+
Greater Bank	Great Rate Investment Fixed P&I 2 yrs
Greater Bank	Ultimate Investment Discount Fixed 2 yrs 150k+
Greater Bank	Ultimate Investment Fixed P&I 2 yrs 150k+
Heritage Bank	Home Advantage Investment Fixed P&I 2 yrs 150k+

Report Date: March, 2018



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.

### Investor 2 Year Fixed \$200,000 Principle & Interest

★★★ Heritage Bank	
Heritage Bank	
	Investment Fixed P&I 2 yrs
Horizon Credit Union	Fixed Rate Investment Loan 2 yrs
Hume Bank	Investment Fixed (Refinance) P&I 2 yrs
Hume Bank	Investment Fixed P&I 2 yrs
Hume Bank	Property Package Investment Fixed P&I 2 yrs 150k+
iMortgage	Investment Fusion Fixed PI 80 2 yrs
loans.com.au	Fixed - Investor P&I 2 yrs
Macquarie Bank	Offset Fixed Investment PI 2 yrs
ME	Member Package Inv Flexible Fixed 2 yrs 40k+
NAB	Inv Tailored Fixed - P&I 2 yrs
NAB	Private Tailored Pkg Inv Tailored Fixed - P&I 2 yrs 150k+
People's Choice Credit Union	Home Loan Package Investment Fixed P&I 2 yrs 150k+
People's Choice Credit Union	Investment Fixed P&I 2 yrs
QBANK	Investment Fixed 2 yrs
RAMS	Inv Fixed Rate P&I 2 yrs
Regional Australia Bank	Inv Partnership Advantage Fixed P&I 2 yrs
RESI Mortgage Corp	Inv Smart Pro Fixed P&I 2 yrs 80%
SERVICE ONE Alliance Bank	Investment Fixed P&I 2 yrs
St.George Bank	Advantage Package Investment Fixed P&I 2 yrs 150k+
St.George Bank	Investment Fixed P&I 2 yrs
Suncorp Bank	Home Package Plus Investment Fixed P&I 2 yrs 150k+
Teachers Mutual Bank	Inv Fixed Rate 2 yrs
The Capricornian	Inv Premium Choice Fixed 2 yrs
The Mutual	Inv Premium Fixed 2 yrs
The Mutual	Package Home Loan Inv Premium Fixed 2 yrs 150k+
UniBank	Inv Fixed Rate 2 yrs
Westpac	Investment Fixed P&I 2 yrs
Westpac	Premier Advantage Investment Fixed P&I 2 yrs 150k+
**	
AMP Bank	Affinity Package Investment Classic Fixed P&I 2 yrs 100k+
AMP Bank	Professional Package Investment Classic Fixed P&I 2 yrs 100k+
AMP Bank	Select Package Investment Classic Fixed P&I 2 yrs 100k+
Auswide Bank	Freedom Package Investment Standard Fixed P&I 2 yrs 100k+
Bank of us	Fixed Investment FlexiChoice 2 yrs 80%
Bankwest	Fixed Rate Investment P&I 2 yrs

rt Date: March, 2018.



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.

### Investor 2 Year Fixed \$200,000 Principle & Interest

<b>nd Bank</b> Pinr	nacle +Plus Pkg Investment Fixed 2 yrs 200k+
<b>nd Bank</b> Pinr	nacle +Plus Pkg Investment Fixed 2 yrs 200k+
nd Bank Tota	al Home Loan Investment Fixed 2 yrs 50k+
Hor	me Loan Privileges Investment Fixed 2 yrs 150k+
yst Money Fixe	ed Invest Lite 2 yrs
monwealth Bank Inve	estment Fixed P&I 2 yrs
2 Ye	ear Premium Fixed Investor P&I
arra CU NSW Fixe	ed Invest Lite 2 yrs
ty Financial Inv	Liberty Fixed 2 yrs
gage House Inv	Advantage Fixed P&I 2 yrs 100-749k
cate Inve	estment Fixed 2 yrs
hern Inland CU Fixe	ed Rate Investor 2 yrs
onal Australia Bank Inv	Fixed Home Loan P&I 2 yrs
Mortgage Corp Inv	Flexi Options Fixed P&I 2 yrs
merland Credit Union Inve	estment Standard Fixed 2 yrs
orp Bank Inve	estment Fixed P&I 2 yrs
Capricornian Inv	Lifestyle Fixed 2 yrs
<b>Vlac</b> Inve	estment Standard Fixed 2 yrs
Rock Inve	estment Standard Fixed 2 yrs
lworths Employees CU Inve	estment Fixed 2 yrs
Bank Inve	estment Classic Fixed P&I 2 yrs
vide Bank Inve	estment Standard Fixed P&I 2 yrs
Inve	estment Fixed P&I 2 yrs
nd Bank Inve	estment Fixed 2 yrs
Option Credit Union Fixe	ed Classic Investment Loan L52 2 yrs
Option Credit Union Fixe	ed Premium Investment Loan L54 2 yrs
lay Coast CU Inv	Fixed N Easy 2 yrs

Report Date: March, 2018



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.

### Investor 2 Year Fixed \$350,000 Interest Only

Company	Product
★★★★ "Outstanding Value"	
Bank First	Complete Fixed Inv First Home Buyer 2 yrs
Bank First	First Home Buyers Package Inv Complete Fixed 2 yrs
Bank First	Premier Package Home Loan Inv Fixed 2 yrs 50k+
BankVic	Property Investor Inv fixed 2 yrs 100k+
Greater Bank	Ultimate Investment Discount Fixed 2 yrs 150k+
ING	Investment Fixed 2 yrs
P&N Bank	Investment Fixed IO 2 yrs 80%
Police Bank	Inv Premium Fixed 2 yrs
QBANK	Fixed Investor <80% LVR 2 yrs
Qudos Bank	Inv Fixed Rate 2 yrs
RACQ Bank	Choices Investment Fixed 2 yrs 20k+
***	
AMO Group	Investment Fixed 2 yrs
Arab Bank Australia	Investment Fixed 2 yrs
Bank First	Inv Complete Fixed 2 yrs
Bank First	Inv Standard Fixed 2 yrs
Bank of Melbourne	Advantage Package Investment Fixed IO 2 yrs 150k+
BankVic	Diversified Investor Inv fixed 2 yrs 50k+
BankVic	Portfolio Inv fixed 2 yrs 250k+
BankVic	Premium Home Inv fixed 2 yrs 50k+
Bendigo Bank	Connect Package Fixed Investment 2 yrs 250k+
Homestar Finance	Investment IO Fixed 2 yrs
Horizon Credit Union	Fixed Rate Investment Loan 2 yrs
Newcastle Permanent	Premium Plus Package Investment Fixed IO 2 yrs 5k+
Pacific Mortgage Group	Investment Fixed IO 2 yrs
RACQ Bank	Investment Fixed 2 yrs
The Mutual	Package Home Loan Inv Premium Fixed 2 yrs 150k+
TicToc Home Loans	Investment fixed IO 2 yrs
Virgin Money	Reward Me - Investment Fixed IO 2 yrs
***	
Adelaide Bank	Investment SmartFix IO 2 yrs
Adelaide Bank	Investment SmartSaver Fixed IO 2 yrs
AMP Bank	Investment Basic Fixed IO 2 yrs
AMP Bank	Professional Package Investment Classic Fixed IO 2 yrs 100k+
ANZ	Breakfree Investment Fixed IO 2 yrs 150k+
eport Date: March, 2018.	Home Loans Star Ratings 2018 - Page 41



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.

### Investor 2 Year Fixed \$350,000 Interest Only

Company	Product
***	
Aussie	Inv IQ Basic Fixed IO 2 yrs 80%
Australian Military Bank	Inv Fixed Rate IO 2 yrs
Auswide Bank	Freedom Package Investment Standard Fixed IO 2 yrs 100k+
Bank Australia	Inv Basic Fixed (LVR <80%) IO 2 yrs
Bank Australia	Inv Premium Fixed - IO 2 yrs
Bank of us	Fixed Investment FlexiChoice 2 yrs 80%
BankSA	Advantage Package Investment Fixed IO 2 yrs 150k+
BankVic	Inv fixed 2 yrs
Bendigo Bank	Basic Fixed Investment IO 2 yrs
Bendigo Bank	Connect Investment Fixed IO 2 yrs 250k+
Bendigo Bank	Investment Fixed IO 2 yrs
BOQ	Home Loan Privileges Investment Fixed IO 2 yrs 150k+
BOQ	Investment Fixed IO 2 yrs
Catalyst Money	Fixed Invest 2 yrs
Click Loans	Basic Investor Fixed IO 2 yrs 80%
Click Loans	Investor Offset Fixed IO 2 yrs 80%
Commonwealth Bank	Wealth Package Investment Fixed IO 2 yrs 150k+
CUA	2 Year Fixed Investor Interest Only
CUA	2 Year Premium Fixed Investor IO
Firstmac	Inv VIP Pack Fixed IO 2 yrs
Freedom Lend	Investment Freedom Fixed IO 2 yrs 80%
G&C Mutual Bank	Investment Standard 2yr Fixed IO 2 yrs
HSBC	Investment Fixed IO 2 yrs
Hume Bank	Investment Fixed (Refinance) IO 2 yrs
Hume Bank	Investment Fixed IO 2 yrs
Illawarra CU NSW	Fixed Invest 2 yrs
Liberty Financial	Inv Liberty Fixed 2 yrs
loans.com.au	Fixed - Investor IO 2 yrs
Mortgage House	Inv Advantage Fixed IO 2 yrs
NAB	Choice Package Inv Tailored Fixed - IO in advance 2 yrs 150k+
NAB	Choice Package Inv Tailored Fixed - IO in arrears 2 yrs 150k+
NAB	Inv Tailored Fixed - IO in advance 2 yrs
NAB	Inv Tailored Fixed - IO in arrears 2 yrs
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 2 yrs 15k+
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 2 yrs 150k+

port Date: March, 2018. Home Loans Star Ratings 2018 - Pag



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.

### Investor 2 Year Fixed \$350,000 Interest Only

People's Choice Credit Union  QBANK  SERVICE ONE Alliance Bank  St.George Bank  Summerland Credit Union	Investment Fixed IO 2 yrs  Home Loan Package Investment Fixed IO 2 yrs 150k+  Investment Fixed 2 yrs  Investment Fixed IO 2 yrs  Advantage Package Investment Fixed IO 2 yrs 100k+  Investment Standard Fixed 2 yrs
People's Choice Credit Union  QBANK  SERVICE ONE Alliance Bank  St.George Bank  Summerland Credit Union	Home Loan Package Investment Fixed IO 2 yrs 150k+ Investment Fixed 2 yrs Investment Fixed IO 2 yrs Advantage Package Investment Fixed IO 2 yrs 100k+ Investment Standard Fixed 2 yrs
QBANK SERVICE ONE Alliance Bank St.George Bank Summerland Credit Union	Investment Fixed 2 yrs Investment Fixed IO 2 yrs Advantage Package Investment Fixed IO 2 yrs 100k+ Investment Standard Fixed 2 yrs
SERVICE ONE Alliance Bank St.George Bank Summerland Credit Union	Investment Fixed IO 2 yrs  Advantage Package Investment Fixed IO 2 yrs 100k+  Investment Standard Fixed 2 yrs
St.George Bank Summerland Credit Union	Advantage Package Investment Fixed IO 2 yrs 100k+ Investment Standard Fixed 2 yrs
Summerland Credit Union	Investment Standard Fixed 2 yrs
	Harry Barbara Blood by saturated Sixed IO 2 and 450by
Suncorp Bank	Home Package Plus Investment Fixed IO 2 yrs 150k+
Suncorp Bank	Investment Fixed IO 2 yrs
The Capricornian	Inv Lifestyle Fixed 2 yrs
The Capricornian	Inv Premium Choice Fixed 2 yrs
The Capricornian	Inv Premium Choice Fixed IO 2 yrs
The Mac	Investment Standard Fixed 2 yrs
The Mutual	Inv Premium Fixed 2 yrs
The Rock	Investment Standard Fixed 2 yrs
Westpac	Premier Advantage Investment Fixed IO 2 yrs 150k+
Yellow Brick Road	Empower Package Inv Empower Fixed IO 2 yrs 80% 150k+
Yellow Brick Road	Inv Empower Fixed IO 2 yrs 80%
**	
AMP Bank	Affinity Package Investment Classic Fixed IO 2 yrs 100k+
AMP Bank	Select Package Investment Classic Fixed IO 2 yrs 100k+
ANZ	Investment Fixed IO 2 yrs
Aussie	Inv IQ Offset Fixed IO 2 yrs 80%
Bank of Melbourne	Investment Fixed IO 2 yrs
BankSA	Investment Fixed IO 2 yrs
Citi	Investment Standard Fixed IO 2 yrs
Citi	Mortgage Plus Investment Standard Fixed IO 2 yrs 250k+
Commonwealth Bank	Investment Fixed IO 2 yrs
First Option Credit Union	Fixed Premium Investment Loan L54 2 yrs
Heritage Bank	Home Advantage Investment Fixed IO 2 yrs 150k+
Heritage Bank	Investment Fixed IO 2 yrs
MyState	Investment Fixed IO 2 yrs
People's Choice Credit Union	Investment Fixed IO 2 yrs
Regional Australia Bank	Inv Partnership Advantage Fixed IO 2 yrs
RESI Mortgage Corp	Inv Flexi Options Fixed IO 2 yrs
RESI Mortgage Corp	Inv Smart Pro Fixed IO 2 yrs 80%



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.

### Investor 2 Year Fixed \$350,000 Interest Only

Company	Product
**	
St.George Bank	Investment Fixed IO 2 yrs
Teachers Mutual Bank	Inv Standard Fixed IO 2 yrs
UniBank	Inv Standard Fixed IO 2 yrs
Westpac	Investment Fixed IO 2 yrs
Woolworths Employees CU	Investment Fixed 2 yrs
*	
AMP Bank	Investment Classic Fixed IO 2 yrs
Auswide Bank	Investment Standard Fixed IO 2 yrs
bcu	Investment Fixed IO 2 yrs
First Option Credit Union	Fixed Classic Investment Loan L52 2 yrs
iMortgage	Investment Fusion Fixed IO 80 2 yrs
RAMS	Inv Fixed Rate IO 2 yrs
Regional Australia Bank	Inv Fixed Home Loan IO 2 yrs



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.

