

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.

Owner Occupier 1 Year Fixed \$200,000

Company	Product
★★★★ "Outstanding Value"	
Aussie	Select Basic Fixed PI 1 yr 80%
Community First CU	Honeymoon Fixed - P&I 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - P&I 1 yr
Endeavour Mutual Bank	1 Year Fixed Home Loan 1 yr
Freedom Lend	Freedom Fixed PI 1 yr 80%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr
G&C Mutual Bank	Residential 1yr Fixed P&I 1 yr
Greater Bank	Great Rate Discount Fixed 1 yr
Greater Bank	Great Rate Fixed 1 yr
Greater Bank	Standard Fixed 1 yr
Greater Bank	Ultimate Discount Fixed 1 yr 150k+
Greater Bank	Ultimate Fixed 1 yr 150k+
Heritage Bank	Residential Fixed 1 yr
HSBC	Residential Fixed 1 yr
MOVE - People Driven Banking	Lockit 1 yr 90%
Newcastle Permanent	Residential Fixed P&I 1 yr
Northern Inland CU	First Home Buyer Package Fixed Honeymoon Owner Occupied 1 yr 20k+
Qudos Bank	Fixed Rate 1 yr
RACQ Bank	Choices Residential Fixed 1 yr 20k+
Teachers Mutual Bank	Fixed Rate 1 yr
UBank	UHomeLoan Fixed IO 1 yr
UBank	UHomeLoan Fixed PI 1 yr
UniBank	Fixed Rate 1 yr

Aussie	IQ Basic Fixed PI 1 yr 80%
Aussie	Select Basic Fixed IO 1 yr
Aussie	Select Standard Fixed IO 1 yr
Aussie	Select Standard Fixed PI 1 yr
Bank Australia	Basic Fixed (LVR <80%) 1 yr
Bank Australia	Premium Fixed Package Residential Premium Fixed 1 yr 10k+
Bank First	Complete Fixed - First Home Buyer 1 yr
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr
Bank First	Premier Package Home Loan Fixed - First Home Buyer 1 yr 50k+
BankVic	Premium Home Fixed 1 yr 50k+
Click Loans	Basic Home Loan Fixed PI 1 yr 80%

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Owner Occupier 1 Year Fixed \$200,000

Company	Product

Community First CU	True Fixed - P&I 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - IO 1 yr
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+
Hume Bank	Honeymoon Intro Fixed(Refinance)P&I 1 yr
Hume Bank	Property Package Honeymoon Intro Fixed P&I 1 yr 150k+
Hume Bank	Property Package Honeymoon Intro Fixed(Refinance)P&I 1 yr 150k+
loans.com.au	Fixed - Owner Occupier P&I 1 yr
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 1 yr 5k+
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr
P&N Bank	Residential Fixed IO 1 yr 80%
P&N Bank	Residential Fixed PI 1 yr 80%
QBANK	Residential Fixed 1 yr
RACQ Bank	Residential Fixed 1 yr
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 1 yr
Regional Australia Bank	Partnership Advantage Fixed P&I 1 yr
The Mac	Standard Fixed 1 yr
TicToc Home Loans	Live-in fixed 1 yr
TicToc Home Loans	Live-in fixed 1 yr IO
Yellow Brick Road	Empower Fixed PI 1 yr 80%
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 80% 150k+

Adelaide Bank	SmartFix IO 1 yr
Adelaide Bank	SmartFix P&I 1 yr
Adelaide Bank	SmartSaver Fixed IO 1 yr
Adelaide Bank	SmartSaver Fixed P&I 1 yr
AMO Group	Residential Fixed 1 yr
AMP Bank	Affinity Package Residential Classic Fixed P&I 1 yr 100k+
AMP Bank	Basic Fixed 1 yr
AMP Bank	Professional Package Residential Classic Fixed P&I 1 yr 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 1 yr 100k+
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+
ANZ	Residential 1yr Fixed 1 yr
Arab Bank Australia	Residential Fixed 1 yr
Aussie	IQ Basic Fixed IO 1 yr 80%

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Owner Occupier 1 Year Fixed \$200,000

Company	Product

Aussie	IQ Offset Fixed PI 1 yr 80%
Australian Unity	Health Wealth and Happiness fxd 1 yr
Australian Unity	Health Wealth and Happiness Package fixed 1 yr 200k+
Bank Australia	Residential Premium Fixed 1 yr
Bank First	Complete Fixed - Owner Occupied 1 yr
Bank First	Premier Package Home Loan Fixed - Owner Occupied 1 yr 50k+
Bank First	Standard Fixed - Owner Occupied 1 yr
Bank of Melbourne	Advantage Package Residential Fixed P&I 1 yr 150k+
Bank of Melbourne	Residential Fixed P&I 1 yr
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Pakage Only 1 yr 100k+
Bank of Sydney	Residential Fixed 1 yr
Bank of us	FlexiDiscount Fixed 1 yr 80%
BankSA	Advantage Package Residential Fixed P&I 1 yr 150k+
BankSA	Residential Fixed P&I 1 yr
BankVic	Fixed 1 yr
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 1 yr 200k+
bcu	Fixed Rate Special Residential 1 yr
bcu	Residential Fixed IO 1 yr
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+
BOQ	Home Loan Privileges Residential 1yr Fixed 1 yr 150k+
BOQ	Residential 1yr Fixed 1 yr
Catalyst Money	Fixed Lite IO 1 yr
Catalyst Money	Fixed Lite PI 1 yr
Click Loans	Basic Home Loan Fixed IO 1 yr 80%
Click Loans	Offset Home Loan Fixed PI 1 yr 80%
Commonwealth Bank	Guaranteed Intro Fixed 1 yr
Commonwealth Bank	Residential Fixed P&I 1 yr
Commonwealth Bank	Wealth Package Residential Fixed P&I 1 yr 150k+
Community First CU	Honeymoon Fixed - IO 1 yr
Community First CU	True Fixed - IO 1 yr
CUA	1 Year Fixed O/O Construction
CUA	1 Year Fixed Owner Occupier IO
CUA	1 Year Fixed Owner Occupier P&I

Report Date: March, 2018.



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Owner Occupier 1 Year Fixed \$200,000

Company	Product

CUA	1 Year Premium Fixed O/O IO
CUA	1 Year Premium Fixed O/O P&I
CUA	1 Yr Premium Fixed O/O Construction
Firstmac	VIP Pack Fixed IO 1 yr
Firstmac	VIP Pack Fixed P&I 1 yr
Freedom Lend	Freedom Fixed IO 1 yr 80%
G&C Mutual Bank	Residential 1yr Fixed IO 1 yr
Gateway Credit Union	Residential Fixed 1 yr
Holiday Coast CU	Fixed N Easy 1 yr 80%
Homestar Finance	Owner Occupied IO Fixed 1 yr
Homestar Finance	Owner Occupied P&I Fixed 1 yr
Horizon Credit Union	Fixed Rate Home Loan 1 yr
Hume Bank	1 year Intro Fixed Rate IO 1 yr
Hume Bank	Honeymoon Intro Fixed P&I 1 yr
Hume Bank	Property Package Residential Fixed P&I 1 yr 150k+
Hume Bank	Residential Fixed (Refinance) P&I 1 yr
Hume Bank	Residential Fixed P&I 1 yr
Hunter United	Fixed 1 yr
Illawarra CU NSW	Fixed Lite IO 1 yr
Illawarra CU NSW	Fixed Lite PI 1 yr
IMB	Platinum Package Residential Fixed P&I 1 yr 90% 150k+
IMB	Residential Fixed P&I 1 yr 90%
iMortgage	Fusion Fixed PI 80 1 yr
ING	Orange Advantage Residential Fixed 1 yr 150k+
ING	Residential Fixed 1 yr
Liberty Financial	Liberty Fixed 1 yr
loans.com.au	Fixed - Owner Occupier IO 1 yr
ME	Flexible Fixed OO 1 yr
ME	Member Package Flexible Fixed OO 1 yr 40k+
Mortgage House	Advantage Fixed IO 1 yr
Mortgage House	Advantage Fixed P&I 1 yr 100-749k
MyState	Residential Fixed 1 yr 80%
NAB	Choice Package Tailored Fixed - P&I 1 yr 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 1 yr 150k+
NAB	Tailored Fixed - P&I 1 yr

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Owner Occupier 1 Year Fixed \$200,000

Company	Product

Newcastle Permanent	Premium Plus Package Residential Fixed IO 1 yr 5k+
Newcastle Permanent	Residential Fixed IO 1 yr
People's Choice Credit Union	Home Loan Package Residential Fixed IO 1 yr 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 1 yr 150k+
People's Choice Credit Union	Residential Fixed P&I 1 yr
Queenslanders CU	Fixed Rate P&I 1 yr
Regional Australia Bank	Owner Occ Fixed Home Loan IO 1 yr
Regional Australia Bank	Partnership Advantage Fixed IO 1 yr
RESI Mortgage Corp	Flexi Options Fixed P&I 1 yr
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%
St.George Bank	Advantage Package Residential Fixed P&I 1 yr 150k+
St.George Bank	Residential Fixed P&I 1 yr
Summerland Credit Union	Standard Fixed 1 yr
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 1 yr 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 1 yr 150k+
Suncorp Bank	Owner Occupied Fixed IO 1 yr
Suncorp Bank	Owner Occupied Fixed P&I 1 yr
The Mutual	Package Home Loan Premium Fixed 1 yr 150k+
The Mutual	Premium Fixed 1 yr
The Rock	Residential Fixed 1 yr 80%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+
Virgin Money	Reward Me - Owner Occupied Fixed 1 yr 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 1 yr
Westpac	Fixed Options P&I 1 yr
Westpac	Premier Advantage Fixed Options P&I 1 yr 150k+
Yellow Brick Road	Empower Fixed IO 1 yr 80%
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 80% 150k+
**	
AMP Bank	Affinity Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Residential Classic Fixed P&I 1 yr
ANZ	Breakfree Residential 1yr Fixed IO 1 yr 150k+
ANZ	Residential 1yr Fixed IO 1 yr
Aussie	IQ Offset Fixed IO 1 yr 80%
Auswide Bank	Freedom Package Standard Fixed IO 1 yr 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 1 yr 100k+
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This report should be read together with the Methodology document. Together the two documents form the research report in relation to the subject matter.



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Owner Occupier 1 Year Fixed \$200,000

Company	Product
**	
Auswide Bank	Standard Fixed IO 1 yr
Auswide Bank	Standard Fixed P&I 1 yr
Bank of Melbourne	Advantage Package Residential Fixed IO 1 yr 150k+
BankSA	Advantage Package Residential Fixed IO 1 yr 150k+
Bankwest	Fixed Rate Owner Occupied P&I 1 yr
bcu	Residential Fixed P&I 1 yr
Bendigo Bank	Basic Fixed Owner Occupied PI 1 yr
Bendigo Bank	Residential Fixed PI 1 yr
Beyond Bank	Residential Fixed 1 yr
Beyond Bank	Residential Fixed 1 yr 1 yr
Click Loans	Offset Home Loan Fxd IO 1 yr 80%
Commonwealth Bank	Residential Fixed IO 1 yr
Commonwealth Bank	Wealth Package Residential Fixed IO 1 yr 150k+
First Option Credit Union	Fixed Classic Home Loan L51 1 yr
First Option Credit Union	Fixed Premium Home Loan L53 1 yr
Hume Bank	Residential Fixed (Refinance) IO 1 yr
Hume Bank	Residential Fixed IO 1 yr
IMB	Residential Fixed IO 1 yr
iMortgage	Fusion Fixed IO 80 1 yr
MyState	Residential Fixed IO 1 yr
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+
NAB	Tailored Fixed - IO 1 yr
Northern Inland CU	Fixed Rate Owner Occupied 1 yr
People's Choice Credit Union	Residential Fixed IO 1 yr
RAMS	Fixed Rate P&I 1 yr
RESI Mortgage Corp	Flexi Options Fixed IO 1 yr
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%
SCU	My Life Residential Fixed 1 yr 150k+
SCU	Residential Fixed 1 yr
SERVICE ONE Alliance Bank	Residential Fixed P&I 1 yr
St.George Bank	Advantage Package Residential Fixed IO 1 yr 100k+
Teachers Mutual Bank	Standard Fixed IO 1 yr
UniBank	Standard Fixed IO 1 yr
Westpac	Fixed Options IO 1 yr 80%

Report Date: March, 2018



SERVICE ONE Alliance Bank

Transport Mutual Credit Union

St.George Bank

Home Loans Star Ratings

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Owner Occupier 1 Year Fixed \$200,000	
Company	Product
**	
Westpac	Premier Advantage Fixed Options IO 1 yr 80% 150k+
Woolworths Employees CU	Owner Occupied Fixed 1 yr
*	
AMP Bank	Professional Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Residential Classic Fixed IO 1 yr
AMP Bank	Select Package Residential Classic Fixed IO 1 yr 100k+
Bank of Melbourne	Residential Fixed IO 1 yr
BankSA	Residential Fixed IO 1 yr
Bendigo Bank	Basic Fixed Owner Occupied IO 1 yr
Bendigo Bank	Residential Fixed IO 1 yr
RAMS	Fixed Rate IO 1 yr

Residential Fixed IO 1 yr

Residential Fixed IO 1 yr Residential Fixed 1 yr



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Owner Occupier 1 Year Fixed \$350,000

Company	Product
★★★★ "Outstanding Value"	
Community First CU	Honeymoon Fixed - P&I 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - P&I 1 yr
Endeavour Mutual Bank	1 Year Fixed Home Loan 1 yr
Freedom Lend	Freedom Fixed PI 1 yr 80%
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+
Greater Bank	Great Rate Discount Fixed 1 yr
Greater Bank	Great Rate Fixed 1 yr
Greater Bank	Standard Fixed 1 yr
Greater Bank	Ultimate Discount Fixed 1 yr 150k+
Greater Bank	Ultimate Fixed 1 yr 150k+
HSBC	Residential Fixed 1 yr
MOVE - People Driven Banking	Lockit 1 yr 90%
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 1 yr 5k+
Newcastle Permanent	Residential Fixed P&I 1 yr
Northern Inland CU	First Home Buyer Package Fixed Honeymoon Owner Occupied 1 yr 20k+
Qudos Bank	Fixed Rate 1 yr
RACQ Bank	Choices Residential Fixed 1 yr 20k+
Teachers Mutual Bank	Fixed Rate 1 yr
The Mac	Standard Fixed Special 1 yr
UBank	UHomeLoan Fixed IO 1 yr
UBank	UHomeLoan Fixed PI 1 yr
UniBank	Fixed Rate 1 yr