### **Investor 2 Year Fixed \$350,000 Principle & Interest**

Company	Product
★★★★★ "Outstanding Value"	
Aussie	Inv Select Basic Fixed PI 2 yrs
BOQ	Investment 2 year Fixed P&I 2 yrs
Homestar Finance	Investment P&I Fixed 2 yrs
NAB	Choice Package Inv Tailored Fixed - P&I 2 yrs 150k+
Newcastle Permanent	Investment Fixed P&I 2 yrs
Newcastle Permanent	Premium Plus Package Investment Fixed P&I 2 yrs 5k+
Northern Inland CU	Fixed Honeymoon Investor 2 yrs
P&N Bank	Investment Fixed PI 2 yrs 80%
Pacific Mortgage Group	Investment Fixed P&I 2 yrs
Police Bank	Inv Premium Fixed 2 yrs
QBANK	Fixed Investor <80% LVR 2 yrs
Virgin Money	Reward Me - Inv Fixed Special 2 yrs
Virgin Money	Reward Me - Investment Fixed 2 yrs
***	
ANZ	Breakfree Investment Fixed 2 yrs 150k+
Aussie	Inv Select Standard Fixed PI 2 yrs
Bank Australia	Inv Basic Fixed (LVR <80%) P&I 2 yrs
Bank Australia	Premium Fixed Package Inv Premium Fixed - P&I 2 yrs 10k+
Bank First	Complete Fixed Inv First Home Buyer 2 yrs
Bank First	First Home Buyers Package Inv Complete Fixed 2 yrs
Bankwest	Complete Home Loan Fixed Rate Investment P&I 2 yrs 200k+
Click Loans	Basic Investor Fixed PI 2 yrs
Community First CU	Investment True Fixed - P&I 2 yrs
Easy Street Fin Services	Investment Easy Street Fixed - P&I 2 yrs
Freedom Lend	Investment Freedom Fixed PI 2 yrs 80%
HSBC	Investment 2yr Fixed P&I 2 yrs
ING	Investment Fixed 2 yrs
Macquarie Bank	Basic Fixed Investment PI 2 yrs
RACQ Bank	Choices Investment Fixed 2 yrs 20k+
RACQ Bank	Investment Fixed 2 yrs
TicToc Home Loans	Investment fixed P&I 2 yrs
Westpac	Premier Advantage Investment Fixed P&I 2 yrs 150k+
Yellow Brick Road	Empower Package Inv Empower Fixed PI 2 yrs 80% 150k+
Yellow Brick Road	Inv Empower Fixed PI 2 yrs 80%
***	

eport Date: March 2018



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.

#### Investor 2 Year Fixed \$350,000 Principle & Interest

Company	Product
***	
Adelaide Bank	Investment SmartFix P&I 2 yrs
Adelaide Bank	Investment SmartSaver Fixed P&I 2 yrs
AMO Group	Investment Fixed 2 yrs
ANZ	Investment Fixed 2 yrs
Arab Bank Australia	Investment Fixed 2 yrs
Aussie	Inv IQ Offset Fixed PI 2 yrs 80%
Australian Military Bank	Inv Fixed Rate PI 2 yrs
Bank Australia	Inv Premium Fixed - P&I 2 yrs
Bank First	Inv Complete Fixed 2 yrs
Bank First	Inv Standard Fixed 2 yrs
Bank First	Premier Package Home Loan Inv Fixed 2 yrs 50k+
Bank of Melbourne	Advantage Package Investment Fixed P&I 2 yrs 150k+
Bank of Melbourne	Investment Fixed P&I 2 yrs
BankSA	Advantage Package Investment Fixed P&I 2 yrs 150k+
BankSA	Investment Fixed P&I 2 yrs
BankVic	Diversified Investor Inv fixed 2 yrs 50k+
BankVic	Inv fixed 2 yrs
BankVic	Portfolio Inv fixed 2 yrs 250k+
BankVic	Premium Home Inv fixed 2 yrs 50k+
BankVic	Property Investor Inv fixed 2 yrs 100k+
Bendigo Bank	Basic Fixed Investment PI 2 yrs
Bendigo Bank	Connect Package Fixed Investment 2 yrs 250k+
Bendigo Bank	Investment Fixed PI 2 yrs
BOQ	Home Loan Privileges Investment 2 year Fixed P&I 2 yrs 150k+
BOQ	Investment Fixed 2 yrs
Catalyst Money	Fixed Invest 2 yrs
Click Loans	Investor Offset Fixed PI 2 yrs
Commonwealth Bank	Wealth Package Investment Fixed P&I 2 yrs 150k+
CUA	2 Year Fixed Investor P&I
Firstmac	Inv VIP Pack Fixed P&I 2 yrs
G&C Mutual Bank	Investment Standard 2yr Fixed P&I 2 yrs
Gateway Credit Union	Investment Fixed 2 yrs
Gateway Credit Union	Premium Investment Fixed 2 yrs 150k+
Greater Bank	Ultimate Investment Discount Fixed 2 yrs 150k+
Greater Bank	Ultimate Investment Fixed P&I 2 yrs 150k+

Report Date: March, 2018.



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.

### **Investor 2 Year Fixed \$350,000 Principle & Interest**

Company	Product
***	
Heritage Bank	Home Advantage Investment Fixed P&I 2 yrs 150k+
Heritage Bank	Investment Fixed P&I 2 yrs
Horizon Credit Union	Fixed Rate Investment Loan 2 yrs
Hume Bank	Investment Fixed (Refinance) P&I 2 yrs
Hume Bank	Investment Fixed P&I 2 yrs
Hume Bank	Property Package Investment Fixed P&I 2 yrs 150k+
Illawarra CU NSW	Fixed Invest 2 yrs
iMortgage	Investment Fusion Fixed PI 80 2 yrs
loans.com.au	Fixed - Investor P&I 2 yrs
Macquarie Bank	Offset Fixed Investment PI 2 yrs
ME	Inv Flexible Fixed 2 yrs
ME	Member Package Inv Flexible Fixed 2 yrs 40k+
Mortgage House	Inv Advantage Fixed P&I 2 yrs 100-749k
NAB	Inv Tailored Fixed - P&I 2 yrs
NAB	Private Tailored Pkg Inv Tailored Fixed - P&I 2 yrs 150k+
People's Choice Credit Union	Home Loan Package Investment Fixed P&I 2 yrs 150k+
People's Choice Credit Union	Investment Fixed P&I 2 yrs
QBANK	Investment Fixed 2 yrs
Qudos Bank	Inv Fixed Rate 2 yrs
RAMS	Inv Fixed Rate P&I 2 yrs
RESI Mortgage Corp	Inv Smart Pro Fixed P&I 2 yrs 80%
SERVICE ONE Alliance Bank	Investment Fixed P&I 2 yrs
St.George Bank	Advantage Package Investment Fixed P&I 2 yrs 150k+
St.George Bank	Investment Fixed P&I 2 yrs
Suncorp Bank	Home Package Plus Investment Fixed P&I 2 yrs 150k+
Teachers Mutual Bank	Inv Fixed Rate 2 yrs
The Capricornian	Inv Premium Choice Fixed 2 yrs
The Mutual	Inv Premium Fixed 2 yrs
The Mutual	Package Home Loan Inv Premium Fixed 2 yrs 150k+
UniBank	Inv Fixed Rate 2 yrs
Westpac	Investment Fixed P&I 2 yrs
**	
AMP Bank	Affinity Package Investment Classic Fixed P&I 2 yrs 100k+
AMP Bank	Investment Basic Fixed P&I 2 yrs
AMP Bank	Professional Package Investment Classic Fixed P&I 2 yrs 100k+
	Home Loans Star Ratings 2018 - Page 47



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.

### Investor 2 Year Fixed \$350,000 Principle & Interest

AMP Bank Select Package Investment Classic Fixed P&I 2 yrs 100k+ Auswide Bank Freedom Package Investment Standard Fixed P&I 2 yrs 100k+ Bank of us Fixed Investment Fixel(Choice 2 yrs 80% Bankwest Fixed Rate Investment Fixel 2 yrs bcu Investment Fixed P&I 2 yrs Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+ Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 50k+ Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 50k+ BOQ Home Loan Privileges Investment Fixed 2 yrs 50k+ Citi Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs 80% Cu 2 Year Premium Fixed Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs CuA 2 Year Premium Fixed Investment Standard Fixed P&I 2 yrs CuB 2 Year Premium Fixed Investment Standard Fixed P&I 2 yrs CuB 2 Year Premium Fixed Investment Fixed P&I 2 yrs CuB 2 Year Premium Fixed Investment Fixed P&I 2 yrs CuB 2 Year Premium Fixed P&I 2 yrs CuB	Company	Product
Auswide Bank Freedom Package Investment Standard Fixed P&I 2 yrs 100k+ Bank of us Fixed Investment FlexiChoice 2 yrs 80% Bankwest Fixed Rate Investment P&I 2 yrs bcu Investment Fixed P&I 2 yrs Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+ Beyond Bank Total Home Loan Investment Fixed 2 yrs 50k+ BQQ Home Loan Privileges Investment Fixed 2 yrs 150k+ Citi Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs 80% 250k+ CuA 2 Year Premium Fixed Investor P&I Greater Bank Great Rate Investment Fixed P&I 2 yrs Liberty Financial Investment Fixed P&I 2 yrs MyState Investment Fixed 2 yrs Northern Inland CU Fixed Rate Investor 2 yrs Regional Australia Bank Investment Fixed P&I 2 yrs Summerland Credit Union Investment Fixed P&I 2 yrs Summerland Credit Union Investment Fixed P&I 2 yrs The Capricornian Investment Fixed P&I 2 yrs The Mac Investment Fixed P&I 2 yrs The Rock Investment Standard Fixed 2 yrs The Rock Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Classic Fixed P&I 2 yrs Beyond Bank Investment Classic Fixed P&I 2 yrs First Option Credit Union Fixed Classic Investment Loan L52 2 yrs First Option Credit Union Fixed Classic Investment Loan L52 2 yrs First Option Credit Union Fixed P&I 2 yrs First Option Credit Union Fixed P&I 2 yrs First Option Credit Union Fixed Classic Investment Loan L52 2 yrs First Option Credit Union Fixed D&I 2 yrs	**	
Bank of us  Fixed Investment FlexiChoice 2 yrs 80%  Bankwest  Fixed Rate Investment P&I 2 yrs  Beyond Bank  Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+  Beyond Bank  Total Home Loan Investment Fixed 2 yrs 50k+  BOQ  Home Loan Privileges Investment Fixed 2 yrs 150k+  Citi  Investment Standard Fixed 2 yrs 80%  Citi  Mortgage Plus Investment Standard Fixed P&I 2 yrs 80%  Citi  Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+  Commonwealth Bank  Investment Fixed P&I 2 yrs  CUA  2 Year Premium Fixed Investor P&I  Greater Bank  Great Rate Investment Fixed P&I 2 yrs  CUA  3 Year Premium Fixed Investment Fixed P&I 2 yrs  WyState  Investment Fixed 2 yrs  Northern Inland CU  Fixed Rate Investor 2 yrs  Regional Australia Bank  Inv Partnership Advantage Fixed P&I 2 yrs  Summerland Credit Union  Investment Standard Fixed 2 yrs  The Capricornian  Inv Lifestyle Fixed 2 yrs  The Rock  Investment Standard Fixed 2 yrs  AMP Bank  Investment Standard Fixed 2 yrs  AMP Bank  Investment Classic Fixed P&I 2 yrs  AMP Bank  Investment Standard Fixed 2 yrs  Fixed Option Fixed P&I 2 yrs  Fixed Option Fixed P&I 2 yrs  Fixed Dank  Investment Standard Fixed 2 yrs  Fixed Dank  Investment Standard Fixed 2 yrs  AMP Bank  Investment Standard Fixed P&I 2 yrs  Fixed Option Credit Union  Fixed Classic Fixed P&I 2 yrs  Fixed Option Credit Union  Fixed Classic Fixed P&I 2 yrs  Fixed Option Credit Union  Fixed PERIO 2 yrs  Fixed Holiday Coast CU  Inv Fixed Home Loan P&I 2 yrs	AMP Bank	Select Package Investment Classic Fixed P&I 2 yrs 100k+
Bankwest Fixed Rate Investment P&I 2 yrs  bcu Investment Fixed P&I 2 yrs  Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+  Beyond Bank Total Home Loan Investment Fixed 2 yrs 50k+  BOQ Home Loan Privileges Investment Fixed 2 yrs 50k+  BOQ Home Loan Privileges Investment Fixed 2 yrs 150k+  Citi Investment Standard Fixed P&I 2 yrs 80%  Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+  Commonwealth Bank Investment Fixed P&I 2 yrs 80% 250k+  CUA 2 Year Premium Fixed Investor P&I  Greater Bank Great Rate Investment Fixed P&I 2 yrs  CUA 1 (Steat Pank) Great Rate Investment Fixed P&I 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Investment Fixed 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  The Capricornian Investment Standard Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  AMP Bank Investment Classic Fixed P&I 2 yrs  AMP Bank Investment Classic Fixed P&I 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs  First Option Credit Union Fixed Desir Leasy 2 yrs	Auswide Bank	Freedom Package Investment Standard Fixed P&I 2 yrs 100k+
bcu Investment Fixed P&I 2 yrs  Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+  Beyond Bank Total Home Loan Investment Fixed 2 yrs 50k+  BOQ Home Loan Privileges Investment Fixed 2 yrs 150k+  Citi Investment Standard Fixed P&I 2 yrs 80%  Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+  Commonwealth Bank Investment Fixed B&I 2 yrs  CUA 2 Year Premium Fixed Investor P&I  Creater Bank Great Rate Investment Fixed 2 yrs  Liberty Financial Inv Liberty Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Investment Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  Summerland Credit Union Investment Fixed P&I 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Fixed P&I 2 yrs  AMP Bank Investment Standard Fixed 2 yrs  AMP Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Standard Fixed 2 yrs  First Option Credit Union Fixed P&I 2 yrs  Beyond Bank Investment Classic Fixed P&I 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Nead P&I 2 yrs  First Option Credit Union Fixed Nead P&I 2 yrs  First Option Credit Union Fixed Nead P&I 2 yrs  First Option Credit Union Fixed Nead P&I 2 yrs  First Option Credit Union Fixed Nead P&I 2 yrs  First Option Credit Union Fixed Home Loan P&I 2 yrs  First Option Credit Union Fixed Home Loan P&I 2 yrs  First Option Credit Union Fixed Home Loan P&I 2 yrs	Bank of us	Fixed Investment FlexiChoice 2 yrs 80%
Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 50k+ BOQ Home Loan Privileges Investment Fixed 2 yrs 150k+ Citi Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs CUA 2 Year Premium Fixed Investor P&I Greater Bank Great Rate Investment Fixed P&I 2 yrs Liberty Financial Inv Liberty Fixed 2 yrs Northern Inland CU Fixed Rate Investor 2 yrs Regional Australia Bank Investment Fixed P&I 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs Summerland Credit Union Investment Standard Fixed 2 yrs Suncorp Bank Investment Fixed P&I 2 yrs The Mac Investment Fixed P&I 2 yrs The Mac Investment Fixed P&I 2 yrs The Rock Investment Standard Fixed 2 yrs AMP Bank Investment Standard Fixed 2 yrs Beyond Bank Investment Standard Fixed 2 yrs First Option Credit Union Fixed P&I 2 yrs First Option Credit Union Fixed P&I 2 yrs First Option Credit Union Fixed P&I 2 yrs Respond Bank Investment Classic Fixed P&I 2 yrs First Option Credit Union Fixed Classic Investment Loan L52 2 yrs First Option Credit Union Fixed Newstment Fixed P&I 2 yrs First Option Credit Union Fixed Newstment Loan L52 2 yrs First Option Credit Union Fixed Newstment Loan L52 2 yrs First Option Credit Union Fixed Newstment Loan L52 2 yrs First Option Credit Union Fixed Newstment Loan L52 2 yrs First Option Credit Union Fixed Newstment Loan L52 2 yrs First Option Credit Union Fixed Newstment Loan L52 2 yrs First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs	Bankwest	Fixed Rate Investment P&I 2 yrs
Beyond Bank  Total Home Loan Investment Fixed 2 yrs 50k+  BOQ Home Loan Privileges Investment Fixed 2 yrs 150k+  Citi Investment Standard Fixed P&I 2 yrs 80%  Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+  Commonwealth Bank Investment Fixed P&I 2 yrs  CUA 2 Year Premium Fixed Investor P&I  Greater Bank Great Rate Investment Fixed P&I 2 yrs  Liberty Financial Inv Liberty Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  Auswide Bank Investment Standard Fixed 2 yrs  Auswide Bank Investment Standard Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L54 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Flotloiday Coast CU Inv Fixed Home Loan P&I 2 yrs  Regional Australia Bank Investment Investment Loan L54 2 yrs	bcu	Investment Fixed P&I 2 yrs
BOQ Home Loan Privileges Investment Fixed 2 yrs 150k+  Citi Investment Standard Fixed P&I 2 yrs 80%  Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+  Commonwealth Bank Investment Fixed P&I 2 yrs  CUA 2 Year Premium Fixed Investor P&I  Greater Bank Great Rate Investment Fixed P&I 2 yrs  Liberty Financial Inv Liberty Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs  RESI Mortgage Corp Investment Standard Fixed 2 yrs  Summerland Credit Union Investment Fixed P&I 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  AMP Bank Investment Standard Fixed 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed P&I 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+
Citi Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs CUA 2 Year Premium Fixed Investor P&I Greater Bank Great Rate Investment Fixed P&I 2 yrs Liberty Financial Inv Liberty Fixed 2 yrs Liberty Financial Investment Fixed 2 yrs MyState Investment Fixed 2 yrs Northern Inland CU Fixed Rate Investor 2 yrs Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs Summerland Credit Union Investment Standard Fixed 2 yrs Suncorp Bank Investment Fixed P&I 2 yrs The Capricornian Inv Lifestyle Fixed 2 yrs The Mac Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs  ★ AMP Bank Investment Standard Fixed P&I 2 yrs Beyond Bank Investment Standard Fixed P&I 2 yrs First Option Credit Union Fixed Classic Investment Loan L52 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs First Option Credit Union Fixed News 2 yrs	Beyond Bank	Total Home Loan Investment Fixed 2 yrs 50k+
Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+  Commonwealth Bank Investment Fixed P&I 2 yrs  CUA 2 Year Premium Fixed Investor P&I  Greater Bank Great Rate Investment Fixed P&I 2 yrs  Liberty Financial Inv Liberty Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Investor 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  Suncorp Bank Investment Fixed P&I 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  AMP Bank Investment Standard Fixed 2 yrs  Auswide Bank Investment Classic Fixed P&I 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Invested N Investment Loan L54 2 yrs	BOQ	Home Loan Privileges Investment Fixed 2 yrs 150k+
Commonwealth Bank  CUA 2 Year Premium Fixed Investor P&I Greater Bank Greater Bank Great Rate Investment Fixed P&I 2 yrs  Liberty Financial Inv Liberty Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs  RESI Mortgage Corp Investment Standard Fixed 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed P&I 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Investment Bank Investment Loan P&I 2 yrs	Citi	Investment Standard Fixed P&I 2 yrs 80%
CUA 2 Year Premium Fixed Investor P&I  Greater Bank Great Rate Investment Fixed P&I 2 yrs  Liberty Financial Inv Liberty Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  Suncorp Bank Investment Fixed P&I 2 yrs  The Capricornian Investment Fixed P&I 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  AMP Bank Investment Classic Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed P&I 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	Citi	Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+
Liberty Financial Liberty Financial Inv Liberty Fixed 2 yrs MyState Investment Fixed 2 yrs Northern Inland CU Fixed Rate Investor 2 yrs Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs Summerland Credit Union Investment Standard Fixed 2 yrs Suncorp Bank Investment Fixed P&I 2 yrs The Capricornian Inv Lifestyle Fixed 2 yrs The Mac Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs The Toption Credit Union Fixed Classic Fixed P&I 2 yrs First Option Credit Union Fixed Classic Investment Loan L52 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs Holiday Coast CU Inv Fixed Home Loan P&I 2 yrs	Commonwealth Bank	Investment Fixed P&I 2 yrs
Liberty Financial Inv Liberty Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  Suncorp Bank Investment Fixed P&I 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  ★  AMP Bank Investment Standard Fixed P&I 2 yrs  Auswide Bank Investment Classic Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed P&I 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed Home Loan P&I 2 yrs	CUA	2 Year Premium Fixed Investor P&I
Northern Inland CU Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  Suncorp Bank Investment Fixed P&I 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  ★  AMP Bank Investment Classic Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed P&I 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Inv Fixed Home Loan P&I 2 yrs	Greater Bank	Great Rate Investment Fixed P&I 2 yrs
Northern Inland CUFixed Rate Investor 2 yrsRegional Australia BankInv Partnership Advantage Fixed P&I 2 yrsRESI Mortgage CorpInv Flexi Options Fixed P&I 2 yrsSummerland Credit UnionInvestment Standard Fixed 2 yrsSuncorp BankInvestment Fixed P&I 2 yrsThe CapricornianInv Lifestyle Fixed 2 yrsThe MacInvestment Standard Fixed 2 yrsThe RockInvestment Standard Fixed 2 yrs★AMP BankInvestment Classic Fixed P&I 2 yrsAuswide BankInvestment Standard Fixed P&I 2 yrsBeyond BankInvestment Fixed 2 yrsFirst Option Credit UnionFixed Classic Investment Loan L52 2 yrsFirst Option Credit UnionFixed Premium Investment Loan L54 2 yrsHoliday Coast CUInv Fixed N Easy 2 yrsRegional Australia BankInv Fixed Home Loan P&I 2 yrs	Liberty Financial	Inv Liberty Fixed 2 yrs
Regional Australia Bank  RESI Mortgage Corp  Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union  Investment Standard Fixed 2 yrs  Suncorp Bank  Investment Fixed P&I 2 yrs  The Capricornian  Inv Lifestyle Fixed 2 yrs  The Mac  Investment Standard Fixed 2 yrs  The Rock  Investment Standard Fixed 2 yrs  The Rock  Investment Standard Fixed 2 yrs  ★  AMP Bank  Investment Classic Fixed P&I 2 yrs  Auswide Bank  Investment Standard Fixed P&I 2 yrs  Beyond Bank  Investment Standard Fixed P&I 2 yrs  First Option Credit Union  Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union  Fixed Pemium Investment Loan L54 2 yrs  Holiday Coast CU  Inv Fixed N Easy 2 yrs  Regional Australia Bank  Inv Fixed Home Loan P&I 2 yrs	MyState	Investment Fixed 2 yrs
RESI Mortgage Corp Summerland Credit Union Investment Standard Fixed 2 yrs Suncorp Bank Investment Fixed P&I 2 yrs The Capricornian Inv Lifestyle Fixed 2 yrs The Mac Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs  ★ AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Investment Loan P&I 2 yrs	Northern Inland CU	Fixed Rate Investor 2 yrs
Summerland Credit Union Investment Standard Fixed 2 yrs  Suncorp Bank Investment Fixed P&I 2 yrs  The Capricornian Investment Standard Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  ★  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed 2 yrs  Beyond Bank Investment Standard Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	Regional Australia Bank	Inv Partnership Advantage Fixed P&I 2 yrs
Suncorp Bank Investment Fixed P&I 2 yrs The Capricornian Inv Lifestyle Fixed 2 yrs The Mac Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs  ★  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Investment Loan P&I 2 yrs	RESI Mortgage Corp	Inv Flexi Options Fixed P&I 2 yrs
The Capricornian  Inv Lifestyle Fixed 2 yrs  Investment Standard Fixed 2 yrs  The Rock  Investment Standard Fixed 2 yrs   ★  AMP Bank  Investment Classic Fixed P&I 2 yrs  Auswide Bank  Investment Standard Fixed P&I 2 yrs  Beyond Bank  Investment Fixed 2 yrs  First Option Credit Union  Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union  Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU  Inv Fixed N Easy 2 yrs  Regional Australia Bank  Inv Fixed Home Loan P&I 2 yrs	Summerland Credit Union	Investment Standard Fixed 2 yrs
The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs   ★  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	Suncorp Bank	Investment Fixed P&I 2 yrs
The Rock  Investment Standard Fixed 2 yrs  AMP Bank  Investment Classic Fixed P&I 2 yrs  Auswide Bank  Investment Standard Fixed P&I 2 yrs  Beyond Bank  Investment Fixed 2 yrs  First Option Credit Union  Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union  Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU  Inv Fixed N Easy 2 yrs  Regional Australia Bank  Inv Fixed Home Loan P&I 2 yrs	The Capricornian	Inv Lifestyle Fixed 2 yrs
AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	The Mac	Investment Standard Fixed 2 yrs
AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	The Rock	Investment Standard Fixed 2 yrs
Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs		
Beyond BankInvestment Fixed 2 yrsFirst Option Credit UnionFixed Classic Investment Loan L52 2 yrsFirst Option Credit UnionFixed Premium Investment Loan L54 2 yrsHoliday Coast CUInv Fixed N Easy 2 yrsRegional Australia BankInv Fixed Home Loan P&I 2 yrs	AMP Bank	Investment Classic Fixed P&I 2 yrs
First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	Auswide Bank	Investment Standard Fixed P&I 2 yrs
First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	Beyond Bank	Investment Fixed 2 yrs
Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	First Option Credit Union	Fixed Classic Investment Loan L52 2 yrs
Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	First Option Credit Union	Fixed Premium Investment Loan L54 2 yrs
	Holiday Coast CU	Inv Fixed N Easy 2 yrs
Woolworths Employees CU Investment Fixed 2 yrs	Regional Australia Bank	Inv Fixed Home Loan P&I 2 yrs
	Woolworths Employees CU	Investment Fixed 2 yrs

Report Date: March, 2018.



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.

### Investor 2 Year Fixed \$500,000 Interest Only

Company	Product
★★★★ "Outstanding Value"	
Bank First	Complete Fixed Inv First Home Buyer 2 yrs
Bank First	First Home Buyers Package Inv Complete Fixed 2 yrs
Bank First	Premier Package Home Loan Inv Fixed 2 yrs 50k+
BankVic	Property Investor Inv fixed 2 yrs 100k+
Greater Bank	Ultimate Investment Discount Fixed 2 yrs 150k+
ING	Investment Fixed 2 yrs
P&N Bank	Investment Fixed IO 2 yrs 80%
Police Bank	Inv Premium Fixed 2 yrs
QBANK	Fixed Investor <80% LVR 2 yrs
Qudos Bank	Inv Fixed Rate 2 yrs
RACQ Bank	Choices Investment Fixed 2 yrs 20k+
***	
AMO Group	Investment Fixed 2 yrs
Arab Bank Australia	Investment Fixed 2 yrs
Bank First	Inv Complete Fixed 2 yrs
Bank First	Inv Standard Fixed 2 yrs
BankSA	Advantage Package Investment Fixed IO 2 yrs 150k+
BankVic	Diversified Investor Inv fixed 2 yrs 50k+
BankVic	Portfolio Inv fixed 2 yrs 250k+
BankVic	Premium Home Inv fixed 2 yrs 50k+
Homestar Finance	Investment IO Fixed 2 yrs
Horizon Credit Union	Fixed Rate Investment Loan 2 yrs
Newcastle Permanent	Premium Plus Package Investment Fixed IO 2 yrs 5k+
Pacific Mortgage Group	Investment Fixed IO 2 yrs
RACQ Bank	Investment Fixed 2 yrs
Suncorp Bank	Home Package Plus Investment Fixed IO 2 yrs 150k+
The Mutual	Package Home Loan Inv Premium Fixed 2 yrs 150k+
TicToc Home Loans	Investment fixed IO 2 yrs
Virgin Money	Reward Me - Investment Fixed IO 2 yrs
***	
Adelaide Bank	Investment SmartFix IO 2 yrs
Adelaide Bank	Investment SmartSaver Fixed IO 2 yrs
AMP Bank	Investment Basic Fixed IO 2 yrs
AMP Bank	Professional Package Investment Classic Fixed IO 2 yrs 100k+
ANZ	Breakfree Investment Fixed IO 2 yrs 150k+
eport Date: March, 2018.	Home Loans Star Ratings 2018 - Page 49



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.