AMO Group	Residential Fixed 1 yr
Aussie	IQ Basic Fixed PI 1 yr 80%
Aussie	Select Basic Fixed IO 1 yr
Aussie	Select Basic Fixed PI 1 yr 80%
Aussie	Select Standard Fixed IO 1 yr
Aussie	Select Standard Fixed PI 1 yr
Bank Australia	Basic Fixed (LVR <80%) 1 yr
Bank Australia	Premium Fixed Package Residential Premium Fixed 1 yr 10k+
Bank First	Complete Fixed - First Home Buyer 1 yr
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr
Bank First	Premier Package Home Loan Fixed - First Home Buyer 1 yr 50k+

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Owner Occupier 1 Year Fixed \$350,000

Company	Product

BankVic	Premium Home Fixed 1 yr 50k+
Click Loans	Offset Home Loan Fixed PI 1 yr 80%
Community First CU	True Fixed - P&I 1 yr
Easy Street Fin Services	Honeymoon Intro Fixed - IO 1 yr
G&C Mutual Bank	Residential 1yr Fixed P&I 1 yr
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+
Heritage Bank	Residential Fixed 1 yr
Hume Bank	Property Package Honeymoon Intro Fixed P&I 1 yr 150k+
Hume Bank	Property Package Honeymoon Intro Fixed(Refinance)P&I 1 yr 150k+
loans.com.au	Fixed - Owner Occupier P&I 1 yr
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr
P&N Bank	Residential Fixed IO 1 yr 80%
P&N Bank	Residential Fixed PI 1 yr 80%
RACQ Bank	Residential Fixed 1 yr
Regional Australia Bank	Partnership Advantage Fixed P&I 1 yr
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 1 yr 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 1 yr 150k+
The Mac	Standard Fixed 1 yr
TicToc Home Loans	Live-in fixed 1 yr
TicToc Home Loans	Live-in fixed 1 yr IO
Yellow Brick Road	Empower Fixed PI 1 yr 80%
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 80% 150k+

Adelaide Bank	SmartFix IO 1 yr
Adelaide Bank	SmartFix P&I 1 yr
Adelaide Bank	SmartSaver Fixed IO 1 yr
Adelaide Bank	SmartSaver Fixed P&I 1 yr
AMP Bank	Affinity Package Residential Classic Fixed P&I 1 yr 100k+
AMP Bank	Basic Fixed 1 yr
AMP Bank	Professional Package Residential Classic Fixed P&I 1 yr 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 1 yr 100k+
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+
ANZ	Residential 1yr Fixed 1 yr
Arab Bank Australia	Residential Fixed 1 yr
Aussie	IQ Offset Fixed PI 1 yr 80%

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Owner Occupier 1 Year Fixed \$350,000

Company	Product

Australian Unity	Health Wealth and Happiness fxd 1 yr
Australian Unity	Health Wealth and Happiness Package fixed 1 yr 200k+
Bank Australia	Residential Premium Fixed 1 yr
Bank First	Complete Fixed - Owner Occupied 1 yr
Bank First	Premier Package Home Loan Fixed - Owner Occupied 1 yr 50k+
Bank First	Standard Fixed - Owner Occupied 1 yr
Bank of Melbourne	Advantage Package Residential Fixed P&I 1 yr 150k+
Bank of Melbourne	Residential Fixed P&I 1 yr
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Pakage Only 1 yr 100k+
Bank of Sydney	Residential Fixed 1 yr
Bank of us	FlexiDiscount Fixed 1 yr 80%
BankSA	Advantage Package Residential Fixed P&I 1 yr 150k+
BankSA	Residential Fixed P&I 1 yr
BankVic	Fixed 1 yr
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 1 yr 200k+
bcu	Fixed Rate Special Residential 1 yr
bcu	Residential Fixed IO 1 yr
bcu	Residential Fixed P&I 1 yr
Bendigo Bank	Connect Package Fixed Owner Occupied 1 yr 250k+
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+
BOQ	Home Loan Privileges Residential 1yr Fixed 1 yr 150k+
BOQ	Residential 1yr Fixed 1 yr
Catalyst Money	Fixed IO 1 yr
Catalyst Money	Fixed PI 1 yr
Citi	Mortgage Plus Standard Fixed P&I 1 yr 80% 250k+
Citi	Standard Fixed P&I 1 yr 80%
Click Loans	Basic Home Loan Fixed PI 1 yr 80%
Commonwealth Bank	Guaranteed Intro Fixed 1 yr
Commonwealth Bank	Residential Fixed P&I 1 yr
Commonwealth Bank	Wealth Package Residential Fixed P&I 1 yr 150k+
Community First CU	Honeymoon Fixed - IO 1 yr
Community First CU	True Fixed - IO 1 yr
CUA	1 Year Fixed O/O Construction

Report Date: March, 2018



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Owner Occupier 1 Year Fixed \$350,000

Company	Product

CUA	1 Year Fixed Owner Occupier IO
CUA	1 Year Fixed Owner Occupier P&I
CUA	1 Year Premium Fixed O/O IO
CUA	1 Year Premium Fixed O/O P&I
CUA	1 Yr Premium Fixed O/O Construction
Firstmac	VIP Pack Fixed IO 1 yr
Firstmac	VIP Pack Fixed P&I 1 yr
Freedom Lend	Freedom Fixed IO 1 yr 80%
G&C Mutual Bank	Residential 1yr Fixed IO 1 yr
Gateway Credit Union	Residential Fixed 1 yr
Holiday Coast CU	Fixed N Easy 1 yr 80%
Homestar Finance	Owner Occupied IO Fixed 1 yr
Homestar Finance	Owner Occupied P&I Fixed 1 yr
Horizon Credit Union	Fixed Rate Home Loan 1 yr
Hume Bank	1 year Intro Fixed Rate IO 1 yr
Hume Bank	Honeymoon Intro Fixed P&I 1 yr
Hume Bank	Honeymoon Intro Fixed(Refinance)P&I 1 yr
Hume Bank	Property Package Residential Fixed P&I 1 yr 150k+
Hume Bank	Residential Fixed (Refinance) P&I 1 yr
Hume Bank	Residential Fixed P&I 1 yr
Hunter United	Fixed 1 yr
Illawarra CU NSW	Fixed IO 1 yr
Illawarra CU NSW	Fixed PI 1 yr
IMB	Platinum Package Residential Fixed P&I 1 yr 90% 150k+
IMB	Residential Fixed P&I 1 yr 90%
iMortgage	Fusion Fixed PI 80 1 yr
ING	Orange Advantage Residential Fixed 1 yr 150k+
ING	Residential Fixed 1 yr
Liberty Financial	Liberty Fixed 1 yr
loans.com.au	Fixed - Owner Occupier IO 1 yr
ME	Flexible Fixed OO 1 yr
ME	Member Package Flexible Fixed OO 1 yr 40k+
Mortgage House	Advantage Fixed IO 1 yr
Mortgage House	Advantage Fixed P&I 1 yr 100-749k
MyState	Residential Fixed 1 yr 80%

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Owner Occupier 1 Year Fixed \$350,000

Company	Product

NAB	Choice Package Tailored Fixed - P&I 1 yr 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 1 yr 150k+
NAB	Tailored Fixed - P&I 1 yr
Newcastle Permanent	Premium Plus Package Residential Fixed IO 1 yr 5k+
Newcastle Permanent	Residential Fixed IO 1 yr
People's Choice Credit Union	Home Loan Package Residential Fixed IO 1 yr 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 1 yr 150k+
People's Choice Credit Union	Residential Fixed P&I 1 yr
QBANK	Residential Fixed 1 yr
Queenslanders CU	Fixed Rate P&I 1 yr
RAMS	Fixed Rate P&I 1 yr
Regional Australia Bank	Owner Occ Fixed Home Loan IO 1 yr
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 1 yr
Regional Australia Bank	Partnership Advantage Fixed IO 1 yr
RESI Mortgage Corp	Flexi Options Fixed IO 1 yr
RESI Mortgage Corp	Flexi Options Fixed P&I 1 yr
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%
St.George Bank	Advantage Package Residential Fixed P&I 1 yr 150k+
St.George Bank	Residential Fixed P&I 1 yr
Summerland Credit Union	Standard Fixed 1 yr
Suncorp Bank	Owner Occupied Fixed IO 1 yr
Suncorp Bank	Owner Occupied Fixed P&I 1 yr
The Mutual	Package Home Loan Premium Fixed 1 yr 150k+
The Mutual	Premium Fixed 1 yr
The Rock	Residential Fixed 1 yr 80%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+
Virgin Money	Reward Me - Owner Occupied Fixed 1 yr 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 1 yr
Westpac	Fixed Options P&I 1 yr
Westpac	Premier Advantage Fixed Options P&I 1 yr 150k+
**	
AMP Bank	Affinity Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Residential Classic Fixed P&I 1 yr
AMP Bank	Select Package Residential Classic Fixed IO 1 yr 100k+
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Owner Occupier 1 Year Fixed \$350,000

Company	Product	
**		
ANZ	Breakfree Residential 1yr Fixed IO 1 yr 150k+	
ANZ	Residential 1yr Fixed IO 1 yr	
Aussie	IQ Basic Fixed IO 1 yr 80%	
Aussie	IQ Offset Fixed IO 1 yr 80%	
Auswide Bank	Freedom Package Standard Fixed IO 1 yr 100k+	
Auswide Bank	Freedom Package Standard Fixed P&I 1 yr 100k+	
Auswide Bank	Standard Fixed IO 1 yr	
Auswide Bank	Standard Fixed P&I 1 yr	
Bank of Melbourne	Advantage Package Residential Fixed IO 1 yr 150k+	
BankSA	Advantage Package Residential Fixed IO 1 yr 150k+	
Bankwest	Fixed Rate Owner Occupied P&I 1 yr	
Bendigo Bank	Basic Fixed Owner Occupied PI 1 yr	
Bendigo Bank	Residential Fixed PI 1 yr	
Beyond Bank	Residential Fixed 1 yr	
Beyond Bank	Residential Fixed 1 yr 1 yr	
Click Loans	Basic Home Loan Fixed IO 1 yr 80%	
Click Loans	Offset Home Loan Fxd IO 1 yr 80%	
Commonwealth Bank	Residential Fixed IO 1 yr	
Commonwealth Bank	Wealth Package Residential Fixed IO 1 yr 150k+	
First Option Credit Union	Fixed Premium Home Loan L53 1 yr	
Hume Bank	Residential Fixed (Refinance) IO 1 yr	
Hume Bank	Residential Fixed IO 1 yr	
IMB	Residential Fixed IO 1 yr	
iMortgage	Fusion Fixed IO 80 1 yr	
MyState	Residential Fixed IO 1 yr	
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	
NAB	Tailored Fixed - IO 1 yr	
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	
People's Choice Credit Union	Residential Fixed IO 1 yr	
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%	
SCU	My Life Residential Fixed 1 yr 150k+	
SCU	Residential Fixed 1 yr	
SERVICE ONE Alliance Bank	Residential Fixed P&I 1 yr	
St.George Bank	Advantage Package Residential Fixed IO 1 yr 100k+	

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		Vear Elven	54501000
OVVIICI	DCCUPICI I	ICUI I IACU	7330,000

Company	Product	
**		
Teachers Mutual Bank	Standard Fixed IO 1 yr	
UniBank	Standard Fixed IO 1 yr	
Westpac	Fixed Options IO 1 yr 80%	
Westpac	Premier Advantage Fixed Options IO 1 yr 80% 150k+	
Yellow Brick Road	Empower Fixed IO 1 yr 80%	
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 80% 150k+	
*		
AMP Bank	Residential Classic Fixed IO 1 yr	
Bank of Melbourne	Residential Fixed IO 1 yr	
BankSA	Residential Fixed IO 1 yr	
Bendigo Bank	Basic Fixed Owner Occupied IO 1 yr	
Bendigo Bank	Connect Residential Fixed IO 1 yr 250k+	
Bendigo Bank	Residential Fixed IO 1 yr	
First Option Credit Union	Fixed Classic Home Loan L51 1 yr	
RAMS	Fixed Rate IO 1 yr	
SERVICE ONE Alliance Bank	Residential Fixed IO 1 yr	
St.George Bank	Residential Fixed IO 1 yr	
Transport Mutual Credit Union	Residential Fixed 1 yr	
Woolworths Employees CU	Owner Occupied Fixed 1 yr	



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Owner Occupier 1 Year Fixed \$500,000

Company	Product		
★★★★ "Outstanding Value"			
Community First CU	Honeymoon Fixed - P&I 1 yr		
Easy Street Fin Services	Honeymoon Intro Fixed - P&I 1 yr		
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr		
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+		
Greater Bank	Great Rate Discount Fixed 1 yr		
Greater Bank	Great Rate Fixed 1 yr		
Greater Bank	Ultimate Discount Fixed 1 yr 150k+		
Greater Bank	Ultimate Fixed 1 yr 150k+		
HSBC	Premier Residential Fixed 1 yr 500k+		
HSBC	Residential Fixed 1 yr		
Hume Bank	Property Package Honeymoon Intro Fixed(Refinance)P&I 1 yr 150k+		
MOVE - People Driven Banking	Lockit 1 yr 90%		
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 1 yr 5k+		
Newcastle Permanent	Residential Fixed P&I 1 yr		
Northern Inland CU	First Home Buyer Package Fixed Honeymoon Owner Occupied 1 yr 20k+		
Qudos Bank	Fixed Rate 1 yr		
RACQ Bank	Choices Residential Fixed 1 yr 20k+		
Teachers Mutual Bank	Fixed Rate 1 yr		
The Mac	Standard Fixed Special 1 yr		
UBank	UHomeLoan Fixed IO 1 yr		
UBank	UHomeLoan Fixed PI 1 yr		
UniBank	Fixed Rate 1 yr		

AMO Group	Residential Fixed 1 yr		
Aussie	IQ Basic Fixed PI 1 yr 80%		
Aussie	IQ Offset Fixed PI 1 yr 80%		
Aussie	Select Basic Fixed IO 1 yr		
Aussie	Select Basic Fixed PI 1 yr 80%		
Aussie	Select Standard Fixed PI 1 yr		
Bank Australia	Basic Fixed (LVR <80%) 1 yr		
Bank Australia	Premium Fixed Package Residential Premium Fixed 1 yr 10k+		
Bank First	Premier Package Home Loan Fixed - First Home Buyer 1 yr 50k+		
BankVic	Premium Home Fixed 1 yr 50k+		
bcu	Fixed Rate Special Residential 1 yr		
Click Loans	Offset Home Loan Fixed PI 1 yr 80%		

ort 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.