### Investor 2 Year Fixed \$500,000 Interest Only

Company	Product
***	
Aussie	Inv IQ Basic Fixed IO 2 yrs 80%
Australian Military Bank	Inv Fixed Rate IO 2 yrs
Auswide Bank	Freedom Package Investment Standard Fixed IO 2 yrs 100k+
Bank Australia	Inv Basic Fixed (LVR <80%) IO 2 yrs
Bank Australia	Inv Premium Fixed - IO 2 yrs
Bank of Melbourne	Advantage Package Investment Fixed IO 2 yrs 150k+
Bank of us	Fixed Investment FlexiChoice 2 yrs 80%
BankVic	Inv fixed 2 yrs
Bendigo Bank	Basic Fixed Investment IO 2 yrs
Bendigo Bank	Investment Fixed IO 2 yrs
BOQ	Home Loan Privileges Investment Fixed IO 2 yrs 150k+
BOQ	Investment Fixed IO 2 yrs
Catalyst Money	Fixed Invest 2 yrs
Click Loans	Investor Offset Fixed IO 2 yrs 80%
Commonwealth Bank	Wealth Package Investment Fixed IO 2 yrs 150k+
CUA	2 Year Fixed Investor Interest Only
CUA	2 Year Premium Fixed Investor IO
Firstmac	Inv VIP Pack Fixed IO 2 yrs
Freedom Lend	Investment Freedom Fixed IO 2 yrs 80%
G&C Mutual Bank	Investment Standard 2yr Fixed IO 2 yrs
HSBC	Investment Fixed IO 2 yrs
HSBC	Premier Investment Fixed IO 2 yrs 500k+
Hume Bank	Investment Fixed (Refinance) IO 2 yrs
Hume Bank	Investment Fixed IO 2 yrs
Illawarra CU NSW	Fixed Invest 2 yrs
Liberty Financial	Inv Liberty Fixed 2 yrs
loans.com.au	Fixed - Investor IO 2 yrs
Mortgage House	Inv Advantage Fixed IO 2 yrs
NAB	Choice Package Inv Tailored Fixed - IO in advance 2 yrs 150k+
NAB	Choice Package Inv Tailored Fixed - IO in arrears 2 yrs 150k+
NAB	Inv Tailored Fixed - IO in advance 2 yrs
NAB	Inv Tailored Fixed - IO in arrears 2 yrs
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 2 yrs 15k+
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 2 yrs 150k+
Newcastle Permanent	Investment Fixed IO 2 yrs

Report Date: March, 2018.



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.

### Investor 2 Year Fixed \$500,000 Interest Only

Company	Product
***	
People's Choice Credit Union	Home Loan Package Investment Fixed IO 2 yrs 150k+
QBANK	Investment Fixed 2 yrs
RESI Mortgage Corp	Inv Flexi Options Fixed IO 2 yrs
SERVICE ONE Alliance Bank	Investment Fixed IO 2 yrs
St.George Bank	Advantage Package Investment Fixed IO 2 yrs 100k+
Summerland Credit Union	Investment Standard Fixed 2 yrs
Suncorp Bank	Investment Fixed IO 2 yrs
The Capricornian	Inv Lifestyle Fixed 2 yrs
The Capricornian	Inv Premium Choice Fixed 2 yrs
The Capricornian	Inv Premium Choice Fixed IO 2 yrs
The Mac	Investment Standard Fixed 2 yrs
The Mutual	Inv Premium Fixed 2 yrs
The Rock	Investment Standard Fixed 2 yrs
Westpac	Premier Advantage Investment Fixed IO 2 yrs 150k+
Yellow Brick Road	Empower Package Inv Empower Fixed IO 2 yrs 80% 150k+
Yellow Brick Road	Inv Empower Fixed IO 2 yrs 80%
<b>*</b> *	
AMP Bank	Affinity Package Investment Classic Fixed IO 2 yrs 100k+
AMP Bank	Select Package Investment Classic Fixed IO 2 yrs 100k+
ANZ	Investment Fixed IO 2 yrs
Aussie	Inv IQ Offset Fixed IO 2 yrs 80%
Bank of Melbourne	Investment Fixed IO 2 yrs
BankSA	Investment Fixed IO 2 yrs
bcu	Investment Fixed IO 2 yrs
Citi	Investment Standard Fixed IO 2 yrs
Citi	Mortgage Plus Investment Standard Fixed IO 2 yrs 250k+
Click Loans	Basic Investor Fixed IO 2 yrs 80%
Commonwealth Bank	Investment Fixed IO 2 yrs
First Option Credit Union	Fixed Premium Investment Loan L54 2 yrs
Heritage Bank	Home Advantage Investment Fixed IO 2 yrs 150k+
Heritage Bank	Investment Fixed IO 2 yrs
MyState	Investment Fixed IO 2 yrs
People's Choice Credit Union	Investment Fixed IO 2 yrs
Regional Australia Bank	Inv Partnership Advantage Fixed IO 2 yrs
RESI Mortgage Corp	Inv Smart Pro Fixed IO 2 yrs 80%

5



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.

### Investor 2 Year Fixed \$500,000 Interest Only

Company	Product
**	
St.George Bank	Investment Fixed IO 2 yrs
Teachers Mutual Bank	Inv Standard Fixed IO 2 yrs
UniBank	Inv Standard Fixed IO 2 yrs
Westpac	Investment Fixed IO 2 yrs
Woolworths Employees CU	Investment Fixed 2 yrs
*	
AMP Bank	Investment Classic Fixed IO 2 yrs
Auswide Bank	Investment Standard Fixed IO 2 yrs
First Option Credit Union	Fixed Classic Investment Loan L52 2 yrs
iMortgage	Investment Fusion Fixed IO 80 2 yrs
RAMS	Inv Fixed Rate IO 2 yrs
Regional Australia Bank	Inv Fixed Home Loan IO 2 yrs



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.

#### Investor 2 Year Fixed \$500,000 Principle & Interest

Company	Product
★★★★ "Outstanding Value"	
ANZ	Breakfree Investment Fixed 2 yrs 150k+
Aussie	Inv Select Basic Fixed PI 2 yrs
BOQ	Investment 2 year Fixed P&I 2 yrs
NAB	Choice Package Inv Tailored Fixed - P&I 2 yrs 150k+
Newcastle Permanent	Investment Fixed P&I 2 yrs
Newcastle Permanent	Premium Plus Package Investment Fixed P&I 2 yrs 5k+
Northern Inland CU	Fixed Honeymoon Investor 2 yrs
P&N Bank	Investment Fixed PI 2 yrs 80%
Pacific Mortgage Group	Investment Fixed P&I 2 yrs
Police Bank	Inv Premium Fixed 2 yrs
QBANK	Fixed Investor <80% LVR 2 yrs
Virgin Money	Reward Me - Inv Fixed Special 2 yrs
Virgin Money	Reward Me - Investment Fixed 2 yrs
***	
Aussie	Inv Select Standard Fixed PI 2 yrs
Bank Australia	Inv Basic Fixed (LVR <80%) P&I 2 yrs
Bank Australia	Premium Fixed Package Inv Premium Fixed - P&I 2 yrs 10k+
Bank of Melbourne	Advantage Package Investment Fixed P&I 2 yrs 150k+
BankSA	Advantage Package Investment Fixed P&I 2 yrs 150k+
Bankwest	Complete Home Loan Fixed Rate Investment P&I 2 yrs 200k+
Click Loans	Basic Investor Fixed PI 2 yrs
Click Loans	Investor Offset Fixed PI 2 yrs
Community First CU	Investment True Fixed - P&I 2 yrs
Easy Street Fin Services	Investment Easy Street Fixed - P&I 2 yrs
Freedom Lend	Investment Freedom Fixed PI 2 yrs 80%
Homestar Finance	Investment P&I Fixed 2 yrs
ING	Investment Fixed 2 yrs
NAB	Inv Tailored Fixed - P&I 2 yrs
NAB	Private Tailored Pkg Inv Tailored Fixed - P&I 2 yrs 150k+
RACQ Bank	Choices Investment Fixed 2 yrs 20k+
TicToc Home Loans	Investment fixed P&I 2 yrs
Westpac	Premier Advantage Investment Fixed P&I 2 yrs 150k+
Yellow Brick Road	Empower Package Inv Empower Fixed PI 2 yrs 80% 150k+
Yellow Brick Road	Inv Empower Fixed PI 2 yrs 80%
***	



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.

#### **Investor 2 Year Fixed \$500,000 Principle & Interest**

Company	Product
***	
Adelaide Bank	Investment SmartFix P&I 2 yrs
Adelaide Bank	Investment SmartSaver Fixed P&I 2 yrs
AMO Group	Investment Fixed 2 yrs
ANZ	Investment Fixed 2 yrs
Arab Bank Australia	Investment Fixed 2 yrs
Aussie	Inv IQ Offset Fixed PI 2 yrs 80%
Australian Military Bank	Inv Fixed Rate PI 2 yrs
Bank Australia	Inv Premium Fixed - P&I 2 yrs
Bank First	Complete Fixed Inv First Home Buyer 2 yrs
Bank First	First Home Buyers Package Inv Complete Fixed 2 yrs
Bank First	Inv Complete Fixed 2 yrs
Bank First	Inv Standard Fixed 2 yrs
Bank First	Premier Package Home Loan Inv Fixed 2 yrs 50k+
Bank of Melbourne	Investment Fixed P&I 2 yrs
BankSA	Investment Fixed P&I 2 yrs
BankVic	Diversified Investor Inv fixed 2 yrs 50k+
BankVic	Inv fixed 2 yrs
BankVic	Portfolio Inv fixed 2 yrs 250k+
BankVic	Premium Home Inv fixed 2 yrs 50k+
BankVic	Property Investor Inv fixed 2 yrs 100k+
Bendigo Bank	Basic Fixed Investment PI 2 yrs
Bendigo Bank	Investment Fixed PI 2 yrs
BOQ	Home Loan Privileges Investment 2 year Fixed P&I 2 yrs 150k+
BOQ	Investment Fixed 2 yrs
Catalyst Money	Fixed Invest 2 yrs
Commonwealth Bank	Wealth Package Investment Fixed P&I 2 yrs 150k+
CUA	2 Year Fixed Investor P&I
Firstmac	Inv VIP Pack Fixed P&I 2 yrs
G&C Mutual Bank	Investment Standard 2yr Fixed P&I 2 yrs
Gateway Credit Union	Investment Fixed 2 yrs
Gateway Credit Union	Premium Investment Fixed 2 yrs 150k+
Greater Bank	Ultimate Investment Discount Fixed 2 yrs 150k+
Greater Bank	Ultimate Investment Fixed P&I 2 yrs 150k+
Heritage Bank	Home Advantage Investment Fixed P&I 2 yrs 150k+
Heritage Bank	Investment Fixed P&I 2 yrs

Report Date: March, 2018.



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.

### **Investor 2 Year Fixed \$500,000 Principle & Interest**

Company	Product
***	
Horizon Credit Union	Fixed Rate Investment Loan 2 yrs
HSBC	Investment 2yr Fixed P&I 2 yrs
HSBC	Premier Investment 2yr Fixed P&I 2 yrs 500k+
Hume Bank	Investment Fixed (Refinance) P&I 2 yrs
Hume Bank	Investment Fixed P&I 2 yrs
Hume Bank	Property Package Investment Fixed P&I 2 yrs 150k+
Illawarra CU NSW	Fixed Invest 2 yrs
iMortgage	Investment Fusion Fixed PI 80 2 yrs
loans.com.au	Fixed - Investor P&I 2 yrs
Macquarie Bank	Basic Fixed Investment PI 2 yrs
Macquarie Bank	Offset Fixed Investment PI 2 yrs
ME	Inv Flexible Fixed 2 yrs
ME	Member Package Inv Flexible Fixed 2 yrs 40k+
Mortgage House	Inv Advantage Fixed P&I 2 yrs 100-749k
People's Choice Credit Union	Home Loan Package Investment Fixed P&I 2 yrs 150k+
People's Choice Credit Union	Investment Fixed P&I 2 yrs
QBANK	Investment Fixed 2 yrs
Qudos Bank	Inv Fixed Rate 2 yrs
RACQ Bank	Investment Fixed 2 yrs
RAMS	Inv Fixed Rate P&I 2 yrs
RESI Mortgage Corp	Inv Smart Pro Fixed P&I 2 yrs 80%
SERVICE ONE Alliance Bank	Investment Fixed P&I 2 yrs
St.George Bank	Advantage Package Investment Fixed P&I 2 yrs 150k+
St.George Bank	Investment Fixed P&I 2 yrs
Suncorp Bank	Home Package Plus Investment Fixed P&I 2 yrs 150k+
Teachers Mutual Bank	Inv Fixed Rate 2 yrs
The Capricornian	Inv Premium Choice Fixed 2 yrs
The Mutual	Inv Premium Fixed 2 yrs
The Mutual	Package Home Loan Inv Premium Fixed 2 yrs 150k+
UniBank	Inv Fixed Rate 2 yrs
Westpac	Investment Fixed P&I 2 yrs
**	
AMP Bank	Affinity Package Investment Classic Fixed P&I 2 yrs 100k+
AMP Bank	Investment Basic Fixed P&I 2 yrs
AMP Bank	Professional Package Investment Classic Fixed P&I 2 yrs 100k+
D . D . M . L 2010	Home Loans Star Ratings 2018 - Page 55



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.

### Investor 2 Year Fixed \$500,000 Principle & Interest

AMP Bank Select Package Investment Classic Fixed P&I 2 yrs 100k+ Auswide Bank Freedom Package Investment Standard Fixed P&I 2 yrs 100k+ Bank of us Fixed Investment Fixel(Choice 2 yrs 80% Bankwest Fixed Rate Investment Fixel 2 yrs bcu Investment Fixed P&I 2 yrs Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+ Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 50k+ Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 50k+ BOQ Home Loan Privileges Investment Fixed 2 yrs 50k+ Citi Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs 80% Cu 2 Year Premium Fixed Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs CuA 2 Year Premium Fixed Investment Standard Fixed P&I 2 yrs CuB 2 Year Premium Fixed Investment Standard Fixed P&I 2 yrs CuB 2 Year Premium Fixed Investment Fixed P&I 2 yrs CuB 2 Year Premium Fixed Investment Fixed P&I 2 yrs CuB 2 Year Premium Fixed P&I 2 yrs CuB	Company	Product
Auswide Bank Freedom Package Investment Standard Fixed P&I 2 yrs 100k+ Bank of us Fixed Investment FlexiChoice 2 yrs 80% Bankwest Fixed Rate Investment P&I 2 yrs bcu Investment Fixed P&I 2 yrs Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+ Beyond Bank Total Home Loan Investment Fixed 2 yrs 200k+ Beyond Bank Total Home Loan Investment Fixed 2 yrs 50k+ BOQ Home Loan Privileges Investment Fixed 2 yrs 150k+ Citi Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs 80% 250k+ COM 2 Year Premium Fixed Investor P&I Greater Bank Great Rate Investment Fixed P&I 2 yrs Liberty Financial Investment Fixed 2 yrs MyState Investment Fixed 2 yrs Northern Inland CU Fixed Rate Investor 2 yrs Regional Australia Bank Investment Fixed P&I 2 yrs Summerland Credit Union Investment Fixed P&I 2 yrs Summerland Credit Union Investment Fixed P&I 2 yrs Sumory Bank Investment Fixed P&I 2 yrs The Mac Investment Fixed P&I 2 yrs The Mac Investment Fixed P&I 2 yrs The Rock Investment Standard Fixed 2 yrs  MyBank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Classic Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Classic Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs	**	
Bank of us  Fixed Investment FlexiChoice 2 yrs 80%  Bankwest  Fixed Rate Investment P&I 2 yrs  Beyond Bank  Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+  Beyond Bank  Total Home Loan Investment Fixed 2 yrs 50k+  BOQ  Home Loan Privileges Investment Fixed 2 yrs 150k+  Citi  Investment Standard Fixed 2 yrs 80%  Citi  Mortgage Plus Investment Standard Fixed P&I 2 yrs 80%  Citi  Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+  Commonwealth Bank  Investment Fixed P&I 2 yrs  CUA  2 Year Premium Fixed Investor P&I  Greater Bank  Great Rate Investment Fixed P&I 2 yrs  CUA  3 Year Premium Fixed Investment Fixed P&I 2 yrs  WyState  Investment Fixed 2 yrs  Northern Inland CU  Fixed Rate Investor 2 yrs  Regional Australia Bank  Inv Partnership Advantage Fixed P&I 2 yrs  Summerland Credit Union  Investment Standard Fixed 2 yrs  The Capricornian  Inv Lifestyle Fixed 2 yrs  The Rock  Investment Standard Fixed 2 yrs  AMP Bank  Investment Standard Fixed 2 yrs  AMP Bank  Investment Classic Fixed P&I 2 yrs  AMP Bank  Investment Standard Fixed 2 yrs  Fixed Option Fixed P&I 2 yrs  Fixed Option Fixed P&I 2 yrs  Fixed Dank  Investment Standard Fixed 2 yrs  Fixed Dank  Investment Standard Fixed 2 yrs  AMP Bank  Investment Standard Fixed P&I 2 yrs  Fixed Option Credit Union  Fixed Classic Fixed P&I 2 yrs  Fixed Option Credit Union  Fixed Classic Fixed P&I 2 yrs  Fixed Option Credit Union  Fixed PERIO 2 yrs  Fixed Holiday Coast CU  Inv Fixed Home Loan P&I 2 yrs	AMP Bank	Select Package Investment Classic Fixed P&I 2 yrs 100k+
Bankwest Fixed Rate Investment P&I 2 yrs  bcu Investment Fixed P&I 2 yrs  Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+  Beyond Bank Total Home Loan Investment Fixed 2 yrs 50k+  BOQ Home Loan Privileges Investment Fixed 2 yrs 50k+  BOQ Home Loan Privileges Investment Fixed 2 yrs 150k+  Citi Investment Standard Fixed P&I 2 yrs 80%  Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+  Commonwealth Bank Investment Fixed P&I 2 yrs 80% 250k+  CUA 2 Year Premium Fixed Investor P&I  Greater Bank Great Rate Investment Fixed P&I 2 yrs  CUA 1 (Steat Pank) Great Rate Investment Fixed P&I 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Investment Fixed 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  The Capricornian Investment Standard Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  AMP Bank Investment Classic Fixed P&I 2 yrs  AMP Bank Investment Classic Fixed P&I 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L52 2 yrs  First Option Credit Union Fixed Desir Leasy 2 yrs	Auswide Bank	Freedom Package Investment Standard Fixed P&I 2 yrs 100k+
bcu Investment Fixed P&I 2 yrs  Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+  Beyond Bank Total Home Loan Investment Fixed 2 yrs 50k+  BOQ Home Loan Privileges Investment Fixed 2 yrs 150k+  Citi Investment Standard Fixed P&I 2 yrs 80%  Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+  Commonwealth Bank Investment Fixed B&I 2 yrs  CUA 2 Year Premium Fixed Investor P&I  Creater Bank Great Rate Investment Fixed 2 yrs  Liberty Financial Inv Liberty Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Investment Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  Summerland Credit Union Investment Fixed P&I 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Fixed P&I 2 yrs  AMP Bank Investment Standard Fixed 2 yrs  AMP Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Standard Fixed 2 yrs  First Option Credit Union Fixed P&I 2 yrs  Beyond Bank Investment Classic Fixed P&I 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Nead P&I 2 yrs  First Option Credit Union Fixed Nead P&I 2 yrs  First Option Credit Union Fixed Nead P&I 2 yrs  First Option Credit Union Fixed Nead P&I 2 yrs  First Option Credit Union Fixed Nead P&I 2 yrs  First Option Credit Union Fixed Home Loan P&I 2 yrs  First Option Credit Union Fixed Home Loan P&I 2 yrs  First Option Credit Union Fixed Home Loan P&I 2 yrs	Bank of us	Fixed Investment FlexiChoice 2 yrs 80%
Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 50k+ BOQ Home Loan Privileges Investment Fixed 2 yrs 150k+ Citi Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs CUA 2 Year Premium Fixed Investor P&I Greater Bank Great Rate Investment Fixed P&I 2 yrs Liberty Financial Inv Liberty Fixed 2 yrs Northern Inland CU Fixed Rate Investor 2 yrs Regional Australia Bank Investment Fixed P&I 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs Summerland Credit Union Investment Standard Fixed 2 yrs Suncorp Bank Investment Fixed P&I 2 yrs The Mac Investment Fixed P&I 2 yrs The Mac Investment Fixed P&I 2 yrs The Rock Investment Standard Fixed 2 yrs AMP Bank Investment Standard Fixed 2 yrs Beyond Bank Investment Standard Fixed 2 yrs First Option Credit Union Fixed P&I 2 yrs First Option Credit Union Fixed P&I 2 yrs First Option Credit Union Fixed P&I 2 yrs Respond Bank Investment Classic Fixed P&I 2 yrs First Option Credit Union Fixed Classic Investment Loan L52 2 yrs First Option Credit Union Fixed Nead Classic Investment Loan L52 2 yrs First Option Credit Union Fixed Nead P&I 2 yrs First Option Credit Union Fixed Nead P&I 2 yrs First Option Credit Union Fixed Nead P&I 2 yrs First Option Credit Union Fixed Nead P&I 2 yrs First Option Credit Union Fixed Nead P&I 2 yrs First Option Credit Union Fixed Classic Investment Loan L52 2 yrs First Option Credit Union Fixed Nead P&I 2 yrs First Option Credit Union Fixed Pexed P&I 2 yrs First Option Credit Union Fixed Nead P&I 2 yrs First Option Credit Union Fixed Pexed P&I 2 yrs	Bankwest	Fixed Rate Investment P&I 2 yrs
Beyond Bank  Total Home Loan Investment Fixed 2 yrs 50k+  BOQ Home Loan Privileges Investment Fixed 2 yrs 150k+ Citi Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs CUA 2 Year Premium Fixed Investor P&I Greater Bank Great Rate Investment Fixed P&I 2 yrs Liberty Financial Inv Liberty Fixed 2 yrs MyState Investment Fixed 2 yrs Northen Inland CU Fixed Rate Investor 2 yrs Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs Summerland Credit Union Investment Standard Fixed 2 yrs The Capricornian Inv Lifestyle Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs First Option Credit Union Fixed Classic Fixed P&I 2 yrs First Option Credit Union Fixed Classic Investment Loan L52 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs First Option Credit Union Fixed House Loan P&I 2 yrs	bcu	Investment Fixed P&I 2 yrs
BOQ Home Loan Privileges Investment Fixed 2 yrs 150k+  Citi Investment Standard Fixed P&I 2 yrs 80%  Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+  Commonwealth Bank Investment Fixed P&I 2 yrs  CUA 2 Year Premium Fixed Investor P&I  Greater Bank Great Rate Investment Fixed P&I 2 yrs  Liberty Financial Inv Liberty Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs  RESI Mortgage Corp Investment Standard Fixed 2 yrs  Summerland Credit Union Investment Fixed P&I 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  AMP Bank Investment Standard Fixed 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed P&I 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+
Citi Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs CUA 2 Year Premium Fixed Investor P&I Greater Bank Great Rate Investment Fixed P&I 2 yrs Liberty Financial Inv Liberty Fixed 2 yrs Liberty Financial Investment Fixed 2 yrs MyState Investment Fixed 2 yrs Northern Inland CU Fixed Rate Investor 2 yrs Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs Summerland Credit Union Investment Standard Fixed 2 yrs Suncorp Bank Investment Fixed P&I 2 yrs The Capricornian Inv Lifestyle Fixed 2 yrs The Mac Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs  ★ AMP Bank Investment Standard Fixed P&I 2 yrs Beyond Bank Investment Standard Fixed P&I 2 yrs First Option Credit Union Fixed Classic Investment Loan L52 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs First Option Credit Union Fixed News 2 yrs	Beyond Bank	Total Home Loan Investment Fixed 2 yrs 50k+
Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+  Commonwealth Bank Investment Fixed P&I 2 yrs  CUA 2 Year Premium Fixed Investor P&I  Greater Bank Great Rate Investment Fixed P&I 2 yrs  Liberty Financial Inv Liberty Fixed 2 yrs  MyState Investment Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  ★  AMP Bank Investment Standard Fixed P&I 2 yrs  Auswide Bank Investment Classic Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	BOQ	Home Loan Privileges Investment Fixed 2 yrs 150k+
Commonwealth Bank  CUA 2 Year Premium Fixed Investor P&I Greater Bank Greater Bank Great Rate Investment Fixed P&I 2 yrs  Liberty Financial Inv Liberty Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs  RESI Mortgage Corp Investment Standard Fixed 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed P&I 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Investment Bank Investment Loan P&I 2 yrs	Citi	Investment Standard Fixed P&I 2 yrs 80%
CUA 2 Year Premium Fixed Investor P&I  Greater Bank Great Rate Investment Fixed P&I 2 yrs  Liberty Financial Inv Liberty Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  Suncorp Bank Investment Standard Fixed 2 yrs  The Capricornian Investment Standard Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  AMP Bank Investment Classic Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	Citi	Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+
Liberty Financial Liberty Financial Inv Liberty Fixed 2 yrs MyState Investment Fixed 2 yrs Northern Inland CU Fixed Rate Investor 2 yrs Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs Summerland Credit Union Investment Standard Fixed 2 yrs Suncorp Bank Investment Fixed P&I 2 yrs The Capricornian Inv Lifestyle Fixed 2 yrs The Mac Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs The Toption Credit Union Fixed Classic Fixed P&I 2 yrs First Option Credit Union Fixed Classic Investment Loan L52 2 yrs First Option Credit Union Fixed Premium Investment Loan L54 2 yrs Holiday Coast CU Inv Fixed Home Loan P&I 2 yrs	Commonwealth Bank	Investment Fixed P&I 2 yrs
Liberty Financial Inv Liberty Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  Regional Australia Bank Inv Partnership Advantage Fixed P&I 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  Suncorp Bank Investment Fixed P&I 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  ★  AMP Bank Investment Standard Fixed P&I 2 yrs  Auswide Bank Investment Classic Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed P&I 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed Home Loan P&I 2 yrs	CUA	2 Year Premium Fixed Investor P&I
MyStateInvestment Fixed 2 yrsNorthern Inland CUFixed Rate Investor 2 yrsRegional Australia BankInv Partnership Advantage Fixed P&I 2 yrsRESI Mortgage CorpInv Flexi Options Fixed P&I 2 yrsSummerland Credit UnionInvestment Standard Fixed 2 yrsSuncorp BankInvestment Fixed P&I 2 yrsThe CapricornianInv Lifestyle Fixed 2 yrsThe MacInvestment Standard Fixed 2 yrsThe RockInvestment Standard Fixed 2 yrs★Auswide BankInvestment Classic Fixed P&I 2 yrsAuswide BankInvestment Standard Fixed P&I 2 yrsBeyond BankInvestment Fixed 2 yrsFirst Option Credit UnionFixed Classic Investment Loan L52 2 yrsFirst Option Credit UnionFixed Premium Investment Loan L54 2 yrsHoliday Coast CUInv Fixed N Easy 2 yrsRegional Australia BankInv Fixed Home Loan P&I 2 yrs	Greater Bank	Great Rate Investment Fixed P&I 2 yrs
Northern Inland CUFixed Rate Investor 2 yrsRegional Australia BankInv Partnership Advantage Fixed P&I 2 yrsRESI Mortgage CorpInv Flexi Options Fixed P&I 2 yrsSummerland Credit UnionInvestment Standard Fixed 2 yrsSuncorp BankInvestment Fixed P&I 2 yrsThe CapricornianInv Lifestyle Fixed 2 yrsThe MacInvestment Standard Fixed 2 yrsThe RockInvestment Standard Fixed 2 yrs★AMP BankInvestment Classic Fixed P&I 2 yrsAuswide BankInvestment Standard Fixed P&I 2 yrsBeyond BankInvestment Fixed 2 yrsFirst Option Credit UnionFixed Classic Investment Loan L52 2 yrsFirst Option Credit UnionFixed Premium Investment Loan L54 2 yrsHoliday Coast CUInv Fixed N Easy 2 yrsRegional Australia BankInv Fixed Home Loan P&I 2 yrs	Liberty Financial	Inv Liberty Fixed 2 yrs
Regional Australia Bank  RESI Mortgage Corp  Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union  Investment Standard Fixed 2 yrs  Suncorp Bank  Investment Fixed P&I 2 yrs  The Capricornian  Inv Lifestyle Fixed 2 yrs  The Mac  Investment Standard Fixed 2 yrs  The Rock  Investment Standard Fixed 2 yrs  The Rock  Investment Standard Fixed 2 yrs  ★  AMP Bank  Investment Classic Fixed P&I 2 yrs  Auswide Bank  Investment Standard Fixed P&I 2 yrs  Beyond Bank  Investment Standard Fixed P&I 2 yrs  First Option Credit Union  Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union  Fixed Pemium Investment Loan L54 2 yrs  Holiday Coast CU  Inv Fixed N Easy 2 yrs  Regional Australia Bank  Inv Fixed Home Loan P&I 2 yrs	MyState	Investment Fixed 2 yrs
RESI Mortgage Corp Summerland Credit Union Investment Standard Fixed 2 yrs Suncorp Bank Investment Fixed P&I 2 yrs The Capricornian Inv Lifestyle Fixed 2 yrs The Mac Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs  ★ AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Investment Loan P&I 2 yrs	Northern Inland CU	Fixed Rate Investor 2 yrs
Summerland Credit Union Investment Standard Fixed 2 yrs  Suncorp Bank Investment Fixed P&I 2 yrs  The Capricornian Investment Standard Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  ★  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed 2 yrs  Beyond Bank Investment Standard Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Pemium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	Regional Australia Bank	Inv Partnership Advantage Fixed P&I 2 yrs
Suncorp Bank Investment Fixed P&I 2 yrs The Capricornian Inv Lifestyle Fixed 2 yrs The Mac Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs  ★  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Investment Loan P&I 2 yrs	RESI Mortgage Corp	Inv Flexi Options Fixed P&I 2 yrs
The Capricornian  Inv Lifestyle Fixed 2 yrs  The Mac  Investment Standard Fixed 2 yrs  The Rock  Investment Standard Fixed 2 yrs   ★  AMP Bank  Investment Classic Fixed P&I 2 yrs  Auswide Bank  Investment Standard Fixed P&I 2 yrs  Beyond Bank  Investment Fixed 2 yrs  First Option Credit Union  Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union  Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU  Inv Fixed N Easy 2 yrs  Regional Australia Bank  Inv Fixed Home Loan P&I 2 yrs	Summerland Credit Union	Investment Standard Fixed 2 yrs
The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs   ★  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	Suncorp Bank	Investment Fixed P&I 2 yrs
The Rock  Investment Standard Fixed 2 yrs  AMP Bank  Investment Classic Fixed P&I 2 yrs  Auswide Bank  Investment Standard Fixed P&I 2 yrs  Beyond Bank  Investment Fixed 2 yrs  First Option Credit Union  Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union  Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU  Inv Fixed N Easy 2 yrs  Regional Australia Bank  Inv Fixed Home Loan P&I 2 yrs	The Capricornian	Inv Lifestyle Fixed 2 yrs
AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	The Mac	Investment Standard Fixed 2 yrs
AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	The Rock	Investment Standard Fixed 2 yrs
Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	*	
Beyond BankInvestment Fixed 2 yrsFirst Option Credit UnionFixed Classic Investment Loan L52 2 yrsFirst Option Credit UnionFixed Premium Investment Loan L54 2 yrsHoliday Coast CUInv Fixed N Easy 2 yrsRegional Australia BankInv Fixed Home Loan P&I 2 yrs	AMP Bank	Investment Classic Fixed P&I 2 yrs
First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	Auswide Bank	Investment Standard Fixed P&I 2 yrs
First Option Credit Union Fixed Premium Investment Loan L54 2 yrs  Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	Beyond Bank	Investment Fixed 2 yrs
Holiday Coast CU Inv Fixed N Easy 2 yrs  Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	First Option Credit Union	Fixed Classic Investment Loan L52 2 yrs
Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	First Option Credit Union	Fixed Premium Investment Loan L54 2 yrs
	Holiday Coast CU	Inv Fixed N Easy 2 yrs
Woolworths Employees CU Investment Fixed 2 yrs	Regional Australia Bank	Inv Fixed Home Loan P&I 2 yrs
	Woolworths Employees CU	Investment Fixed 2 yrs