Owner Occupier 1 Year Fixed \$500,000

Company	Product	

Community First CU	True Fixed - P&I 1 yr	
CUA	1 Year Fixed Owner Occupier P&I	
Easy Street Fin Services	Honeymoon Intro Fixed - IO 1 yr	
Endeavour Mutual Bank	1 Year Fixed Home Loan 1 yr	
Freedom Lend	Freedom Fixed PI 1 yr 80%	
G&C Mutual Bank	Residential 1yr Fixed P&I 1 yr	
Greater Bank	Standard Fixed 1 yr	
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	
Heritage Bank	Residential Fixed 1 yr	
Hume Bank	Property Package Honeymoon Intro Fixed P&I 1 yr 150k+	
NAB	Choice Package Tailored Fixed - P&I 1 yr 150k+	
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr	
P&N Bank	Residential Fixed IO 1 yr 80%	
P&N Bank	Residential Fixed PI 1 yr 80%	
RACQ Bank	Residential Fixed 1 yr	
Regional Australia Bank	Partnership Advantage Fixed P&I 1 yr	
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 1 yr 150k+	
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 1 yr 150k+	
TicToc Home Loans	Live-in fixed 1 yr	
TicToc Home Loans	Live-in fixed 1 yr IO	
Yellow Brick Road	Empower Fixed PI 1 yr 80%	
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 80% 150k+	
* **		
Adelaide Bank	SmartFix IO 1 yr	
Adelaide Bank	SmartFix P&I 1 yr	
Adelaide Bank	SmartSaver Fixed IO 1 yr	
Adelaide Bank	SmartSaver Fixed P&I 1 yr	
AMP Bank	Affinity Package Residential Classic Fixed P&I 1 yr 100k+	
AMP Bank	Basic Fixed 1 yr	
AMP Bank	Professional Package Residential Classic Fixed P&I 1 yr 100k+	
AMP Bank	Select Package Residential Classic Fixed P&I 1 yr 100k+	
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	
ANZ	Residential 1yr Fixed 1 yr	
Arab Bank Australia	Residential Fixed 1 yr	
Aussie	Select Standard Fixed IO 1 yr	

ort Date: March, 2018. Home Loans star Ratings 2016 - Page 1



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Owner Occupier 1 Year Fixed \$500,000

Company	Product	

Australian Unity	Health Wealth and Happiness fxd 1 yr	
Australian Unity	Health Wealth and Happiness Package fixed 1 yr 200k+	
Auswide Bank	Freedom Package Standard Fixed P&I 1 yr 100k+	
Bank Australia	Residential Premium Fixed 1 yr	
Bank First	Complete Fixed - First Home Buyer 1 yr	
Bank First	Complete Fixed - Owner Occupied 1 yr	
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr	
Bank First	Premier Package Home Loan Fixed - Owner Occupied 1 yr 50k+	
Bank First	Standard Fixed - Owner Occupied 1 yr	
Bank of Melbourne	Advantage Package Residential Fixed P&I 1 yr 150k+	
Bank of Melbourne	Residential Fixed P&I 1 yr	
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	
Bank of Sydney	Expect More Residential Fixed PAYG -Pakage Only 1 yr 100k+	
Bank of Sydney	Residential Fixed 1 yr	
Bank of us	FlexiDiscount Fixed 1 yr 80%	
BankSA	Advantage Package Residential Fixed P&I 1 yr 150k+	
BankSA	Residential Fixed P&I 1 yr	
BankVic	Fixed 1 yr	
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 1 yr 200k+	
bcu	Residential Fixed IO 1 yr	
bcu	Residential Fixed P&I 1 yr	
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+	
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+	
BOQ	Home Loan Privileges Residential 1yr Fixed 1 yr 150k+	
BOQ	Residential 1yr Fixed 1 yr	
Catalyst Money	Fixed IO 1 yr	
Catalyst Money	Fixed PI 1 yr	
Citi	Mortgage Plus Standard Fixed P&I 1 yr 80% 250k+	
Citi	Standard Fixed P&I 1 yr 80%	
Click Loans	Basic Home Loan Fixed PI 1 yr 80%	
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	
Commonwealth Bank	Residential Fixed P&I 1 yr	
Commonwealth Bank	Wealth Package Residential Fixed P&I 1 yr 150k+	
Community First CU	Honeymoon Fixed - IO 1 yr	
Community First CU	True Fixed - IO 1 yr	

Report Date: March, 2018



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Owner Occupier 1 Year Fixed \$500,000

Company	Product		

CUA	1 Year Fixed O/O Construction		
CUA	1 Year Fixed Owner Occupier IO		
CUA	1 Year Premium Fixed O/O IO		
CUA	1 Year Premium Fixed O/O P&I		
CUA	1 Yr Premium Fixed O/O Construction		
Firstmac	VIP Pack Fixed IO 1 yr		
Firstmac	VIP Pack Fixed P&I 1 yr		
Freedom Lend	Freedom Fixed IO 1 yr 80%		
G&C Mutual Bank	Residential 1yr Fixed IO 1 yr		
Gateway Credit Union	Residential Fixed 1 yr		
Holiday Coast CU	Fixed N Easy 1 yr 80%		
Homestar Finance	Owner Occupied IO Fixed 1 yr		
Homestar Finance	Owner Occupied P&I Fixed 1 yr		
Horizon Credit Union	Fixed Rate Home Loan 1 yr		
Hume Bank	1 year Intro Fixed Rate IO 1 yr		
Hume Bank	Honeymoon Intro Fixed P&I 1 yr		
Hume Bank	Honeymoon Intro Fixed(Refinance)P&I 1 yr		
Hume Bank	Property Package Residential Fixed P&I 1 yr 150k+		
Hume Bank	Residential Fixed (Refinance) P&I 1 yr		
Hume Bank	Residential Fixed P&I 1 yr		
Hunter United	Fixed 1 yr		
Illawarra CU NSW	Fixed IO 1 yr		
Illawarra CU NSW	Fixed PI 1 yr		
IMB	Platinum Package Residential Fixed P&I 1 yr 90% 150k+		
IMB	Residential Fixed P&I 1 yr 90%		
iMortgage	Fusion Fixed PI 80 1 yr		
ING	Orange Advantage Residential Fixed 1 yr 150k+		
ING	Residential Fixed 1 yr		
Liberty Financial	Liberty Fixed 1 yr		
loans.com.au	Fixed - Owner Occupier IO 1 yr		
loans.com.au	Fixed - Owner Occupier P&I 1 yr		
ME	Flexible Fixed OO 1 yr		
ME	Member Package Flexible Fixed OO 1 yr 40k+		
Mortgage House	Advantage Fixed IO 1 yr		
Mortgage House	Advantage Fixed P&I 1 yr 100-749k		

Report Date: March, 2018



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Owner Occupier 1 Year Fixed \$500,000

Company	Product	

MyState	Residential Fixed 1 yr 80%	
NAB	Private Tailored Pkg Tailored Fixed - P&I 1 yr 150k+	
NAB	Tailored Fixed - P&I 1 yr	
Newcastle Permanent	Premium Plus Package Residential Fixed IO 1 yr 5k+	
Newcastle Permanent	Residential Fixed IO 1 yr	
People's Choice Credit Union	Home Loan Package Residential Fixed IO 1 yr 150k+	
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 1 yr 150k+	
People's Choice Credit Union	Residential Fixed P&I 1 yr	
QBANK	Residential Fixed 1 yr	
Queenslanders CU	Fixed Rate P&I 1 yr	
RAMS	Fixed Rate P&I 1 yr	
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 1 yr	
Regional Australia Bank	Partnership Advantage Fixed IO 1 yr	
RESI Mortgage Corp	Flexi Options Fixed IO 1 yr	
RESI Mortgage Corp	Flexi Options Fixed P&I 1 yr	
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%	
St.George Bank	Advantage Package Residential Fixed P&I 1 yr 150k+	
St.George Bank	Residential Fixed P&I 1 yr	
Summerland Credit Union	Standard Fixed 1 yr	
Suncorp Bank	Owner Occupied Fixed IO 1 yr	
Suncorp Bank	Owner Occupied Fixed P&I 1 yr	
The Mac	Standard Fixed 1 yr	
The Mutual	Package Home Loan Premium Fixed 1 yr 150k+	
The Mutual	Premium Fixed 1 yr	
The Rock	Residential Fixed 1 yr 80%	
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	
Virgin Money	Reward Me - Owner Occupied Fixed 1 yr 90%	
Virgin Money	Reward Me - Owner Occupied Fixed IO 1 yr	
Westpac	Fixed Options P&I 1 yr	
Westpac	Premier Advantage Fixed Options P&I 1 yr 150k+	
**		
AMP Bank	Affinity Package Residential Classic Fixed IO 1 yr 100k+	
AMP Bank	Professional Package Residential Classic Fixed IO 1 yr 100k+	
AMP Bank	Select Package Residential Classic Fixed IO 1 yr 100k+	
ANZ	Breakfree Residential 1yr Fixed IO 1 yr 150k+	
Data March 2010	Home Loans Star Ratings 2018 - Page 19	

port Date: March, 2018.



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Owner Occupier 1 Year Fixed \$500,000

Company	Product	
**		
ANZ	Residential 1yr Fixed IO 1 yr	
Aussie	IQ Basic Fixed IO 1 yr 80%	
Aussie	IQ Offset Fixed IO 1 yr 80%	
Auswide Bank	Freedom Package Standard Fixed IO 1 yr 100k+	
Auswide Bank	Standard Fixed IO 1 yr	
Auswide Bank	Standard Fixed P&I 1 yr	
Bank of Melbourne	Advantage Package Residential Fixed IO 1 yr 150k+	
BankSA	Advantage Package Residential Fixed IO 1 yr 150k+	
Bankwest	Fixed Rate Owner Occupied P&I 1 yr	
Bendigo Bank	Basic Fixed Owner Occupied PI 1 yr	
Bendigo Bank	Residential Fixed PI 1 yr	
Beyond Bank	Residential Fixed 1 yr	
Beyond Bank	Residential Fixed 1 yr 1 yr	
Click Loans	Basic Home Loan Fixed IO 1 yr 80%	
Click Loans	Offset Home Loan Fxd IO 1 yr 80%	
Commonwealth Bank	Residential Fixed IO 1 yr	
Commonwealth Bank	Wealth Package Residential Fixed IO 1 yr 150k+	
First Option Credit Union	Fixed Premium Home Loan L53 1 yr	
Hume Bank	Residential Fixed (Refinance) IO 1 yr	
Hume Bank	Residential Fixed IO 1 yr	
IMB	Residential Fixed IO 1 yr	
iMortgage	Fusion Fixed IO 80 1 yr	
MyState	Residential Fixed IO 1 yr	
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	
NAB	Tailored Fixed - IO 1 yr	
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	
People's Choice Credit Union	Residential Fixed IO 1 yr	
Regional Australia Bank	Owner Occ Fixed Home Loan IO 1 yr	
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%	
SCU	My Life Residential Fixed 1 yr 150k+	
SCU	Residential Fixed 1 yr	
SERVICE ONE Alliance Bank	Residential Fixed P&I 1 yr	
St.George Bank	Advantage Package Residential Fixed IO 1 yr 100k+	
Teachers Mutual Bank	Standard Fixed IO 1 yr	

Report Date: March, 2018



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Owner Occupier 1 Year Fixed \$500,000

Company	Product	
**		
UniBank	Standard Fixed IO 1 yr	
Westpac	Fixed Options IO 1 yr 80%	
Westpac	Premier Advantage Fixed Options IO 1 yr 80% 150k+	
Yellow Brick Road	Empower Fixed IO 1 yr 80%	
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 80% 150k+	
*		
AMP Bank	Residential Classic Fixed IO 1 yr	
AMP Bank	Residential Classic Fixed P&I 1 yr	
Bank of Melbourne	Residential Fixed IO 1 yr	
BankSA	Residential Fixed IO 1 yr	
Bendigo Bank	Basic Fixed Owner Occupied IO 1 yr	
Bendigo Bank	Residential Fixed IO 1 yr	
First Option Credit Union	Fixed Classic Home Loan L51 1 yr	
RAMS	Fixed Rate IO 1 yr	
SERVICE ONE Alliance Bank	Residential Fixed IO 1 yr	
St.George Bank	Residential Fixed IO 1 yr	
Transport Mutual Credit Union	Residential Fixed 1 yr	
Woolworths Employees CU	Owner Occupied Fixed 1 yr	



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Owner Occupier 1 Year Fixed \$750,000

Company	Product		
★★★★ "Outstanding Value"			
AMO Group	Residential Fixed 1 yr		
BankVic	Premium Home Fixed 1 yr 50k+		
Community First CU	Honeymoon Fixed - P&I 1 yr		
Community First CU	True Fixed - P&I 1 yr		
Easy Street Fin Services	Honeymoon Intro Fixed - P&I 1 yr		
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr		
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+		
Greater Bank	Great Rate Discount Fixed 1 yr		
Greater Bank	Great Rate Fixed 1 yr		
Greater Bank	Ultimate Discount Fixed 1 yr 150k+		
Greater Bank	Ultimate Fixed 1 yr 150k+		
HSBC	Premier Residential Fixed 1 yr 500k+		
HSBC	Residential Fixed 1 yr		
Hume Bank	Property Package Honeymoon Intro Fixed P&I 1 yr 150k+		
Hume Bank	Property Package Honeymoon Intro Fixed(Refinance)P&I 1 yr 150k+		
MOVE - People Driven Banking	Lockit 1 yr 90%		
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 1 yr 5k+		
Northern Inland CU	First Home Buyer Package Fixed Honeymoon Owner Occupied 1 yr 20k+		
Qudos Bank	Fixed Rate 1 yr		
RACQ Bank	Choices Residential Fixed 1 yr 20k+		
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 1 yr 150k+		
Teachers Mutual Bank	Fixed Rate 1 yr		
The Mac	Standard Fixed Special 1 yr		
UBank	UHomeLoan Fixed IO 1 yr		
UBank	UHomeLoan Fixed PI 1 yr		
UniBank	Fixed Rate 1 yr		

Aussie	IQ Basic Fixed PI 1 yr 80%		
Aussie	IQ Offset Fixed PI 1 yr 80%		
Aussie	Select Basic Fixed IO 1 yr		
Aussie	Select Basic Fixed PI 1 yr 80%		
Aussie	Select Standard Fixed IO 1 yr		
Aussie	Select Standard Fixed PI 1 yr		
Bank Australia	Basic Fixed (LVR <80%) 1 yr		
Bank Australia	Premium Fixed Package Residential Premium Fixed 1 yr 10k+		

OFF Date: March, 2018.



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Owner Oc	cunier 1	Year Fixed S	\$750 000
Owner Ot	Cupici I	icai i ixcu .	7/30,000

Company	Product

Bank First	Premier Package Home Loan Fixed - First Home Buyer 1 yr 50k+
bcu	Fixed Rate Special Residential 1 yr
Click Loans	Offset Home Loan Fixed PI 1 yr 80%
CUA	1 Year Fixed Owner Occupier P&I
Easy Street Fin Services	Honeymoon Intro Fixed - IO 1 yr
Endeavour Mutual Bank	1 Year Fixed Home Loan 1 yr
Freedom Lend	Freedom Fixed PI 1 yr 80%
G&C Mutual Bank	Residential 1yr Fixed P&I 1 yr
Greater Bank	Standard Fixed 1 yr
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+
Heritage Bank	Residential Fixed 1 yr
NAB	Choice Package Tailored Fixed - P&I 1 yr 150k+
Newcastle Permanent	Residential Fixed P&I 1 yr
Northern Inland CU	Fixed Honeymoon Owner Occupied 1 yr
P&N Bank	Residential Fixed IO 1 yr 80%
P&N Bank	Residential Fixed PI 1 yr 80%
RACQ Bank	Residential Fixed 1 yr
Regional Australia Bank	Partnership Advantage Fixed P&I 1 yr
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 1 yr 150k+
TicToc Home Loans	Live-in fixed 1 yr
TicToc Home Loans	Live-in fixed 1 yr IO

Adelaide Bank	SmartFix IO 1 yr
Adelaide Bank	SmartFix P&I 1 yr
Adelaide Bank	SmartSaver Fixed IO 1 yr
Adelaide Bank	SmartSaver Fixed P&I 1 yr
AMP Bank	Affinity Package Residential Classic Fixed P&I 1 yr 100k+
AMP Bank	Basic Fixed 1 yr
AMP Bank	Professional Package Residential Classic Fixed P&I 1 yr 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 1 yr 100k+
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+
ANZ	Residential 1yr Fixed 1 yr
Arab Bank Australia	Residential Fixed 1 yr
Australian Unity	Health Wealth and Happiness fxd 1 yr
Australian Unity	Health Wealth and Happiness Package fixed 1 yr 200k+



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Owner Occupier 1 Year Fixed \$750,000

Company	Product

Bank Australia	Residential Premium Fixed 1 yr
Bank First	Complete Fixed - First Home Buyer 1 yr
Bank First	Complete Fixed - Owner Occupied 1 yr
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 1 yr
Bank First	Premier Package Home Loan Fixed - Owner Occupied 1 yr 50k+
Bank First	Standard Fixed - Owner Occupied 1 yr
Bank of Melbourne	Advantage Package Residential Fixed P&I 1 yr 150k+
Bank of Melbourne	Residential Fixed P&I 1 yr
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Pakage Only 1 yr 100k+
Bank of Sydney	Residential Fixed 1 yr
Bank of us	FlexiDiscount Fixed 1 yr 80%
BankSA	Advantage Package Residential Fixed P&I 1 yr 150k+
BankSA	Residential Fixed P&I 1 yr
BankVic	Fixed 1 yr
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 1 yr 200k+
bcu	Residential Fixed IO 1 yr
bcu	Residential Fixed P&I 1 yr
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+
BOQ	Home Loan Privileges Residential 1yr Fixed 1 yr 150k+
BOQ	Residential 1yr Fixed 1 yr
Catalyst Money	Fixed IO 1 yr
Catalyst Money	Fixed PI 1 yr
Citi	Mortgage Plus Standard Fixed P&I 1 yr 80% 250k+
Citi	Standard Fixed P&I 1 yr 80%
Click Loans	Basic Home Loan Fixed PI 1 yr 80%
Commonwealth Bank	Guaranteed Intro Fixed 1 yr
Commonwealth Bank	Residential Fixed P&I 1 yr
Commonwealth Bank	Wealth Package Residential Fixed P&I 1 yr 150k+
Community First CU	Honeymoon Fixed - IO 1 yr
Community First CU	True Fixed - IO 1 yr
CUA	1 Year Fixed O/O Construction
CUA	1 Year Fixed Owner Occupier IO
CUA	1 Year Premium Fixed O/O IO

Report Date: March, 2018



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Owner Occupier 1 Year Fixed \$750,000

Company	Product

CUA	1 Year Premium Fixed O/O P&I
CUA	1 Yr Premium Fixed O/O Construction
Firstmac	VIP Pack Fixed IO 1 yr
Firstmac	VIP Pack Fixed P&I 1 yr
Freedom Lend	Freedom Fixed IO 1 yr 80%
G&C Mutual Bank	Residential 1yr Fixed IO 1 yr
Gateway Credit Union	Residential Fixed 1 yr
Holiday Coast CU	Fixed N Easy 1 yr 80%
Homestar Finance	Owner Occupied IO Fixed 1 yr
Homestar Finance	Owner Occupied P&I Fixed 1 yr
Horizon Credit Union	Fixed Rate Home Loan 1 yr
Hume Bank	1 year Intro Fixed Rate IO 1 yr
Hume Bank	Honeymoon Intro Fixed P&I 1 yr
Hume Bank	Honeymoon Intro Fixed(Refinance)P&I 1 yr
Hume Bank	Property Package Residential Fixed P&I 1 yr 150k+
Hume Bank	Residential Fixed (Refinance) P&I 1 yr
Hume Bank	Residential Fixed P&I 1 yr
Hunter United	Fixed 1 yr
Illawarra CU NSW	Fixed IO 1 yr
Illawarra CU NSW	Fixed PI 1 yr
IMB	Platinum Package Residential Fixed P&I 1 yr 90% 150k+
IMB	Residential Fixed P&I 1 yr 90%
iMortgage	Fusion Fixed PI 80 1 yr
ING	Orange Advantage Residential Fixed 1 yr 150k+
ING	Residential Fixed 1 yr
Liberty Financial	Liberty Fixed 1 yr
loans.com.au	Fixed - Owner Occupier IO 1 yr
loans.com.au	Fixed - Owner Occupier P&I 1 yr
ME	Flexible Fixed OO 1 yr
ME	Member Package Flexible Fixed OO 1 yr 40k+
Mortgage House	Advantage Fixed IO 1 yr
Mortgage House	Advantage Fixed P&I 1 yr 750k+
MyState	Residential Fixed 1 yr 80%
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 1 yr 150k+

Report Date: March, 2018



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Owner Occupier 1 Year Fixed \$750,000

Company	Product

NAB	Tailored Fixed - P&I 1 yr
Newcastle Permanent	Premium Plus Package Residential Fixed IO 1 yr 5k+
Newcastle Permanent	Residential Fixed IO 1 yr
People's Choice Credit Union	Home Loan Package Residential Fixed IO 1 yr 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 1 yr 150k+
People's Choice Credit Union	Residential Fixed P&I 1 yr
QBANK	Residential Fixed 1 yr
Queenslanders CU	Fixed Rate P&I 1 yr
RAMS	Fixed Rate P&I 1 yr
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 1 yr
Regional Australia Bank	Partnership Advantage Fixed IO 1 yr
RESI Mortgage Corp	Flexi Options Fixed IO 1 yr
RESI Mortgage Corp	Flexi Options Fixed P&I 1 yr
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%
St.George Bank	Advantage Package Residential Fixed P&I 1 yr 150k+
St.George Bank	Residential Fixed P&I 1 yr
Summerland Credit Union	Standard Fixed 1 yr
Suncorp Bank	Owner Occupied Fixed IO 1 yr
Suncorp Bank	Owner Occupied Fixed P&I 1 yr
The Mac	Standard Fixed 1 yr
The Mutual	Package Home Loan Premium Fixed 1 yr 150k+
The Mutual	Premium Fixed 1 yr
The Rock	Residential Fixed 1 yr 80%
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+
Virgin Money	Reward Me - Owner Occupied Fixed 1 yr 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 1 yr
Westpac	Fixed Options P&I 1 yr
Westpac	Premier Advantage Fixed Options P&I 1 yr 150k+
Yellow Brick Road	Empower Fixed PI 1 yr 80%
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 80% 150k+
**	
AMP Bank	Affinity Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 1 yr 100k+
AMP Bank	Select Package Residential Classic Fixed IO 1 yr 100k+
ANZ	Breakfree Residential 1yr Fixed IO 1 yr 150k+

Off Date: March, 2018.



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Owner Occupier 1 Year Fixed \$750,000

Company	Product
**	
ANZ	Residential 1yr Fixed IO 1 yr
Aussie	IQ Basic Fixed IO 1 yr 80%
Aussie	IQ Offset Fixed IO 1 yr 80%
Auswide Bank	Freedom Package Standard Fixed IO 1 yr 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 1 yr 100k+
Auswide Bank	Standard Fixed IO 1 yr
Auswide Bank	Standard Fixed P&I 1 yr
Bank of Melbourne	Advantage Package Residential Fixed IO 1 yr 150k+
BankSA	Advantage Package Residential Fixed IO 1 yr 150k+
Bankwest	Fixed Rate Owner Occupied P&I 1 yr
Bendigo Bank	Basic Fixed Owner Occupied PI 1 yr
Bendigo Bank	Residential Fixed PI 1 yr
Beyond Bank	Residential Fixed 1 yr
Beyond Bank	Residential Fixed 1 yr 1 yr
Click Loans	Basic Home Loan Fixed IO 1 yr 80%
Click Loans	Offset Home Loan Fxd IO 1 yr 80%
Commonwealth Bank	Residential Fixed IO 1 yr
Commonwealth Bank	Wealth Package Residential Fixed IO 1 yr 150k+
First Option Credit Union	Fixed Premium Plus Home Loan L55 1 yr
Hume Bank	Residential Fixed (Refinance) IO 1 yr
Hume Bank	Residential Fixed IO 1 yr
IMB	Residential Fixed IO 1 yr
iMortgage	Fusion Fixed IO 80 1 yr
MyState	Residential Fixed IO 1 yr
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+
NAB	Tailored Fixed - IO 1 yr
Northern Inland CU	Fixed Rate Owner Occupied 1 yr
People's Choice Credit Union	Residential Fixed IO 1 yr
Regional Australia Bank	Owner Occ Fixed Home Loan IO 1 yr
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%
SCU	My Life Residential Fixed 1 yr 150k+
SCU	Residential Fixed 1 yr
SERVICE ONE Alliance Bank	Residential Fixed P&I 1 yr
St.George Bank	Advantage Package Residential Fixed IO 1 yr 100k+
Teachers Mutual Bank	Standard Fixed IO 1 yr

Report Date: March 2018 Home Loai



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O	0 1	Year Fixed \$750	
		Year Fixen 5/50	
OWINCE	OCCUPICI T	ICUI IIACU 9/30	,000

Company	Product
**	
UniBank	Standard Fixed IO 1 yr
Westpac	Fixed Options IO 1 yr 80%
Westpac	Premier Advantage Fixed Options IO 1 yr 80% 150k+
Yellow Brick Road	Empower Fixed IO 1 yr 80%
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 80% 150k+
*	
AMP Bank	Residential Classic Fixed IO 1 yr
AMP Bank	Residential Classic Fixed P&I 1 yr
Bank of Melbourne	Residential Fixed IO 1 yr
BankSA	Residential Fixed IO 1 yr
Bendigo Bank	Basic Fixed Owner Occupied IO 1 yr
Bendigo Bank	Residential Fixed IO 1 yr
First Option Credit Union	Fixed Classic Home Loan L51 1 yr
RAMS	Fixed Rate IO 1 yr
SERVICE ONE Alliance Bank	Residential Fixed IO 1 yr
St.George Bank	Residential Fixed IO 1 yr
Transport Mutual Credit Union	Residential Fixed 1 yr
Woolworths Employees CU	Owner Occupied Fixed 1 yr



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Owner Occupier 2 Year Fixed \$200,000

Company	Product
★★★★ "Outstanding Value"	
Bank Australia	Premium Fixed Package Residential Premium Fixed 2 yrs 10k+
Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Endeavour Mutual Bank	Fixed 2 yrs
Freedom Lend	Freedom Fixed PI 2 yrs 80%
Greater Bank	Great Rate Discount Fixed 2 yrs
Greater Bank	Great Rate Fixed 2 yrs
Greater Bank	Standard Fixed 2 yrs
Greater Bank	Ultimate Discount Fixed 2 yrs 150k+
HSBC	2yr Fixed 2 yrs
ІМВ	Platinum Package Residential Fixed P&I 2 yrs 90% 150k+
ІМВ	Residential Fixed P&I 2 yrs 90%
ME	Flexible Fixed OO 2 yrs
MyState	Residential Fixed 2 yrs 80%
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 2 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 2 yrs
Northern Inland CU	First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+
Northern Inland CU	Fixed Honeymoon Owner Occupied 2 yrs
Pacific Mortgage Group	Residential Fixed P&I 2 yrs
QBANK	Residential Fixed <80% LVR 2 yrs
Qudos Bank	Fixed Rate 2 yrs
RACQ Bank	Choices Residential Fixed 2 yrs 20k+
RACQ Bank	Residential Fixed 2 yrs
Teachers Mutual Bank	Fixed Rate 2 yrs
UniBank	Fixed Rate 2 yrs

Aussie	IQ Basic Fixed PI 2 yrs 80%
Aussie	IQ Offset Fixed PI 2 yrs 80%
Aussie	Select Basic Fixed IO 2 yrs
Aussie	Select Basic Fixed PI 2 yrs 80%
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
Bank First	Complete Fixed - First Home Buyer 2 yrs
Bank First	Complete Fixed - Owner Occupied 2 yrs
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+
Bank of us	FlexiDiscount Fixed 2 yrs 80%

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Owner Occupier 2 Year Fixed \$200,000

Company	Product

BankVic	Fixed 2 yrs
BankVic	Premium Home Fixed 2 yrs 50k+
Click Loans	Basic Home Loan Fixed PI 2 yrs 80%
Click Loans	Offset Home Loan Fixed PI 2 yrs 80%
Community First CU	True Fixed - P&I 2 yrs
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs
G&C Mutual Bank	Residential 2yr Fixed P&I 2 yrs
Greater Bank	Ultimate Fixed 2 yrs 150k+
Heritage Bank	Residential Fixed 2 yrs
Homestar Finance	Owner Occupied P&I Fixed 2 yrs
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs
ME	Member Package Flexible Fixed OO 2 yrs 40k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 2 yrs 150k+
QBANK	Residential Fixed 2 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 2 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 2 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 2 yrs 150k+
The Rock	Residential Fixed 2 yrs 80%
Yellow Brick Road	Empower Fixed PI 2 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 80% 150k+

Adelaide Bank	SmartFix P&I 2 yrs
Adelaide Bank	SmartSaver Fixed IO 2 yrs
Adelaide Bank	SmartSaver Fixed P&I 2 yrs
AMO Group	Residential Fixed 2 yrs
AMP Bank	Affinity Package Residential Classic Fixed P&I 2 yrs 100k+
AMP Bank	Basic Fixed 2 yrs
ANZ	Breakfree Residential Fixed 2 yrs 150k+
ANZ	Residential Fixed 2 yrs
Arab Bank Australia	Residential Fixed 2 yrs
Aussie	Select Standard Fixed IO 2 yrs
Aussie	Select Standard Fixed PI 2 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 2 yrs
Australian Military Bank	Fixed Rate 2 yrs 80%
Auswide Bank	Freedom Package Standard Fixed P&I 2 yrs 100k+

This report should be read together with the <u>Methodology</u> document. Together the two documents form the research report in relation to the subject matter.