Report Date: March, 2018



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.

### **Investor 2 Year Fixed \$750,000 Interest Only**

Company	Product
★★★★ "Outstanding Value"	
Bank First	Complete Fixed Inv First Home Buyer 2 yrs
Bank First	First Home Buyers Package Inv Complete Fixed 2 yrs
Bank First	Premier Package Home Loan Inv Fixed 2 yrs 50k+
BankVic	Premium Home Inv fixed 2 yrs 50k+
BankVic	Property Investor Inv fixed 2 yrs 100k+
Greater Bank	Ultimate Investment Discount Fixed 2 yrs 150k+
ING	Investment Fixed 2 yrs
P&N Bank	Investment Fixed IO 2 yrs 80%
Police Bank	Inv Premium Fixed 2 yrs
QBANK	Fixed Investor <80% LVR 2 yrs
RACQ Bank	Choices Investment Fixed 2 yrs 20k+
***	
AMO Group	Investment Fixed 2 yrs
Arab Bank Australia	Investment Fixed 2 yrs
Bank First	Inv Complete Fixed 2 yrs
Bank First	Inv Standard Fixed 2 yrs
Bank of Melbourne	Advantage Package Investment Fixed IO 2 yrs 150k+
BankSA	Advantage Package Investment Fixed IO 2 yrs 150k+
BankVic	Diversified Investor Inv fixed 2 yrs 50k+
BankVic	Portfolio Inv fixed 2 yrs 250k+
Homestar Finance	Investment IO Fixed 2 yrs
Horizon Credit Union	Fixed Rate Investment Loan 2 yrs
Newcastle Permanent	Premium Plus Package Investment Fixed IO 2 yrs 5k+
Qudos Bank	Inv Fixed Rate 2 yrs
RACQ Bank	Investment Fixed 2 yrs
St.George Bank	Advantage Package Investment Fixed IO 2 yrs 100k+
The Mutual	Package Home Loan Inv Premium Fixed 2 yrs 150k+
TicToc Home Loans	Investment fixed IO 2 yrs
Virgin Money	Reward Me - Investment Fixed IO 2 yrs
***	
Adelaide Bank	Investment SmartFix IO 2 yrs
Adelaide Bank	Investment SmartSaver Fixed IO 2 yrs
AMP Bank	Investment Basic Fixed IO 2 yrs
AMP Bank	Professional Package Investment Classic Fixed IO 2 yrs 100k+
ANZ	Breakfree Investment Fixed IO 2 yrs 150k+
eport Date: March, 2018.	Home Loans Star Ratings 2018 - Page 57



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.

### **Investor 2 Year Fixed \$750,000 Interest Only**

Company	Product
***	
ANZ	Investment Fixed IO 2 yrs
Australian Military Bank	Inv Fixed Rate IO 2 yrs
Auswide Bank	Freedom Package Investment Standard Fixed IO 2 yrs 100k+
Bank Australia	Inv Basic Fixed (LVR <80%) IO 2 yrs
Bank Australia	Inv Premium Fixed - IO 2 yrs
Bank of us	Fixed Investment FlexiChoice 2 yrs 80%
BankVic	Inv fixed 2 yrs
Bendigo Bank	Basic Fixed Investment IO 2 yrs
Bendigo Bank	Investment Fixed IO 2 yrs
BOQ	Home Loan Privileges Investment Fixed IO 2 yrs 150k+
BOQ	Investment Fixed IO 2 yrs
Catalyst Money	Fixed Invest 2 yrs
Citi	Mortgage Plus Investment Standard Fixed IO 2 yrs 250k+
Click Loans	Investor Offset Fixed IO 2 yrs 80%
Commonwealth Bank	Wealth Package Investment Fixed IO 2 yrs 150k+
CUA	2 Year Fixed Investor Interest Only
CUA	2 Year Premium Fixed Investor IO
Firstmac	Inv VIP Pack Fixed IO 2 yrs
Freedom Lend	Investment Freedom Fixed IO 2 yrs 80%
G&C Mutual Bank	Investment Standard 2yr Fixed IO 2 yrs
Hume Bank	Investment Fixed (Refinance) IO 2 yrs
Hume Bank	Investment Fixed IO 2 yrs
Illawarra CU NSW	Fixed Invest 2 yrs
Liberty Financial	Inv Liberty Fixed 2 yrs
loans.com.au	Fixed - Investor IO 2 yrs
Mortgage House	Inv Advantage Fixed IO 2 yrs
MyState	Investment Fixed IO 2 yrs
NAB	Choice Package Inv Tailored Fixed - IO in advance 2 yrs 150k+
NAB	Choice Package Inv Tailored Fixed - IO in arrears 2 yrs 150k+
NAB	Inv Tailored Fixed - IO in advance 2 yrs
NAB	Inv Tailored Fixed - IO in arrears 2 yrs
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in advance 2 yrs 15k+
NAB	Private Tailored Pkg Inv Tailored Fixed - IO in arrears 2 yrs 150k+
Newcastle Permanent	Investment Fixed IO 2 yrs
Pacific Mortgage Group	Investment Fixed IO 2 yrs

Report Date: March, 2018



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.

### Investor 2 Year Fixed \$750,000 Interest Only

Company	Product
***	
People's Choice Credit Union	Home Loan Package Investment Fixed IO 2 yrs 150k+
QBANK	Investment Fixed 2 yrs
RESI Mortgage Corp	Inv Flexi Options Fixed IO 2 yrs
SERVICE ONE Alliance Bank	Investment Fixed IO 2 yrs
Summerland Credit Union	Investment Standard Fixed 2 yrs
Suncorp Bank	Home Package Plus Investment Fixed IO 2 yrs 150k+
Suncorp Bank	Investment Fixed IO 2 yrs
The Capricornian	Inv Lifestyle Fixed 2 yrs
The Capricornian	Inv Premium Choice Fixed 2 yrs
The Capricornian	Inv Premium Choice Fixed IO 2 yrs
The Mac	Investment Standard Fixed 2 yrs
The Mutual	Inv Premium Fixed 2 yrs
The Rock	Investment Standard Fixed 2 yrs
Westpac	Premier Advantage Investment Fixed IO 2 yrs 150k+
Yellow Brick Road	Empower Package Inv Empower Fixed IO 2 yrs 80% 150k+
Yellow Brick Road	Inv Empower Fixed IO 2 yrs 80%
**	
AMP Bank	Affinity Package Investment Classic Fixed IO 2 yrs 100k+
AMP Bank	Select Package Investment Classic Fixed IO 2 yrs 100k+
Aussie	Inv IQ Basic Fixed IO 2 yrs 80%
Aussie	Inv IQ Offset Fixed IO 2 yrs 80%
Bank of Melbourne	Investment Fixed IO 2 yrs
BankSA	Investment Fixed IO 2 yrs
bcu	Investment Fixed IO 2 yrs
Citi	Investment Standard Fixed IO 2 yrs
Click Loans	Basic Investor Fixed IO 2 yrs 80%
Commonwealth Bank	Investment Fixed IO 2 yrs
First Option Credit Union	Fixed Premium Plus InvLoan L56 2 yrs
Heritage Bank	Home Advantage Investment Fixed IO 2 yrs 150k+
Heritage Bank	Investment Fixed IO 2 yrs
HSBC	Investment Fixed IO 2 yrs
People's Choice Credit Union	Investment Fixed IO 2 yrs
Regional Australia Bank	Inv Partnership Advantage Fixed IO 2 yrs
RESI Mortgage Corp	Inv Smart Pro Fixed IO 2 yrs 80%
St.George Bank	Investment Fixed IO 2 yrs

ort Date: March, 2018. Home Loans Star Ratings 2018 - Page



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.

### Investor 2 Year Fixed \$750,000 Interest Only

Company	Product
**	
Teachers Mutual Bank	Inv Standard Fixed IO 2 yrs
UniBank	Inv Standard Fixed IO 2 yrs
Westpac	Investment Fixed IO 2 yrs
Woolworths Employees CU	Investment Fixed 2 yrs
*	
AMP Bank	Investment Classic Fixed IO 2 yrs
Auswide Bank	Investment Standard Fixed IO 2 yrs
First Option Credit Union	Fixed Classic Investment Loan L52 2 yrs
iMortgage	Investment Fusion Fixed IO 80 2 yrs
RAMS	Inv Fixed Rate IO 2 yrs
Regional Australia Bank	Inv Fixed Home Loan IO 2 yrs



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.