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Owner Occupier 2 Year Fixed \$200,000

Company	Product

Bank Australia	Residential Premium Fixed 2 yrs
Bank First	Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 2 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 2 yrs 150k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 2 yrs 150k+
Bank of Melbourne	Residential Fixed P&I 2 yrs
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Pakage Only 2 yrs 100k+
Bank of Sydney	Residential Fixed 2 yrs
BankSA	Advantage Package Residential Fixed IO 2 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 2 yrs 150k+
BankSA	Residential Fixed P&I 2 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 2 yrs 200k+
bcu	Fixed Rate Special Residential 2 yrs
bcu	Residential Fixed IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Bendigo Bank	Residential Fixed PI 2 yrs
BOQ	Home Loan Privileges Residential 2yr Fixed P&I 2 yrs 150k+
BOQ	Residential 2yr Fixed P&I 2 yrs
BOQ	Residential Fixed 2 yrs
Catalyst Money	Fixed Lite IO 2 yrs
Catalyst Money	Fixed Lite PI 2 yrs
Commonwealth Bank	Residential Fixed P&I 2 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 2 yrs 150k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 2 yrs 150k+
Community First CU	True Fixed - IO 2 yrs
CUA	2 Year Fixed Owner Occupier IO
CUA	2 Year Fixed Owner Occupier P&I
CUA	2 Year Premium Fixed O/O IO
CUA	2 Year Premium Fixed O/O P&I
Easy Street Fin Services	Easy Street Fixed - IO 2 yrs
Firstmac	VIP Pack Fixed P&I 2 yrs
Freedom Lend	Freedom Fixed IO 2 yrs 50-m 80%
G&C Mutual Bank	Residential 2yr Fixed IO 2 yrs
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+

Report Date: March, 2018



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Owner Occupier 2 Year Fixed \$200,000

Company	Product

Gateway Credit Union	Residential Fixed 2 yrs
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+
Holiday Coast CU	Fixed N Easy 2 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 2 yrs
Horizon Credit Union	Fixed Rate Home Loan 2 yrs
Hume Bank	First Home Starters Package 2 year 2 yrs 150k+
Hume Bank	Property Package Residential Fixed P&I 2 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 2 yrs
Hume Bank	Residential Fixed (Refinance) P&I 2 yrs
Hume Bank	Residential Fixed IO 2 yrs
Hume Bank	Residential Fixed P&I 2 yrs
Hunter United	Fixed 2 yrs
Illawarra CU NSW	Fixed Lite IO 2 yrs
Illawarra CU NSW	Fixed Lite PI 2 yrs
IMB	Residential Fixed IO 2 yrs
iMortgage	Fusion Fixed PI 80 2 yrs
ING	Orange Advantage Residential Fixed 2 yrs 150k+
ING	Residential Fixed 2 yrs
Liberty Financial	Liberty Fixed 2 yrs
loans.com.au	Fixed - Owner Occupier IO 2 yrs
loans.com.au	Fixed - Owner Occupier P&I 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs
Mortgage House	Advantage Fixed IO 2 yrs
Mortgage House	Advantage Fixed P&I 2 yrs 100-749k
MyState	Residential Fixed IO 2 yrs
NAB	Choice Package Tailored Fixed - P&I 2 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+
NAB	Tailored Fixed - P&I 2 yrs
Newcastle Permanent	Residential Fixed IO 2 yrs
P&N Bank	Residential Fixed IO 2 yrs 80%
P&N Bank	Residential Fixed PI 2 yrs 80%
Pacific Mortgage Group	Residential Fixed IO 2 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 2 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 2 yrs
People's Choice Credit Union	Residential Fixed P&I 2 yrs

Report Date: March, 2018



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Owner Occupier 2 Year Fixed \$200,000

Company	Product

Police Bank	Premium Fixed 2 yrs
Queenslanders CU	Fixed Rate P&I 2 yrs
RAMS	Fixed Rate P&I 2 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 2 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 2 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%
SCU	My Life Residential Fixed 2 yrs 150k+
SCU	Residential Fixed 2 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 2 yrs
St.George Bank	Advantage Package Residential Fixed IO 2 yrs 100k+
St.George Bank	Advantage Package Residential Fixed P&I 2 yrs 150k+
St.George Bank	Residential Fixed P&I 2 yrs
Summerland Credit Union	Standard Fixed 2 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 2 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 2 yrs
Suncorp Bank	Owner Occupied Fixed P&I 2 yrs
The Capricornian	Premium Choice Fixed 2 yrs
The Mac	Standard Fixed 2 yrs
The Mutual	Package Home Loan Premium Fixed 2 yrs 150k+
The Mutual	Premium Fixed 2 yrs
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+
TicToc Home Loans	Live-in fixed 2 yr IO
TicToc Home Loans	Live-in fixed 2 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 2 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 2 yrs
Westpac	Fixed Options P&I 2 yrs
Westpac	Premier Advantage Fixed Options P&I 2 yrs 150k+
**	
Adelaide Bank	SmartFix IO 2 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 2 yrs 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 2 yrs 100k+
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed IO 2 yrs
Aussie	IQ Basic Fixed IO 2 yrs 80%
Aussie	IQ Offset Fixed IO 2 yrs 80%

Off Date: March, 2018.



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Owner Occupier 2 Year Fixed \$200,000

Company	Product
**	
Auswide Bank	Freedom Package Standard Fixed IO 2 yrs 100k+
Auswide Bank	Standard Fixed IO 2 yrs
Auswide Bank	Standard Fixed P&I 2 yrs
Bank of Melbourne	Residential Fixed IO 2 yrs
BankSA	Residential Fixed IO 2 yrs
Bankwest	Fixed Rate Owner Occupied P&I 2 yrs
bcu	Residential Fixed P&I 2 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+
Beyond Bank	Residential Fixed 2 yrs
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+
BOQ	Home Loan Privileges Residential Fixed 2 yrs 150k+
Click Loans	Basic Home Loan Fixed IO 2 yrs 80%
Click Loans	Offset Home Loan Fxd IO 2 yrs 80%
Commonwealth Bank	Residential Fixed IO 2 yrs
Firstmac	VIP Pack Fixed IO 2 yrs
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+
NAB	Tailored Fixed - IO 2 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 2 yrs 5k+
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 2 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 2 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 2 yrs
St.George Bank	Residential Fixed IO 2 yrs
Teachers Mutual Bank	Standard Fixed IO 2 yrs
The Capricornian	Lifestyle Fixed 2 yrs
The Capricornian	Premium Choice Fixed IO 2 yrs
UniBank	Standard Fixed IO 2 yrs
Westpac	Fixed Options IO 2 yrs 80%
Westpac	Premier Advantage Fixed Options IO 2 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 2 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 80% 150k+
*	
AMP Bank	Affinity Package Residential Classic Fixed IO 2 yrs 100k+

Report Date: March, 2018



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Owner Occupier 2 Year Fixed \$200,000

Company	Product
*	
AMP Bank	Professional Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Residential Classic Fixed IO 2 yrs
AMP Bank	Residential Classic Fixed P&I 2 yrs
AMP Bank	Select Package Residential Classic Fixed IO 2 yrs 100k+
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Bendigo Bank	Residential Fixed IO 2 yrs
First Option Credit Union	Fixed Classic Home Loan L51 2 yrs
First Option Credit Union	Fixed Premium Home Loan L53 2 yrs
iMortgage	Fusion Fixed IO 80 2 yrs
RAMS	Fixed Rate IO 2 yrs
The Capricornian	Lifestyle Fixed IO 2 yrs
Woolworths Employees CU	Owner Occupied Fixed 2 yrs



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Owner Occupier 2 Year Fixed \$350,000

Company	Product
★★★★ "Outstanding Value"	
Bank Australia	Premium Fixed Package Residential Premium Fixed 2 yrs 10k+
Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Endeavour Mutual Bank	Fixed 2 yrs
Freedom Lend	Freedom Fixed PI 2 yrs 80%
Greater Bank	Great Rate Discount Fixed 2 yrs
Greater Bank	Great Rate Fixed 2 yrs
Greater Bank	Ultimate Discount Fixed 2 yrs 150k+
HSBC	2yr Fixed 2 yrs
IMB	Platinum Package Residential Fixed P&I 2 yrs 90% 150k+
IMB	Residential Fixed P&I 2 yrs 90%
ME	Flexible Fixed OO 2 yrs
MyState	Residential Fixed 2 yrs 80%
Newcastle Permanent	Premium Plus Package Residential Fixed P&I 2 yrs 5k+
Newcastle Permanent	Residential Fixed P&I 2 yrs
Northern Inland CU	First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+
Northern Inland CU	Fixed Honeymoon Owner Occupied 2 yrs
Pacific Mortgage Group	Residential Fixed P&I 2 yrs
QBANK	Residential Fixed <80% LVR 2 yrs
Qudos Bank	Fixed Rate 2 yrs
RACQ Bank	Choices Residential Fixed 2 yrs 20k+
Teachers Mutual Bank	Fixed Rate 2 yrs
The Rock	Residential Fixed 2 yrs 80%
UniBank	Fixed Rate 2 yrs

AMO Group	Residential Fixed 2 yrs
ANZ	Breakfree Residential Fixed 2 yrs 150k+
Aussie	IQ Basic Fixed PI 2 yrs 80%
Aussie	IQ Offset Fixed PI 2 yrs 80%
Bank First	Complete Fixed - First Home Buyer 2 yrs
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs
Bank First	Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+
Bank of us	FlexiDiscount Fixed 2 yrs 80%
BankVic	Fixed 2 yrs
BankVic	Premium Home Fixed 2 yrs 50k+
Bendigo Bank	Connect Package Fixed Owner Occupied 2 yrs 250k+



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Owner Occupier 2 Year Fixed \$350,000

Company	Product

Click Loans	Basic Home Loan Fixed PI 2 yrs 80%
Click Loans	Offset Home Loan Fixed PI 2 yrs 80%
Community First CU	True Fixed - P&I 2 yrs
CUA	2 Year Fixed Owner Occupier P&I
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+
Greater Bank	Standard Fixed 2 yrs
Greater Bank	Ultimate Fixed 2 yrs 150k+
Heritage Bank	Residential Fixed 2 yrs
Hume Bank	First Home Starters Package 2 year 2 yrs 150k+
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs
ME	Member Package Flexible Fixed OO 2 yrs 40k+
NAB	Choice Package Tailored Fixed - P&I 2 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 2 yrs 150k+
QBANK	Residential Fixed 2 yrs
RACQ Bank	Residential Fixed 2 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 2 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 2 yrs 150k+
Virgin Money	Reward Me - OO Fixed Special 2 yrs
Westpac	Premier Advantage Fixed Options P&I 2 yrs 150k+
Yellow Brick Road	Empower Fixed PI 2 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 80% 150k+

Adelaide Bank	SmartFix P&I 2 yrs
Adelaide Bank	SmartSaver Fixed IO 2 yrs
Adelaide Bank	SmartSaver Fixed P&I 2 yrs
AMP Bank	Affinity Package Residential Classic Fixed P&I 2 yrs 100k+
AMP Bank	Basic Fixed 2 yrs
ANZ	Residential Fixed 2 yrs
Arab Bank Australia	Residential Fixed 2 yrs
Aussie	Select Basic Fixed IO 2 yrs
Aussie	Select Basic Fixed PI 2 yrs 80%
Aussie	Select Standard Fixed IO 2 yrs
Aussie	Select Standard Fixed PI 2 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 2 yrs

rt Date: March, 2018.



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Owner Occupier 2 Year Fixed \$350,000

Company	Product

Australian Military Bank	Fixed Rate 2 yrs 80%
Auswide Bank	Freedom Package Standard Fixed P&I 2 yrs 100k+
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
Bank Australia	Residential Premium Fixed 2 yrs
Bank First	Complete Fixed - Owner Occupied 2 yrs
Bank First	Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 2 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 2 yrs 150k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 2 yrs 150k+
Bank of Melbourne	Residential Fixed P&I 2 yrs
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Pakage Only 2 yrs 100k+
Bank of Sydney	Residential Fixed 2 yrs
BankSA	Advantage Package Residential Fixed IO 2 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 2 yrs 150k+
BankSA	Residential Fixed P&I 2 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 2 yrs 200k+
bcu	Fixed Rate Special Residential 2 yrs
bcu	Residential Fixed IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Bendigo Bank	Residential Fixed PI 2 yrs
BOQ	Home Loan Privileges Residential 2yr Fixed P&I 2 yrs 150k+
BOQ	Home Loan Privileges Residential Fixed 2 yrs 150k+
BOQ	Residential 2yr Fixed P&I 2 yrs
BOQ	Residential Fixed 2 yrs
Catalyst Money	Fixed IO 2 yrs
Catalyst Money	Fixed PI 2 yrs
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 250k+
Citi	Standard Fixed P&I 2 yrs 80%
Commonwealth Bank	Residential Fixed P&I 2 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 2 yrs 150k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 2 yrs 150k+
Community First CU	True Fixed - IO 2 yrs
CUA	2 Year Fixed Owner Occupier IO
CUA	2 Year Premium Fixed O/O IO

Report Date: March, 2018



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Owner Occupier 2 Year Fixed \$350,000

Company	Product

CUA	2 Year Premium Fixed O/O P&I
Easy Street Fin Services	Easy Street Fixed - IO 2 yrs
Firstmac	VIP Pack Fixed P&I 2 yrs
Freedom Lend	Freedom Fixed IO 2 yrs 50-m 80%
G&C Mutual Bank	Residential 2yr Fixed IO 2 yrs
G&C Mutual Bank	Residential 2yr Fixed P&I 2 yrs
Gateway Credit Union	Residential Fixed 2 yrs
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+
Holiday Coast CU	Fixed N Easy 2 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 2 yrs
Homestar Finance	Owner Occupied P&I Fixed 2 yrs
Horizon Credit Union	Fixed Rate Home Loan 2 yrs
Hume Bank	Property Package Residential Fixed P&I 2 yrs 150k+
Hume Bank	Residential Fixed (Refinance) IO 2 yrs
Hume Bank	Residential Fixed (Refinance) P&I 2 yrs
Hume Bank	Residential Fixed P&I 2 yrs
Hunter United	Fixed 2 yrs
Illawarra CU NSW	Fixed IO 2 yrs
Illawarra CU NSW	Fixed PI 2 yrs
IMB	Residential Fixed IO 2 yrs
iMortgage	Fusion Fixed PI 80 2 yrs
ING	Orange Advantage Residential Fixed 2 yrs 150k+
ING	Residential Fixed 2 yrs
Liberty Financial	Liberty Fixed 2 yrs
loans.com.au	Fixed - Owner Occupier IO 2 yrs
loans.com.au	Fixed - Owner Occupier P&I 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs
Mortgage House	Advantage Fixed IO 2 yrs
Mortgage House	Advantage Fixed P&I 2 yrs 100-749k
MyState	Residential Fixed IO 2 yrs
NAB	Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+
NAB	Tailored Fixed - P&I 2 yrs
Newcastle Permanent	Residential Fixed IO 2 yrs
P&N Bank	Residential Fixed IO 2 yrs 80%
P&N Bank	Residential Fixed PI 2 yrs 80%

Report Date: March, 2018



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Owner Occupier 2 Year Fixed \$350,000

Company	Product

Pacific Mortgage Group	Residential Fixed IO 2 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 2 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 2 yrs
People's Choice Credit Union	Residential Fixed P&I 2 yrs
Police Bank	Premium Fixed 2 yrs
Queenslanders CU	Fixed Rate P&I 2 yrs
RAMS	Fixed Rate P&I 2 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 2 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%
SCU	My Life Residential Fixed 2 yrs 150k+
SCU	Residential Fixed 2 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 2 yrs
St.George Bank	Advantage Package Residential Fixed IO 2 yrs 100k+
St.George Bank	Advantage Package Residential Fixed P&I 2 yrs 150k+
St.George Bank	Residential Fixed P&I 2 yrs
Summerland Credit Union	Standard Fixed 2 yrs
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 2 yrs 150k+
Suncorp Bank	Owner Occupied Fixed IO 2 yrs
Suncorp Bank	Owner Occupied Fixed P&I 2 yrs
The Capricornian	Premium Choice Fixed 2 yrs
The Mac	Standard Fixed 2 yrs
The Mac	Standard Fixed Special 2 yrs
The Mutual	Package Home Loan Premium Fixed 2 yrs 150k+
The Mutual	Premium Fixed 2 yrs
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+
TicToc Home Loans	Live-in fixed 2 yr IO
TicToc Home Loans	Live-in fixed 2 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 2 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 2 yrs
Westpac	Fixed Options P&I 2 yrs
**	
Adelaide Bank	SmartFix IO 2 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 2 yrs 100k+
AMP Bank	Select Package Residential Classic Fixed P&I 2 yrs 100k+
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+

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Owner Occupier 2 Year Fixed \$350,000

Company	Product
**	
ANZ	Residential Fixed IO 2 yrs
Aussie	IQ Basic Fixed IO 2 yrs 80%
Aussie	IQ Offset Fixed IO 2 yrs 80%
Auswide Bank	Freedom Package Standard Fixed IO 2 yrs 100k+
Auswide Bank	Standard Fixed IO 2 yrs
Auswide Bank	Standard Fixed P&I 2 yrs
Bank of Melbourne	Residential Fixed IO 2 yrs
BankSA	Residential Fixed IO 2 yrs
Bankwest	Fixed Rate Owner Occupied P&I 2 yrs
bcu	Residential Fixed P&I 2 yrs
Bendigo Bank	Connect Residential Fixed IO 2 yrs 250k+
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+
Click Loans	Basic Home Loan Fixed IO 2 yrs 80%
Click Loans	Offset Home Loan Fxd IO 2 yrs 80%
Commonwealth Bank	Residential Fixed IO 2 yrs
Firstmac	VIP Pack Fixed IO 2 yrs
Hume Bank	Residential Fixed IO 2 yrs
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+
NAB	Tailored Fixed - IO 2 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 2 yrs 5k+
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 2 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 2 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 2 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 2 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 2 yrs
St.George Bank	Residential Fixed IO 2 yrs
Teachers Mutual Bank	Standard Fixed IO 2 yrs
The Capricornian	Premium Choice Fixed IO 2 yrs
UniBank	Standard Fixed IO 2 yrs
Westpac	Fixed Options IO 2 yrs 80%
Westpac	Premier Advantage Fixed Options IO 2 yrs 80% 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.

Owner Occupier 2 Year Fixed \$350,000

Company	Product
**	
Yellow Brick Road	Empower Fixed IO 2 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 80% 150k+
*	
AMP Bank	Affinity Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Residential Classic Fixed IO 2 yrs
AMP Bank	Residential Classic Fixed P&I 2 yrs
AMP Bank	Select Package Residential Classic Fixed IO 2 yrs 100k+
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Bendigo Bank	Residential Fixed IO 2 yrs
Beyond Bank	Residential Fixed 2 yrs
First Option Credit Union	Fixed Classic Home Loan L51 2 yrs
First Option Credit Union	Fixed Premium Home Loan L53 2 yrs
iMortgage	Fusion Fixed IO 80 2 yrs
RAMS	Fixed Rate IO 2 yrs
The Capricornian	Lifestyle Fixed 2 yrs
The Capricornian	Lifestyle Fixed IO 2 yrs
Woolworths Employees CU	Owner Occupied Fixed 2 yrs



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Owner Occupier 2 Year Fixed \$500,000

# * * * * * * Outstanding Value* Bank Australia Premium Home Fixed 2 yrs 50k+ BankVic Premium Home Fixed 2 yrs 50k+ Easy Street Fixed - P&l 2 yrs Endeavour Mutual Bank Fixed 2 yrs Endeavour Mutual Bank Fixed 2 yrs Endeavour Mutual Bank Fixed 2 yrs Freedom Lend Freedom Fixed Pl 2 yrs 80% Greater Bank Great Rate Discount Fixed 2 yrs 150k+ HSBC 2yr Fixed 2 yrs IMB Platinum Package Residential Fixed P&l 2 yrs 90% 150k+ IMB Residential Fixed P&l 2 yrs 90% MyState Residential Fixed P&l 2 yrs 90% MyState Residential Fixed 2 yrs 80% Mystate Residential Fixed 2 yrs 80% Novewastle Permanent Premium Plus Package Residential Fixed P&l 2 yrs 5k+ Newcastle Permanent Residential Fixed P&l 2 yrs Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&l 2 yrs QBANK Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs **** AMO Group Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ANSIA Residential Fixed 2 yrs 80% Aussie IQ Basic Fixed Pl 2 yrs 80% Aussie IQ Offset Fixed Pl 2 yrs 80% Aussie IQ Offset Fixed Pl 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed Pl 2 yrs 80% Community First CU True Fixed - P&l 2 yrs 80%	Company	Product
BankVic Premium Home Fixed 2 yrs 50k+ Easy Street Fin Services Easy Street Fixed - P&l 2 yrs Freedom Lend Freedom Fixed Pl 2 yrs 80% Greater Bank Great Rate Discount Fixed 2 yrs Greater Bank Ultimate Discount Fixed 2 yrs 150k+ HSBC 2yr Fixed 2 yrs IMB Platinum Package Residential Fixed P&l 2 yrs 90% 150k+ IMB Residential Fixed P&l 2 yrs 90% MyState Residential Fixed 2 yrs 50% Newcastle Permanent Premium Plus Package Residential Fixed P&l 2 yrs 5k+ Newcastle Permanent Residential Fixed P&l 2 yrs Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Residential Fixed P&l 2 yrs QBANK Residential Fixed P&l 2 yrs QBANK Residential Fixed P&l 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group Residential Fixed 2 yrs 80% UniBank Fixed Pl 2 yrs 80% UniBank Fixed Pl 2 yrs 80% Sasie Nied Pl 2 yrs 80% Bank First Home Buyer Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank Gus Fixed Rate Special Residential 2 yrs Click Loans Gifse Home Loan Fixed Pl 2 yrs 80% Click Loans Offset Home Loan Fixed Pl 2 yrs 80%	★★★★ "Outstanding Value"	
Easy Street Fix Services Endeavour Mutual Bank Fixed 2 yrs Freedom Lend Freedom Fixed PI 2 yrs 80% Greater Bank Great Rate Discount Fixed 2 yrs Greater Bank Ultimate Discount Fixed 2 yrs 150k+ HSBC 2yr Fixed 2 yrs IMB Platinum Package Residential Fixed P&I 2 yrs 90% 150k+ IMB Residential Fixed P&I 2 yrs 90% MyState Residential Fixed P&I 2 yrs 90% Newcastle Permanent Permium Plus Package Residential Fixed P&I 2 yrs 5k+ Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs 5k+ Newcastle Permanent Prist Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs QBANK Residential Fixed 2 yrs QBANK Residential Fixed 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ANOG Group Residential Fixed 2 yrs 80% Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First Premier Package Home Loan Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Bank Australia	Premium Fixed Package Residential Premium Fixed 2 yrs 10k+
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Freedom Lend Freedom Fixed PI 2 yrs 80% Greater Bank Greater Bank Ultimate Discount Fixed 2 yrs IMB Platinum Package Residential Fixed P&I 2 yrs 90% 150k+ HSBC 2yr Fixed 2 yrs IMB Residential Fixed P&I 2 yrs 90% MyState Residential Fixed P&I 2 yrs 80% Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs 50k+ Newcastle Permanent Residential Fixed P&I 2 yrs Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs RACQ Bank Residential Fixed P&I 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 80% Northern Mutual Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs RACQ Bank Residential Fixed 2 yrs 80% Northern Mutual Bank Fixed Rate 2 yrs RACQ Bank Group Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ANY ANY ANY ANY Brackfree Residential Fixed 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed P 1 yrs 80% bcu Fixed Rate Special Residential I zyrs Click Loans Offset Home Loan Fixed P 1 2 yrs 80%	Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs
Greater Bank Greater Bank Ultimate Discount Fixed 2 yrs 150k+ HSBC 2yr Fixed 2 yrs IMB Platinum Package Residential Fixed P&I 2 yrs 90% 150k+ IMB Residential Fixed P&I 2 yrs 90% MyState Residential Fixed P&I 2 yrs 80% MyState Permanent Premium Plus Package Residential Fixed P&I 2 yrs 5k+ Newcastle Permanent Residential Fixed P&I 2 yrs Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs QBANK Residential Fixed P&I 2 yrs QUados Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 80% Aussie Q Basic Fixed PI 2 yrs 80% Aussie Q Diffset Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed 12 yrs Bank Gus Glick Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Endeavour Mutual Bank	Fixed 2 yrs
Greater Bank Ultimate Discount Fixed 2 yrs 150k+ HSBC 2yr Fixed 2 yrs IMB Platinum Package Residential Fixed P&I 2 yrs 90% 150k+ IMB Residential Fixed P&I 2 yrs 90% MyState Residential Fixed P&I 2 yrs 80% Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs Sk+ Newcastle Permanent Residential Fixed P&I 2 yrs Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs QBANK Residential Fixed 2 & yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ANO Group Residential Fixed 2 yrs 80% Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Greet Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs </th <th>Freedom Lend</th> <th>Freedom Fixed PI 2 yrs 80%</th>	Freedom Lend	Freedom Fixed PI 2 yrs 80%
HSBC 2yr Fixed 2 yrs IMB Platinum Package Residential Fixed P&i 2 yrs 90% 150k+ IMB Residential Fixed P&i 2 yrs 90% MyState Residential Fixed P&i 2 yrs 80% Newcastle Permanent Premium Plus Package Residential Fixed P&i 2 yrs 5k+ Newcastle Permanent Residential Fixed P&i 2 yrs Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs QBANK Residential Fixed P&i 2 yrs QBANK Residential Fixed ≥ 80% LVR 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ offset Fixed PI 2 yrs 80% Aussie IQ offset Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us Fixed Rate Special Residential 2 yrs Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Greater Bank	Great Rate Discount Fixed 2 yrs
IMB Residential Fixed P&I 2 yrs 90% 150k+ IMB Residential Fixed P&I 2 yrs 90% MyState Residential Fixed 2 yrs 80% Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs 5k+ Newcastle Permanent Residential Fixed P&I 2 yrs Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Pacific Mortgage Group Residential Fixed P&I 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Saisc Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us Fixed Rate Special Residential 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Greater Bank	Ultimate Discount Fixed 2 yrs 150k+
IMB Residential Fixed P&I 2 yrs 90% MyState Residential Fixed 2 yrs 80% Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs 5k+ Newcastle Permanent Residential Fixed P&I 2 yrs Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs QBANK Residential Fixed 2 80% LVR 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Bisc Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us Fixed Rate Special Residential 2 yrs Click Lo	HSBC	2yr Fixed 2 yrs
MyState Residential Fixed 2 yrs 80% Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs 5k+ Newcastle Permanent Residential Fixed P&I 2 yrs Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs QBANK Residential Fixed P&I 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ************************************	IMB	Platinum Package Residential Fixed P&I 2 yrs 90% 150k+
Newcastle Permanent Premium Plus Package Residential Fixed P&l 2 yrs Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&l 2 yrs QBANK Residential Fixed 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 80% Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% <th>IMB</th> <th>Residential Fixed P&I 2 yrs 90%</th>	IMB	Residential Fixed P&I 2 yrs 90%
Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs QBANK Residential Fixed <80% LVR 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 80% Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us Fixed Rate Special Residential 2 yrs Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	MyState	Residential Fixed 2 yrs 80%
Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs QBANK Residential Fixed 80% LVR 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 80% Aussie IQ Basic Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% Click Loans Gifset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Newcastle Permanent	Premium Plus Package Residential Fixed P&I 2 yrs 5k+
Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs QBANK Residential Fixed <80% LVR 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 80% Aussie IQ Basic Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% CLick Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Newcastle Permanent	Residential Fixed P&I 2 yrs
Pacific Mortgage GroupResidential Fixed P&I 2 yrsQBANKResidential Fixed <80% LVR 2 yrs	Northern Inland CU	First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+
QBANKResidential Fixed <80% LVR 2 yrs	Northern Inland CU	Fixed Honeymoon Owner Occupied 2 yrs
Qudos BankFixed Rate 2 yrsRACQ BankChoices Residential Fixed 2 yrs 20k+Teachers Mutual BankFixed Rate 2 yrsThe RockResidential Fixed 2 yrs 80%UniBankFixed Rate 2 yrs★★★★AMO GroupResidential Fixed 2 yrsAMZBreakfree Residential Fixed 2 yrs 150k+AussieIQ Basic Fixed PI 2 yrs 80%AussieIQ Offset Fixed PI 2 yrs 80%Bank FirstComplete Fixed - First Home Buyer 2 yrsBank FirstFirst Home Buyers Package Complete Fixed - Owner Occupied 2 yrsBank FirstPremier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+Bank of usFlexiDiscount Fixed 2 yrs 80%bcuFixed Rate Special Residential 2 yrsClick LoansBasic Home Loan Fixed PI 2 yrs 80%Click LoansOffset Home Loan Fixed PI 2 yrs 80%	Pacific Mortgage Group	Residential Fixed P&I 2 yrs
RACQ BankChoices Residential Fixed 2 yrs 20k+Teachers Mutual BankFixed Rate 2 yrsThe RockResidential Fixed 2 yrs 80%UniBankFixed Rate 2 yrs★★★★AMO GroupResidential Fixed 2 yrsANZBreakfree Residential Fixed 2 yrs 150k+AussieIQ Basic Fixed PI 2 yrs 80%AussieIQ Offset Fixed PI 2 yrs 80%Bank FirstComplete Fixed - First Home Buyer 2 yrsBank FirstFirst Home Buyers Package Complete Fixed - Owner Occupied 2 yrsBank FirstPremier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+Bank of usFlexiDiscount Fixed 2 yrs 80%bcuFixed Rate Special Residential 2 yrsClick LoansBasic Home Loan Fixed PI 2 yrs 80%Click LoansOffset Home Loan Fixed PI 2 yrs 80%	QBANK	Residential Fixed <80% LVR 2 yrs
Teachers Mutual Bank Fixed Rate 2 yrs Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed Pl 2 yrs 80% Aussie IQ Offset Fixed Pl 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us Fixed Rate Special Residential 2 yrs Click Loans Offset Home Loan Fixed Pl 2 yrs 80% Click Loans Offset Home Loan Fixed Pl 2 yrs 80%	Qudos Bank	Fixed Rate 2 yrs
The Rock UniBank Fixed Rate 2 yrs **** AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Offset Home Loan Fixed PI 2 yrs 80%	RACQ Bank	Choices Residential Fixed 2 yrs 20k+
UniBankFixed Rate 2 yrs★★★★AMO GroupResidential Fixed 2 yrsANZBreakfree Residential Fixed 2 yrs 150k+AussieIQ Basic Fixed PI 2 yrs 80%AussieIQ Offset Fixed PI 2 yrs 80%Bank FirstComplete Fixed - First Home Buyer 2 yrsBank FirstFirst Home Buyers Package Complete Fixed - Owner Occupied 2 yrsBank FirstPremier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+Bank of usFlexiDiscount Fixed 2 yrs 80%bcuFixed Rate Special Residential 2 yrsClick LoansBasic Home Loan Fixed PI 2 yrs 80%Click LoansOffset Home Loan Fixed PI 2 yrs 80%	Teachers Mutual Bank	Fixed Rate 2 yrs
AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	The Rock	Residential Fixed 2 yrs 80%
AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	UniBank	Fixed Rate 2 yrs
ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	***	
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Aussie Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	ANZ	Breakfree Residential Fixed 2 yrs 150k+
Bank First Complete Fixed - First Home Buyer 2 yrs Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Aussie	IQ Basic Fixed PI 2 yrs 80%
Bank First First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Aussie	IQ Offset Fixed PI 2 yrs 80%
Bank FirstPremier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+Bank of usFlexiDiscount Fixed 2 yrs 80%bcuFixed Rate Special Residential 2 yrsClick LoansBasic Home Loan Fixed PI 2 yrs 80%Click LoansOffset Home Loan Fixed PI 2 yrs 80%	Bank First	Complete Fixed - First Home Buyer 2 yrs
Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs
bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Bank First	Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+
Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Bank of us	FlexiDiscount Fixed 2 yrs 80%
Click Loans Offset Home Loan Fixed PI 2 yrs 80%	bcu	Fixed Rate Special Residential 2 yrs
	Click Loans	Basic Home Loan Fixed PI 2 yrs 80%
Community First CU True Fixed - P&I 2 yrs	Click Loans	Offset Home Loan Fixed PI 2 yrs 80%
	Community First CU	True Fixed - P&I 2 yrs