#### Investor 2 Year Fixed \$750,000 Principle & Interest

Company	Product
★★★★ "Outstanding Value"	
ANZ	Breakfree Investment Fixed 2 yrs 150k+
Aussie	Inv Select Basic Fixed PI 2 yrs
BankSA	Advantage Package Investment Fixed P&I 2 yrs 150k+
BOQ	Investment 2 year Fixed P&I 2 yrs
NAB	Choice Package Inv Tailored Fixed - P&I 2 yrs 150k+
Newcastle Permanent	Investment Fixed P&I 2 yrs
Newcastle Permanent	Premium Plus Package Investment Fixed P&I 2 yrs 5k+
Northern Inland CU	Fixed Honeymoon Investor 2 yrs
P&N Bank	Investment Fixed PI 2 yrs 80%
Pacific Mortgage Group	Investment Fixed P&I 2 yrs
Police Bank	Inv Premium Fixed 2 yrs
Virgin Money	Reward Me - Inv Fixed Special 2 yrs
Virgin Money	Reward Me - Investment Fixed 2 yrs
***	
Aussie	Inv Select Standard Fixed PI 2 yrs
Australian Military Bank	Inv Fixed Rate PI 2 yrs
Bank Australia	Inv Basic Fixed (LVR <80%) P&I 2 yrs
Bank Australia	Premium Fixed Package Inv Premium Fixed - P&I 2 yrs 10k+
Bank First	Premier Package Home Loan Inv Fixed 2 yrs 50k+
Bank of Melbourne	Advantage Package Investment Fixed P&I 2 yrs 150k+
Bankwest	Complete Home Loan Fixed Rate Investment P&I 2 yrs 200k+
Click Loans	Investor Offset Fixed PI 2 yrs
Community First CU	Investment True Fixed - P&I 2 yrs
Easy Street Fin Services	Investment Easy Street Fixed - P&I 2 yrs
Homestar Finance	Investment P&I Fixed 2 yrs
Hume Bank	Property Package Investment Fixed P&I 2 yrs 150k+
ING	Investment Fixed 2 yrs
NAB	Private Tailored Pkg Inv Tailored Fixed - P&I 2 yrs 150k+
QBANK	Fixed Investor <80% LVR 2 yrs
RACQ Bank	Choices Investment Fixed 2 yrs 20k+
St.George Bank	Advantage Package Investment Fixed P&I 2 yrs 150k+
Westpac	Premier Advantage Investment Fixed P&I 2 yrs 150k+
Yellow Brick Road	Empower Package Inv Empower Fixed PI 2 yrs 80% 150k+
Yellow Brick Road	Inv Empower Fixed PI 2 yrs 80%
***	



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.

#### Investor 2 Year Fixed \$750,000 Principle & Interest

Company	Product
***	
Adelaide Bank	Investment SmartFix P&I 2 yrs
Adelaide Bank	Investment SmartSaver Fixed P&I 2 yrs
AMO Group	Investment Fixed 2 yrs
ANZ	Investment Fixed 2 yrs
Arab Bank Australia	Investment Fixed 2 yrs
Aussie	Inv IQ Offset Fixed PI 2 yrs 80%
Bank Australia	Inv Premium Fixed - P&I 2 yrs
Bank First	Complete Fixed Inv First Home Buyer 2 yrs
Bank First	First Home Buyers Package Inv Complete Fixed 2 yrs
Bank First	Inv Complete Fixed 2 yrs
Bank First	Inv Standard Fixed 2 yrs
Bank of Melbourne	Investment Fixed P&I 2 yrs
BankSA	Investment Fixed P&I 2 yrs
BankVic	Diversified Investor Inv fixed 2 yrs 50k+
BankVic	Inv fixed 2 yrs
BankVic	Portfolio Inv fixed 2 yrs 250k+
BankVic	Premium Home Inv fixed 2 yrs 50k+
BankVic	Property Investor Inv fixed 2 yrs 100k+
Bendigo Bank	Basic Fixed Investment PI 2 yrs
Bendigo Bank	Investment Fixed PI 2 yrs
BOQ	Home Loan Privileges Investment 2 year Fixed P&I 2 yrs 150k+
BOQ	Home Loan Privileges Investment Fixed 2 yrs 150k+
BOQ	Investment Fixed 2 yrs
Catalyst Money	Fixed Invest 2 yrs
Click Loans	Basic Investor Fixed PI 2 yrs
Commonwealth Bank	Wealth Package Investment Fixed P&I 2 yrs 150k+
CUA	2 Year Fixed Investor P&I
Firstmac	Inv VIP Pack Fixed P&I 2 yrs
Freedom Lend	Investment Freedom Fixed PI 2 yrs 80%
G&C Mutual Bank	Investment Standard 2yr Fixed P&I 2 yrs
Gateway Credit Union	Investment Fixed 2 yrs
Gateway Credit Union	Premium Investment Fixed 2 yrs 150k+
Greater Bank	Ultimate Investment Discount Fixed 2 yrs 150k+
Greater Bank	Ultimate Investment Fixed P&I 2 yrs 150k+
Heritage Bank	Home Advantage Investment Fixed P&I 2 yrs 150k+

Report Date: March, 2018.



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.

#### Investor 2 Year Fixed \$750,000 Principle & Interest

Company	Product
***	
Heritage Bank	Investment Fixed P&I 2 yrs
Horizon Credit Union	Fixed Rate Investment Loan 2 yrs
HSBC	Investment 2yr Fixed P&I 2 yrs
HSBC	Premier Investment 2yr Fixed P&I 2 yrs 500k+
Hume Bank	Investment Fixed (Refinance) P&I 2 yrs
Hume Bank	Investment Fixed P&I 2 yrs
Illawarra CU NSW	Fixed Invest 2 yrs
iMortgage	Investment Fusion Fixed PI 80 2 yrs
loans.com.au	Fixed - Investor P&I 2 yrs
Macquarie Bank	Basic Fixed Investment PI 2 yrs
Macquarie Bank	Offset Fixed Investment PI 2 yrs
ME	Inv Flexible Fixed 2 yrs
ME	Member Package Inv Flexible Fixed 2 yrs 40k+
Mortgage House	Inv Advantage Fixed P&I 2 yrs 750k+
NAB	Inv Tailored Fixed - P&I 2 yrs
People's Choice Credit Union	Home Loan Package Investment Fixed P&I 2 yrs 150k+
People's Choice Credit Union	Investment Fixed P&I 2 yrs
QBANK	Investment Fixed 2 yrs
Qudos Bank	Inv Fixed Rate 2 yrs
RACQ Bank	Investment Fixed 2 yrs
RAMS	Inv Fixed Rate P&I 2 yrs
Regional Australia Bank	Inv Partnership Advantage Fixed P&I 2 yrs
RESI Mortgage Corp	Inv Smart Pro Fixed P&I 2 yrs 80%
SERVICE ONE Alliance Bank	Investment Fixed P&I 2 yrs
St.George Bank	Investment Fixed P&I 2 yrs
Suncorp Bank	Home Package Plus Investment Fixed P&I 2 yrs 150k+
Teachers Mutual Bank	Inv Fixed Rate 2 yrs
The Capricornian	Inv Premium Choice Fixed 2 yrs
The Mutual	Inv Premium Fixed 2 yrs
The Mutual	Package Home Loan Inv Premium Fixed 2 yrs 150k+
TicToc Home Loans	Investment fixed P&I 2 yrs
UniBank	Inv Fixed Rate 2 yrs
Westpac	Investment Fixed P&I 2 yrs
**	
AMP Bank	Affinity Package Investment Classic Fixed P&I 2 yrs 100k+
	,

Report Date: March, 2018.



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.