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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.

Owner Occupier 2 Year Fixed \$500,000

Company	Product

CUA	2 Year Fixed Owner Occupier P&I
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+
Greater Bank	Great Rate Fixed 2 yrs
Greater Bank	Standard Fixed 2 yrs
Greater Bank	Ultimate Fixed 2 yrs 150k+
Heritage Bank	Residential Fixed 2 yrs
HSBC	Premier 2yr Fixed 2 yrs 500k+
Hume Bank	First Home Starters Package 2 year 2 yrs 150k+
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs
ME	Flexible Fixed OO 2 yrs
ME	Member Package Flexible Fixed OO 2 yrs 40k+
NAB	Choice Package Tailored Fixed - P&I 2 yrs 150k+
People's Choice Credit Union	Home Loan Package Residential Fixed P&I 2 yrs 150k+
RACQ Bank	Residential Fixed 2 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 2 yrs
SCU	My Life Residential Fixed 2 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 2 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 2 yrs 150k+
Virgin Money	Reward Me - OO Fixed Special 2 yrs
Westpac	Premier Advantage Fixed Options P&I 2 yrs 150k+
Yellow Brick Road	Empower Fixed PI 2 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 80% 150k+

Adelaide Bank	SmartSaver Fixed P&I 2 yrs
AMP Bank	Affinity Package Residential Classic Fixed P&I 2 yrs 100k+
AMP Bank	Basic Fixed 2 yrs
ANZ	Residential Fixed 2 yrs
Arab Bank Australia	Residential Fixed 2 yrs
Aussie	Select Basic Fixed IO 2 yrs
Aussie	Select Basic Fixed PI 2 yrs 80%
Aussie	Select Standard Fixed IO 2 yrs
Aussie	Select Standard Fixed PI 2 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 2 yrs
Australian Military Bank	Fixed Rate 2 yrs 80%
Auswide Bank	Freedom Package Standard Fixed P&I 2 yrs 100k+

This report should be read together with the <u>Methodology</u> document. Together the two documents form the research report in relation to the subject matter.



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.

Owner Occupier 2 Year Fixed \$500,000

Company	Product

Bank Australia	Basic Fixed (LVR <80%) 2 yrs
Bank Australia	Residential Premium Fixed 2 yrs
Bank First	Complete Fixed - Owner Occupied 2 yrs
Bank First	Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+
Bank First	Standard Fixed - Owner Occupied 2 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 2 yrs 150k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 2 yrs 150k+
Bank of Melbourne	Residential Fixed P&I 2 yrs
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Pakage Only 2 yrs 100k+
Bank of Sydney	Residential Fixed 2 yrs
BankSA	Advantage Package Residential Fixed IO 2 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 2 yrs 150k+
BankSA	Residential Fixed P&I 2 yrs
BankVic	Fixed 2 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 2 yrs 200k+
bcu	Residential Fixed IO 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Bendigo Bank	Residential Fixed PI 2 yrs
BOQ	Home Loan Privileges Residential 2yr Fixed P&I 2 yrs 150k+
BOQ	Home Loan Privileges Residential Fixed 2 yrs 150k+
BOQ	Residential 2yr Fixed P&I 2 yrs
BOQ	Residential Fixed 2 yrs
Catalyst Money	Fixed IO 2 yrs
Catalyst Money	Fixed PI 2 yrs
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 250k+
Citi	Standard Fixed P&I 2 yrs 80%
Commonwealth Bank	Residential Fixed P&I 2 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 2 yrs 150k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 2 yrs 150k+
Community First CU	True Fixed - IO 2 yrs
CUA	2 Year Fixed Owner Occupier IO
CUA	2 Year Premium Fixed O/O IO
CUA	2 Year Premium Fixed O/O P&I
Easy Street Fin Services	Easy Street Fixed - IO 2 yrs

Report Date: March, 2018



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Owner Occupier 2 Year Fixed \$500,000