### Investor 2 Year Fixed \$750,000 Principle & Interest

AMP Bank Investment Basic Fixed P&I 2 yrs  AMP Bank Professional Package Investment Classic Fixed P&I 2 yrs 100k+  AMP Bank Select Package Investment Classic Fixed P&I 2 yrs 100k+  Auswide Bank Freedom Package Investment Standard Fixed P&I 2 yrs 100k+  Auswide Bank Freedom Package Investment Standard Fixed P&I 2 yrs 100k+  Bank of us Fixed Investment FlexiChoice 2 yrs 80%  Bank west Fixed Rate Investment P&I 2 yrs  bcu Investment Fixed P&I 2 yrs  Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+  Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 50k+  Citi Investment Standard Fixed P&I 2 yrs 80%  Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80%  Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+  Commonwealth Bank Investment Fixed P&I 2 yrs  CUA 2 Year Premium Fixed Investor P&I  First Option Credit Union Fixed Premium Plus InvLoan L56 2 yrs  Greater Bank Great Rate Investment Fixed P&I 2 yrs  MyState Investment Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  SESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Capricornian Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  AMP Bank Investment Classic Fixed P&I 2 yrs  AMP Bank Investment Standard Fixed P&I 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs  First Option Credit Union Fixed Classic Investment Loan L52 2 yrs	Company	Product
AMP Bank Select Package Investment Classic Fixed P&I 2 yrs 100k+ AMP Bank Select Package Investment Classic Fixed P&I 2 yrs 100k+ Auswide Bank Freedom Package Investment Standard Fixed P&I 2 yrs 100k+ Bank of us Fixed Investment FlexiChoice 2 yrs 80% Bankwest Fixed Rate Investment P&I 2 yrs bcu Investment Fixed P&I 2 yrs Beyond Bank Pinnacle +Plus P&I investment Fixed 2 yrs 200k+ Beyond Bank Pinnacle +Plus P&I investment Fixed 2 yrs 200k+ Beyond Bank Total Home Loan Investment Fixed 2 yrs 50k+ Citi Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs CUA 2 Year Premium Fixed Investor P&I First Option Credit Union Fixed Premium Plus InvLoan L56 2 yrs Greater Bank Great Rate Investment Fixed P&I 2 yrs Liberty Financial Inv Liberty Fixed 2 yrs Northern Inland CU Fixed Rate Investor 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs Summerland Credit Union Investment Fixed P&I 2 yrs Summerland Credit Union Investment Fixed P&I 2 yrs Summerland Credit Union Investment Fixed P&I 2 yrs The Capricornian Investment Fixed P&I 2 yrs The Capricornian Investment Fixed P&I 2 yrs The Capricornian Investment Fixed P&I 2 yrs The Mac Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs AUS Bank Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs AUS Bank Investment Standard Fixed P&I 2 yrs	**	
AMP Bank Auswide Bank Freedom Package Investment Standard Fixed P&I 2 yrs 100k+ Bank of us Fixed Investment FlexiChoice 2 yrs 80% Bankwest Fixed Rate Investment P&I 2 yrs bcu Investment Fixed P&I 2 yrs Beyond Bank Pinnacle +Plus P&I Investment Fixed 2 yrs 200k+ Beyond Bank Total Home Loan Investment Fixed 2 yrs 50k+ Citi Investment Fixed P&I 2 yrs Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% Citi Commonwealth Bank Investment Fixed P&I 2 yrs CUA 2 Year Premium Fixed Investor P&I First Option Credit Union Fixed Premium Plus InvLoan L56 2 yrs Greater Bank Great Rate Investment Fixed P&I 2 yrs CUBA Citi Citi Citi Citi Citi Citi Citi Cit	AMP Bank	Investment Basic Fixed P&I 2 yrs
Auswide Bank Freedom Package Investment Standard Fixed P&I 2 yrs 100k+ Bank of us Fixed Investment FlexiChoice 2 yrs 80% Bankwest Fixed Rate Investment P&I 2 yrs bcu Investment Fixed P&I 2 yrs Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+ Beyond Bank Total Home Loan Investment Fixed 2 yrs 200k+ Beyond Bank Mortgage Plus Investment Fixed 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs CUA 2 Year Premium Fixed Investor P&I First Option Credit Union Fixed Pemium Plus InvLoan L56 2 yrs Greater Bank Great Rate Investment Fixed P&I 2 yrs MyState Investment Fixed 2 yrs Northern Inland CU Fixed Rate Investor 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs Summerland Credit Union Investment Standard Fixed 2 yrs Summerland Credit Union Investment Fixed P&I 2 yrs Sumorp Bank Investment Fixed P&I 2 yrs The Capricornian Inv Lifestyle Fixed 2 yrs The Mac Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs AMP Bank Investment Classic Fixed P&I 2 yrs Auswide Bank Investment Standard Fixed P&I 2 yrs Beyond Bank Investment Standard Fixed P&I 2 yrs Auswide Bank Investment Standard Fixed P&I 2 yrs	AMP Bank	Professional Package Investment Classic Fixed P&I 2 yrs 100k+
Bank of us  Bankwest  Fixed Rate Investment P&I 2 yrs  bcu  Investment Fixed P&I 2 yrs  Beyond Bank  Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+  Beyond Bank  Total Home Loan Investment Fixed 2 yrs 50k+  Citi Investment Standard Fixed P&I 2 yrs 80%  Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80%  Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+  Commonwealth Bank Investment Fixed P&I 2 yrs  CUA 2 Year Premium Fixed Investor P&I  First Option Credit Union Fixed Premium Plus InvLoan L56 2 yrs  Greater Bank Great Rate Investment Fixed P&I 2 yrs  Liberty Financial Inv Liberty Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union Investment Fixed P&I 2 yrs  Summerland Credit Union Investment Fixed P&I 2 yrs  Suncorp Bank Investment Fixed P&I 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  AMP Bank Investment Classic Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs	AMP Bank	Select Package Investment Classic Fixed P&I 2 yrs 100k+
Bankwest       Fixed Rate Investment P&I 2 yrs         bcu       Investment Fixed P&I 2 yrs         Beyond Bank       Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+         Beyond Bank       Total Home Loan Investment Fixed 2 yrs 50k+         Citi       Investment Standard Fixed P&I 2 yrs 80%         Citi       Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+         Commonwealth Bank       Investment Fixed P&I 2 yrs         CUA       2 Year Premium Fixed Investor P&I         First Option Credit Union       Fixed Pemium Plus InvLoan L56 2 yrs         Greater Bank       Great Rate Investment Fixed P&I 2 yrs         Liberty Financial       Inv Liberty Fixed 2 yrs         MyState       Investment Fixed 2 yrs         Northern Inland CU       Fixed Rate Investor 2 yrs         RESI Mortgage Corp       Inv Flexi Options Fixed P&I 2 yrs         Summerland Credit Union       Investment Standard Fixed 2 yrs         Suncorp Bank       Investment Standard Fixed 2 yrs         The Capricornian       Inv Lifestyle Fixed 2 yrs         The Mac       Investment Standard Fixed 2 yrs         The Rock       Investment Standard Fixed 2 yrs         **       AMP Bank       Investment Classic Fixed P&I 2 yrs         Auswide Bank       Investment Standard Fixed 2 yrs <tr< td=""><td>Auswide Bank</td><td>Freedom Package Investment Standard Fixed P&amp;I 2 yrs 100k+</td></tr<>	Auswide Bank	Freedom Package Investment Standard Fixed P&I 2 yrs 100k+
bcu         Investment Fixed P&I 2 yrs           Beyond Bank         Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+           Beyond Bank         Total Home Loan Investment Fixed 2 yrs 50k+           Citi         Investment Standard Fixed P&I 2 yrs 80%           Citi         Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+           Commonwealth Bank         Investment Fixed P&I 2 yrs           CUA         2 Year Premium Fixed Investor P&I           First Option Credit Union         Fixed Premium Plus InvLoan L56 2 yrs           Greater Bank         Great Rate Investment Fixed P&I 2 yrs           Liberty Financial         Inv Liberty Fixed 2 yrs           MyState         Investment Fixed 2 yrs           Northern Inland CU         Fixed Rate Investor 2 yrs           RESI Mortgage Corp         Inv Flexi Options Fixed P&I 2 yrs           Summerland Credit Union         Investment Standard Fixed 2 yrs           Suncorp Bank         Investment Fixed P&I 2 yrs           The Capricornian         Inv Lifestyle Fixed 2 yrs           The Mac         Investment Standard Fixed 2 yrs           The Rock         Investment Standard Fixed 2 yrs           **         AMP Bank         Investment Classic Fixed P&I 2 yrs           Auswide Bank         Investment Standard Fixed P&I 2 yrs           Beyo	Bank of us	Fixed Investment FlexiChoice 2 yrs 80%
Beyond Bank Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+ Beyond Bank Total Home Loan Investment Fixed 2 yrs 50k+ Citi Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs CUA 2 Year Premium Fixed Investor P&I First Option Credit Union Fixed Pemium Plus InvLoan L56 2 yrs Greater Bank Great Rate Investment Fixed P&I 2 yrs Liberty Financial Inv Liberty Fixed 2 yrs MyState Investment Fixed 2 yrs Northern Inland CU Fixed Rate Investor 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs Summerland Credit Union Investment Standard Fixed 2 yrs The Capricornian Investment Fixed P&I 2 yrs The Mac Investment Fixed P&I 2 yrs The Mac Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs AMP Bank Investment Classic Fixed P&I 2 yrs Beyond Bank Investment Standard Fixed P&I 2 yrs Investment Standard Fixed P&I 2 yrs Investment Standard Fixed P&I 2 yrs Inve	Bankwest	Fixed Rate Investment P&I 2 yrs
Beyond Bank Citi Investment Standard Fixed P&I 2 yrs 80% Citi Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+ Commonwealth Bank Investment Fixed P&I 2 yrs CUA 2 Year Premium Fixed Investor P&I First Option Credit Union Fixed Pemium Plus InvLoan L56 2 yrs Greater Bank Great Rate Investment Fixed P&I 2 yrs Liberty Financial Inv Liberty Fixed 2 yrs MyState Investment Fixed 2 yrs Northern Inland CU Fixed Rate Investor 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs Summerland Credit Union Investment Standard Fixed 2 yrs The Capricornian Investment Fixed P&I 2 yrs The Mac Investment Fixed P&I 2 yrs The Rock Investment Standard Fixed 2 yrs AUP Bank Investment Standard Fixed 2 yrs AUP Bank Investment Classic Fixed P&I 2 yrs Beyond Bank Investment Standard Fixed 2 yrs Investment Standard Fixed P&I 2 yrs	bcu	Investment Fixed P&I 2 yrs
CitiInvestment Standard Fixed P&I 2 yrs 80%CitiMortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+Commonwealth BankInvestment Fixed P&I 2 yrsCUA2 Year Premium Fixed Investor P&IFirst Option Credit UnionFixed Premium Plus InvLoan L56 2 yrsGreater BankGreat Rate Investment Fixed P&I 2 yrsLiberty FinancialInv Liberty Fixed 2 yrsMyStateInvestment Fixed 2 yrsNorthern Inland CUFixed Rate Investor 2 yrsRESI Mortgage CorpInv Flexi Options Fixed P&I 2 yrsSummerland Credit UnionInvestment Standard Fixed 2 yrsSuncorp BankInvestment Fixed P&I 2 yrsThe CapricornianInv Lifestyle Fixed 2 yrsThe MacInvestment Standard Fixed 2 yrsThe MacInvestment Standard Fixed 2 yrsThe RockInvestment Standard Fixed 2 yrsAMP BankInvestment Classic Fixed P&I 2 yrsAuswide BankInvestment Standard Fixed P&I 2 yrsBeyond BankInvestment Fixed 2 yrs	Beyond Bank	Pinnacle +Plus Pkg Investment Fixed 2 yrs 200k+
CitiMortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+Commonwealth BankInvestment Fixed P&I 2 yrsCUA2 Year Premium Fixed Investor P&IFirst Option Credit UnionFixed Premium Plus InvLoan L56 2 yrsGreater BankGreat Rate Investment Fixed P&I 2 yrsLiberty FinancialInv Liberty Fixed 2 yrsMyStateInvestment Fixed 2 yrsNorthern Inland CUFixed Rate Investor 2 yrsRESI Mortgage CorpInv Flexi Options Fixed P&I 2 yrsSummerland Credit UnionInvestment Standard Fixed 2 yrsSuncorp BankInvestment Fixed P&I 2 yrsThe CapricornianInv Lifestyle Fixed 2 yrsThe MacInvestment Standard Fixed 2 yrsThe MacInvestment Standard Fixed 2 yrsThe RockInvestment Standard Fixed 2 yrsAMP BankInvestment Classic Fixed P&I 2 yrsAuswide BankInvestment Standard Fixed P&I 2 yrsBeyond BankInvestment Fixed 2 yrs	Beyond Bank	Total Home Loan Investment Fixed 2 yrs 50k+
COMMONWEAITH BANK  CUA  2 Year Premium Fixed Investor P&I  First Option Credit Union  Fixed Premium Plus InvLoan L56 2 yrs  Greater Bank  Great Rate Investment Fixed P&I 2 yrs  Liberty Financial  Inv Liberty Fixed 2 yrs  MyState  Investment Fixed 2 yrs  Northern Inland CU  Fixed Rate Investor 2 yrs  RESI Mortgage Corp  Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union  Investment Standard Fixed 2 yrs  The Capricornian  Inv Lifestyle Fixed 2 yrs  The Mac  Investment Standard Fixed 2 yrs  The Rock  Investment Standard Fixed 2 yrs  ★  AMP Bank  Investment Classic Fixed P&I 2 yrs  Beyond Bank  Investment Standard Fixed P&I 2 yrs  Investment Fixed P&I 2 yrs	Citi	Investment Standard Fixed P&I 2 yrs 80%
First Option Credit Union Fixed Premium Fixed Investor P&I  First Option Credit Union Fixed Premium Plus InvLoan L56 2 yrs  Greater Bank Great Rate Investment Fixed P&I 2 yrs  Liberty Financial Inv Liberty Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  Suncorp Bank Investment Fixed P&I 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  ★  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Standard Fixed P&I 2 yrs  Investment Classic Fixed P&I 2 yrs  Investment Standard Fixed P&I 2 yrs  Investment Fixed P&I 2 yrs  Investment Fixed P&I 2 yrs  Investment Fixed P&I 2 yrs	Citi	Mortgage Plus Investment Standard Fixed P&I 2 yrs 80% 250k+
First Option Credit Union Greater Bank Great Rate Investment Fixed P&I 2 yrs Liberty Financial Inv Liberty Fixed 2 yrs MyState Investment Fixed 2 yrs Northern Inland CU Fixed Rate Investor 2 yrs RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs Summerland Credit Union Investment Standard Fixed 2 yrs Suncorp Bank Investment Fixed P&I 2 yrs The Capricornian Inv Lifestyle Fixed 2 yrs The Mac Investment Standard Fixed 2 yrs The Rock Investment Standard Fixed 2 yrs  ★ AMP Bank Investment Classic Fixed P&I 2 yrs Auswide Bank Investment Standard Fixed P&I 2 yrs Investment Standard Fixed 2 yrs  Auswide Bank Investment Fixed P&I 2 yrs Investment Standard Fixed 2 yrs  Investment Standard Fixed 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs	Commonwealth Bank	Investment Fixed P&I 2 yrs
Greater Bank Greater Rate Investment Fixed P&I 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Investment Standard Fixed 2 yrs  Investment Classic Fixed P&I 2 yrs  Investment Standard Fixed P&I 2 yrs  Investment Standard Fixed P&I 2 yrs  Investment Standard Fixed P&I 2 yrs  Investment Fixed 2 yrs	CUA	2 Year Premium Fixed Investor P&I
Liberty Financial Inv Liberty Fixed 2 yrs  MyState Investment Fixed 2 yrs  Northern Inland CU Fixed Rate Investor 2 yrs  RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  Suncorp Bank Investment Fixed P&I 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  ★  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed 2 yrs  Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed 2 yrs  Investment Standard Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Investment Standard Fixed P&I 2 yrs  Auswide Bank Investment Fixed 2 yrs	First Option Credit Union	Fixed Premium Plus InvLoan L56 2 yrs
MyStateInvestment Fixed 2 yrsNorthern Inland CUFixed Rate Investor 2 yrsRESI Mortgage CorpInv Flexi Options Fixed P&I 2 yrsSummerland Credit UnionInvestment Standard Fixed 2 yrsSuncorp BankInvestment Fixed P&I 2 yrsThe CapricornianInv Lifestyle Fixed 2 yrsThe MacInvestment Standard Fixed 2 yrsThe RockInvestment Standard Fixed 2 yrs★AMP BankInvestment Classic Fixed P&I 2 yrsAuswide BankInvestment Standard Fixed P&I 2 yrsBeyond BankInvestment Fixed 2 yrs	Greater Bank	Great Rate Investment Fixed P&I 2 yrs
Northern Inland CU  RESI Mortgage Corp  Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union  Investment Standard Fixed 2 yrs  Suncorp Bank  Investment Fixed P&I 2 yrs  The Capricornian  Inv Lifestyle Fixed 2 yrs  The Mac  Investment Standard Fixed 2 yrs  The Rock  Investment Standard Fixed 2 yrs  ★  AMP Bank  Investment Classic Fixed P&I 2 yrs  Auswide Bank  Investment Standard Fixed P&I 2 yrs  Investment Standard Fixed 2 yrs  Investment Classic Fixed P&I 2 yrs  Investment Standard Fixed P&I 2 yrs  Investment Fixed P&I 2 yrs  Investment Fixed P&I 2 yrs	Liberty Financial	Inv Liberty Fixed 2 yrs
RESI Mortgage Corp Inv Flexi Options Fixed P&I 2 yrs  Summerland Credit Union Investment Standard Fixed 2 yrs  Suncorp Bank Investment Fixed P&I 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  ★  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed 2 yrs  Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Fixed 2 yrs  Investment Fixed 2 yrs	MyState	Investment Fixed 2 yrs
Summerland Credit Union  Investment Standard Fixed 2 yrs  Investment Fixed P&I 2 yrs  The Capricornian  Inv Lifestyle Fixed 2 yrs  The Mac  Investment Standard Fixed 2 yrs  The Rock  Investment Standard Fixed 2 yrs  ★  AMP Bank  Investment Classic Fixed P&I 2 yrs  Auswide Bank  Investment Standard Fixed 2 yrs  Investment Classic Fixed P&I 2 yrs  Auswide Bank  Investment Standard Fixed P&I 2 yrs  Beyond Bank  Investment Fixed 2 yrs	Northern Inland CU	Fixed Rate Investor 2 yrs
Suncorp Bank Investment Fixed P&I 2 yrs  The Capricornian Inv Lifestyle Fixed 2 yrs  The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs  ★  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Investment Standard Fixed P&I 2 yrs  Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs	RESI Mortgage Corp	Inv Flexi Options Fixed P&I 2 yrs
The Capricornian  Inv Lifestyle Fixed 2 yrs  The Mac  Investment Standard Fixed 2 yrs  The Rock  Investment Standard Fixed 2 yrs   ★  AMP Bank  Investment Classic Fixed P&I 2 yrs  Auswide Bank  Investment Standard Fixed P&I 2 yrs  Beyond Bank  Investment Fixed 2 yrs	Summerland Credit Union	Investment Standard Fixed 2 yrs
The Mac Investment Standard Fixed 2 yrs  The Rock Investment Standard Fixed 2 yrs   ★  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs	Suncorp Bank	Investment Fixed P&I 2 yrs
The Rock Investment Standard Fixed 2 yrs   ★  AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs	The Capricornian	Inv Lifestyle Fixed 2 yrs
AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs	The Mac	Investment Standard Fixed 2 yrs
AMP Bank Investment Classic Fixed P&I 2 yrs  Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs	The Rock	Investment Standard Fixed 2 yrs
Auswide Bank Investment Standard Fixed P&I 2 yrs  Beyond Bank Investment Fixed 2 yrs	*	
Beyond Bank Investment Fixed 2 yrs	AMP Bank	Investment Classic Fixed P&I 2 yrs
· <del>-</del>	Auswide Bank	Investment Standard Fixed P&I 2 yrs
First Option Credit Union Fixed Classic Investment Loan L52 2 yrs	Beyond Bank	Investment Fixed 2 yrs
	First Option Credit Union	Fixed Classic Investment Loan L52 2 yrs
Holiday Coast CU Inv Fixed N Easy 2 yrs	Holiday Coast CU	Inv Fixed N Easy 2 yrs
Regional Australia Bank Inv Fixed Home Loan P&I 2 yrs	Regional Australia Bank	Inv Fixed Home Loan P&I 2 yrs
Woolworths Employees CU Investment Fixed 2 yrs	Woolworths Employees CU	Investment Fixed 2 yrs

Report Date: March, 2018