Firstmac VIP Pack Fixed P&I 2 yrs Freedom Lend Freedom Fixed IO 2 yrs 50-m 80% G&C Mutual Bank Get Ahlead Start Fixed 2 Year 2 yrs G&C Mutual Bank Residential 2 yr Fixed IO 2 yrs G&C Mutual Bank Residential 1 yr Fixed P&I 2 yrs G&C Mutual Bank Residential 1 Fixed 2 yrs G&C Mutual Bank Residential Fixed 2 yrs Heritage Bank Home Advantage Residential Fixed 2 yrs Heritage Bank Home Advantage Residential Fixed 2 yrs Homestar Finance Owner Occupied IO Fixed 2 yrs Homestar Finance Owner Occupied B&I Fixed 2 yrs Homestar Finance Owner Occupied B&I Fixed 2 yrs Homestar Finance Owner Occupied R&I Fixed 2 yrs Homestar Finance Owner Occupied B&I Fixed 2 yrs Homestar Finance Owner Occupied B&I Fixed 2 yrs Horizon Credit Union Fixed Rate Home Loan 2 yrs Hume Bank Residential Fixed (Refinance) IO 2 yrs Hume Bank Residential Fixed R&I finance) IO 2 yrs Hume Bank Residential Fixed P&I 2 yrs Hume Bank Residential Fixed P&I 2 yrs Illawarra CU NSW Fixed 10 2 yrs Illawarra CU NSW Fixed 10 2 yrs Illawarra CU NSW Fixed PI 2 yrs IMB Residential Fixed IO 2 yrs IMG Residential Fixed P I 80 2 yrs ING Orange Advantage Residential Fixed 2 yrs 150k+ ING Residential Fixed 2 yrs Illoers Orange Advantage Residential Fixed 2 yrs Mortgage House Advantage Fixed Owner Occupier IO 2 yrs Macquarie Bank Offset Fixed Owner Occupier IP 2 yrs Mortgage House Advantage Fixed Po 2 yrs Nortgage House Advantage Fixed Po 2 yrs Nortgage House Advantage Fixed Po 2 yrs NAB Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+ NAB Residential Fixed IO 2 yrs NAB Residential Fixed IO 2 yrs Rowcastle Permanent Residential Fixed IO 2 yrs 80%	Company	Product
Freedom Lend Freedom Fixed IO 2 yrs 50-m 80% G&C Mutual Bank Get Ahead Start Fixed 2 Year 2 yrs G&C Mutual Bank Residential 2yr Fixed ID 2 yrs G&C Mutual Bank Residential 2yr Fixed ID 2 yrs G&C Mutual Bank Residential 2yr Fixed P&I 2 yrs G&C Mutual Bank Residential Fixed 2 yrs Heritage Bank Home Advantage Residential Fixed 2 yrs Heritage Bank Home Advantage Residential Fixed 2 yrs 150k+ Holiday Coast CU Fixed N Easy 2 yrs 80% Homestar Finance Owner Occupied IO Fixed 2 yrs Homestar Finance Owner Occupied P&I Fixed 2 yrs Homestar Finance Horizon Credit Union Fixed Rate Home Loan 2 yrs Hume Bank Property Package Residential Fixed P&I 2 yrs 150k+ Hume Bank Residential Fixed (Refinance) IO 2 yrs Hume Bank Residential Fixed (Refinance) P&I 2 yrs Hume Bank Residential Fixed P&I 2 yrs III Blawarra CU NSW Fixed IO 2 yrs III Blawarra CU NSW Fixed IO 2 yrs III G C Orange Advantage Residential Fixed 2 yrs 150k+ ING Residential Fixed IO 2 yrs III G Orange Advantage Residential Fixed 2 yrs Liberty Financial Liberty Fixed Owner Occupier IO 2 yrs Macquarie Bank Offset Fixed Owner Occupier P&I 2 yrs Macquarie Bank Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed IO 2 yrs Nortgage House Advantage Fixed IO 2 yrs Nortgage House Residential Fixed IO 2 yrs NAB Private Tailored P&I 2 yrs Nortgage House Residential Fixed IO 2 yrs NAB Private Tailored Fixed - P&I 2 yrs 150k+ NAB Residential Fixed IO 2 yrs Newcastle Permanent Residential Fixed IO 2 yrs 80%	***	
G&C Mutual Bank Residential 2yr Fixed IO 2 yrs G&C Mutual Bank Residential 2yr Fixed IO 2 yrs G&C Mutual Bank Residential 2yr Fixed P&L 2 yrs Gateway Credit Union Residential Fixed 2 yrs Gateway Credit Union Residential Fixed 2 yrs Heritage Bank Home Advantage Residential Fixed 2 yrs 150k+ Holiday Coast CU Fixed N Easy 2 yrs 80% Homestar Finance Owner Occupied IO Fixed 2 yrs Homestar Finance Owner Occupied P&I Fixed 2 yrs Homestar Finance Property Package Residential Fixed 2 yrs Homestar Finance Property Package Residential Fixed P&L 2 yrs Hume Bank Property Package Residential Fixed P&L 2 yrs 150k+ Hume Bank Residential Fixed (Refinance) IO 2 yrs Hume Bank Residential Fixed (Refinance) IO 2 yrs Hume Bank Residential Fixed P&L 2 yrs Hume Bank Residential Fixed P&L 2 yrs Hume John Residential Fixed P&L 2 yrs Hume John Residential Fixed IO 2 yrs Hillawarra CU NSW Fixed IO 2 yrs Hillawarra CU NSW Fixed IO 2 yrs IIIM Residential Fixed IO 2 yrs IIM Orange Advantage Residential Fixed 2 yrs ING Orange Advantage Residential Fixed 2 yrs ING Orange Advantage Residential Fixed 2 yrs Ioans.com.au Fixed Owner Occupier IO 2 yrs Ioans.com.au Fixed Owner Occupier IO 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Residential Fixed IO 2 yrs Mortgage House Residential Fixed IO 2 yrs Mortgage House Residential Fixed IO 2 yrs Notage House Residential Fixed IO 2 yrs Mortgage House Residential Fixed IO 2 yrs Mortgage House Residential Fixed IO 2 yrs Notage House Residential Fixed IO 2 yrs S0%	Firstmac	VIP Pack Fixed P&I 2 yrs
G&C Mutual Bank Residential 2yr Fixed IO 2 yrs G&C Mutual Bank Residential 12yr Fixed P&I 2 yrs Gateway Credit Union Residential Fixed 2 yrs Horitage Bank Home Advantage Residential Fixed 2 yrs Horiday Coast CU Fixed N Easy 2 yrs 80% Homestar Finance Owner Occupied IO Fixed 2 yrs Homestar Finance Owner Occupied P&I Fixed 2 yrs Horizon Credit Union Fixed Rate Home Loan 2 yrs Hume Bank Property Package Residential Fixed P&I 2 yrs 150k+ Hume Bank Property Package Residential Fixed P&I 2 yrs 150k+ Hume Bank Residential Fixed (Refinance) IO 2 yrs Hume Bank Residential Fixed (Refinance) IO 2 yrs Hume Bank Residential Fixed P&I 2 yrs Hume Bank Residential Fixed P&I 2 yrs Hume John Residential Fixed P&I 2 yrs Horiday Residential Fixed D 2 yrs Illawarra CU NSW Fixed IO 2 yrs Illawarra CU NSW Fixed PI 80 2 yrs ING Orange Advantage Residential Fixed 2 yrs 150k+ ING Residential Fixed 2 yrs ING Orange Advantage Residential Fixed 2 yrs 150k+ ING Residential Fixed 2 yrs Ioans.com.au Fixed - Owner Occupier IO 2 yrs Ioans.com.au Fixed - Owner Occupier IO 2 yrs Mortgage House Advantage Fixed Owner Occupier IO 2 yrs Mortgage House Advantage Fixed Owner Occupier P&I 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed P&I 2 yrs 1500-749k MyState Residential Fixed IO 2 yrs Nowcastle Permanent Residential Fixed IO 2 yrs Newcastle Permanent Residential Fixed IO 2 yrs 80%	Freedom Lend	Freedom Fixed IO 2 yrs 50-m 80%
G&C Mutual Bank Residential 2yr Fixed P&I 2 yrs Heritage Bank Home Advantage Residential Fixed 2 yrs 150k+ Holiday Coast CU Fixed N Easy 2 yrs 80% Homestar Finance Owner Occupied IO Fixed 2 yrs Homestar Finance Homestar Finance Owner Occupied P&I Fixed 2 yrs Homestar Finance Horizon Credit Union Fixed Rate Home Loan 2 yrs Hume Bank Property Package Residential Fixed P&I 2 yrs 150k+ Hume Bank Residential Fixed (Refinance) IO 2 yrs Hume Bank Residential Fixed (Refinance) P&I 2 yrs Hume Bank Residential Fixed (Refinance) P&I 2 yrs Hume Bank Residential Fixed P&I 2 yrs Hume Bank Residential Fixed P&I 2 yrs Hume CU NSW Fixed IO 2 yrs IIIlawarra CU NSW Fixed IO 2 yrs IIIMB Residential Fixed IO 2 yrs IMG Orange Advantage Residential Fixed 2 yrs 150k+ ING Residential Fixed 2 yrs Iloans.com.au Fixed - Owner Occupier IO 2 yrs Iloans.com.au Fixed - Owner Occupier P&I 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed P&I 2 yrs 150x+ Mortgage House Advantage Fixed P&I 2 yrs 150x-749k MyState Residential Fixed IO 2 yrs NAB Private Tailored P&I 2 lors 150x+ NAB Tailored Fixed - P&I 2 yrs Newcastle Permanent Residential Fixed IO 2 yrs Residential Fixed P&I 2 yrs 150k+ Residential Fixed IO 2 yrs	G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs
Gateway Credit UnionResidential Fixed 2 yrsHeritage BankHome Advantage Residential Fixed 2 yrs 150k+Holiday Coast CUFixed N Easy 2 yrs 80%Homestar FinanceOwner Occupied IO Fixed 2 yrsHomestar FinanceOwner Occupied P&I Fixed 2 yrsHorizon Credit UnionFixed Rate Home Loan 2 yrsHume BankProperty Package Residential Fixed P&I 2 yrs 150k+Hume BankResidential Fixed (Refinance) IO 2 yrsHume BankResidential Fixed (Refinance) P&I 2 yrsHume BankResidential Fixed P&I 2 yrsHunter UnitedFixed 2 yrsIllawarra CU NSWFixed IO 2 yrsIlMa Residential Fixed ID 2 yrsIMBResidential Fixed ID 2 yrsIMGOrange Advantage Residential Fixed 2 yrs 150k+INGResidential Fixed 2 yrsLiberty FinancialLiberty Fixed 2 yrsLiberty FinancialLiberty Fixed 2 yrsLoans.com.auFixed - Owner Occupier IO 2 yrsIoans.com.auFixed - Owner Occupier P&I 2 yrsMacquarie BankOffset Fixed Owner Occupier P& 2 yrsMortgage HouseAdvantage Fixed IO 2 yrsNABPrivate Tailored P& 1 aliored Fixed - P&I 2 yrs 150k+NABTailored Fixed - P&I 2 yrsNewcastle PermanentResidential Fixed IO 2 yrs 80%	G&C Mutual Bank	Residential 2yr Fixed IO 2 yrs
Heritage Bank Home Advantage Residential Fixed 2 yrs 150k+ Holiday Coast CU Fixed N Easy 2 yrs 80% Homestar Finance Owner Occupied 10 Fixed 2 yrs Homestar Finance Owner Occupied P&I Fixed 2 yrs Horizon Credit Union Fixed Rate Home Loan 2 yrs Hume Bank Property Package Residential Fixed P&I 2 yrs 150k+ Hume Bank Residential Fixed (Refinance) 10 2 yrs Hume Bank Residential Fixed (Refinance) P&I 2 yrs Hume Bank Residential Fixed (Refinance) P&I 2 yrs Hume Bank Residential Fixed P&I 2 yrs Hume Bank Residential Fixed P&I 2 yrs Hume Tunited Fixed 9 yrs Illawarra CU NSW Fixed PI 2 yrs IMB Residential Fixed 10 2 yrs IMB Residential Fixed 10 2 yrs IMG Orange Advantage Residential Fixed 2 yrs ING Orange Advantage Residential Fixed 2 yrs Liberty Financial Liberty Fixed 2 yrs Liberty Financial Liberty Fixed 2 yrs Loans.com.au Fixed - Owner Occupier IO 2 yrs Loans.com.au Fixed - Owner Occupier P&I 2 yrs Mortgage House Advantage Fixed IO 2 yrs Notage House Residential Fixed IO 2 yrs 80%	G&C Mutual Bank	Residential 2yr Fixed P&I 2 yrs
Holiday Coast CU Homestar Finance Owner Occupied IO Fixed 2 yrs Homestar Finance Owner Occupied P&I Fixed 2 yrs Horizon Credit Union Fixed Rate Home Loan 2 yrs Hume Bank Property Package Residential Fixed P&I 2 yrs 150k+ Hume Bank Residential Fixed (Refinance) IO 2 yrs Hume Bank Residential Fixed (Refinance) P&I 2 yrs Hume Bank Residential Fixed (Refinance) P&I 2 yrs Hume Bank Residential Fixed P&I 2 yrs Hume Bank Residential Fixed P&I 2 yrs Hume Bank Residential Fixed P&I 2 yrs Hunter United Fixed 2 yrs Illawarra CU NSW Fixed IO 2 yrs IMB Residential Fixed IO 2 yrs IMG Orange Advantage Residential Fixed 2 yrs 150k+ ING Residential Fixed 2 yrs Liberty Financial Liberty Fixed 2 yrs Liberty Financial Liberty Fixed 2 yrs Loans.com.au Fixed - Owner Occupier IO 2 yrs Macquarie Bank Offset Fixed Owner Occupier P&I 2 yrs Mortgage House Advantage Foecial 2 Years Fixed 2 yrs Mortgage House Advantage Fixed P&I 2 yrs Mortgage House Advantage Fixed P&I 2 yrs Nortgage House Residential Fixed IO 2 yrs NAB Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+ NAB Tailored Fixed - P&I 2 yrs NAB Residential Fixed IO 2 yrs	Gateway Credit Union	Residential Fixed 2 yrs
Homestar FinanceOwner Occupied IO Fixed 2 yrsHomestar FinanceOwner Occupied P&I Fixed 2 yrsHorizon Credit UnionFixed Rate Home Loan 2 yrsHume BankProperty Package Residential Fixed P&I 2 yrs 150k+Hume BankResidential Fixed (Refinance) IO 2 yrsHume BankResidential Fixed (Refinance) P&I 2 yrsHume BankResidential Fixed P&I 2 yrsHume BankResidential Fixed P&I 2 yrsHunter UnitedFixed 2 yrsIllawarra CU NSWFixed IO 2 yrsIMBResidential Fixed IO 2 yrsIMBResidential Fixed IO 2 yrsIMGOrange Advantage Residential Fixed 2 yrs 150k+INGResidential Fixed 2 yrsLiberty FinancialLiberty Fixed 2 yrsLiberty Fixed 2 yrsLiberty Fixed 2 yrsIoans.com.auFixed - Owner Occupier IO 2 yrsMacquarie BankOffset Fixed Owner Occupier P&I 2 yrsMortgage HouseAdvantage - Special 2 Years Fixed 2 yrsMortgage HouseAdvantage Fixed IO 2 yrsMystateResidential Fixed IO 2 yrsNABPrivate Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+NABPrivate Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+NABTailored Fixed - P&I 2 yrsNewcastle PermanentResidential Fixed IO 2 yrsNewcastle PermanentResidential Fixed IO 2 yrs 80%	Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+
Homestar Finance Owner Occupied P&I Fixed 2 yrs Horizon Credit Union Fixed Rate Home Loan 2 yrs Hume Bank Property Package Residential Fixed P&I 2 yrs 150k+ Hume Bank Residential Fixed (Refinance) IO 2 yrs Hume Bank Residential Fixed (Refinance) P&I 2 yrs Hume Bank Residential Fixed (Refinance) P&I 2 yrs Hume Bank Residential Fixed P&I 2 yrs Hunter United Fixed 2 yrs Illawarra CU NSW Fixed IO 2 yrs Illawarra CU NSW Fixed PI 2 yrs IMB Residential Fixed IO 2 yrs IMG Nortgage Fusion Fixed PI 80 2 yrs ING Orange Advantage Residential Fixed 2 yrs 150k+ ING Residential Eixed 2 yrs Liberty Financial Liberty Fixed 2 yrs Ioans.com.au Fixed - Owner Occupier IO 2 yrs Ioans.com.au Fixed - Owner Occupier P&I 2 yrs Macquarie Bank Offset Fixed Owner Occupied PI 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Residential Fixed IO 2 yrs Mortgage House Advantage Fixed P&I 2 yrs 100-749k MyState Residential Fixed IO 2 yrs NAB Private Tailored P&I 2 yrs NAB Residential Fixed IO 2 yrs NAB Residential Fixed IO 2 yrs Rewcastle Permanent Residential Fixed IO 2 yrs Rewcastle Permanent Residential Fixed IO 2 yrs Rewcastle Permanent Residential Fixed IO 2 yrs	Holiday Coast CU	Fixed N Easy 2 yrs 80%
Horizon Credit Union Fixed Rate Home Loan 2 yrs Hume Bank Property Package Residential Fixed P&I 2 yrs 150k+ Hume Bank Residential Fixed (Refinance) IO 2 yrs Hume Bank Residential Fixed (Refinance) P&I 2 yrs Hume Bank Residential Fixed P&I 2 yrs Hunter United Fixed 2 yrs Illiawarra CU NSW Fixed IO 2 yrs Illiawarra CU NSW Fixed PI 2 yrs IMB Residential Fixed IO 2 yrs IMG Orange Advantage Residential Fixed 2 yrs 150k+ ING Residential Fixed 2 yrs Liberty Financial Liberty Fixed 2 yrs Ioans.com.au Fixed - Owner Occupier IO 2 yrs Ioans.com.au Fixed - Owner Occupier P&I 2 yrs Mortgage House Advantage Fixed IO 2 yrs Nortgage House Advantage Fixed IO 2 yrs Nortgage House Advantage Fixed IO 2 yrs Nortgage House Residential Fixed IO 2 yrs Nortgage House Advantage Fixed P&I 2 yrs 100-749k MyState Residential Fixed IO 2 yrs NAB Private Tailored P&g Tailored Fixed - P&I 2 yrs 150k+ NAB Tailored Fixed - P&I 2 yrs Newcastle Permanent Residential Fixed IO 2 yrs 80%	Homestar Finance	Owner Occupied IO Fixed 2 yrs
Hume BankProperty Package Residential Fixed P&I 2 yrs 150k+Hume BankResidential Fixed (Refinance) IO 2 yrsHume BankResidential Fixed (Refinance) P&I 2 yrsHume BankResidential Fixed P&I 2 yrsHunter UnitedFixed 2 yrsIllawarra CU NSWFixed IO 2 yrsIMBResidential Fixed IO 2 yrsIMBResidential Fixed PI 80 2 yrsINGOrange Advantage Residential Fixed 2 yrs 150k+INGResidential Fixed 2 yrsLiberty FinancialLiberty Fixed 2 yrsLoans.com.auFixed - Owner Occupier IO 2 yrsIoans.com.auFixed - Owner Occupier P&I 2 yrsMacquarie BankOffset Fixed Owner Occupied PI 2 yrsMortgage HouseAdvantage Fixed IO 2 yrsMortgage HouseAdvantage Fixed IO 2 yrsMortgage HouseAdvantage Fixed IO 2 yrsMortgage HouseAdvantage Fixed P&I 2 yrs 100-749kMyStateResidential Fixed IO 2 yrsNABPrivate Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+NABTailored Fixed - P&I 2 yrsNewsastle PermanentResidential Fixed IO 2 yrs 80%P&N BankResidential Fixed IO 2 yrs 80%	Homestar Finance	Owner Occupied P&I Fixed 2 yrs
Hume Bank Residential Fixed (Refinance) 10 2 yrs Hume Bank Residential Fixed (Refinance) P&I 2 yrs Hume Bank Residential Fixed P&I 2 yrs Hunter United Fixed 2 yrs Illiawarra CU NSW Fixed 10 2 yrs Illiawarra CU NSW Fixed PI 2 yrs IMB Residential Fixed 10 2 yrs IMB Residential Fixed 10 2 yrs IMG Orange Advantage Residential Fixed 2 yrs 150k+ ING Orange Advantage Residential Fixed 2 yrs 150k+ ING Residential Fixed 2 yrs Iberty Financial Liberty Fixed 2 yrs Ioans.com.au Fixed - Owner Occupier 10 2 yrs Ioans.com.au Fixed - Owner Occupier P&I 2 yrs Macquarie Bank Offset Fixed Owner Occupied PI 2 yrs Mortgage House Advantage Fixed 10 2 yrs Mortgage House Advantage Fixed P&I 2 yrs 100-749k MyState Residential Fixed 10 2 yrs NAB Private Tailored P&I 2 Jrs NAB Tailored Fixed - P&I 2 yrs 150k+ NAB Tailored Fixed - P&I 2 yrs Newcastle Permanent Residential Fixed 10 2 yrs 80%	Horizon Credit Union	Fixed Rate Home Loan 2 yrs
Hume Bank Residential Fixed (Refinance) P&I 2 yrs Hume Bank Residential Fixed P&I 2 yrs Hunter United Fixed 2 yrs Illawarra CU NSW Fixed IO 2 yrs Illawarra CU NSW Fixed PI 2 yrs IMB Residential Fixed IO 2 yrs IMB Residential Fixed PI 80 2 yrs IMG Orange Advantage Residential Fixed 2 yrs 150k+ ING Residential Fixed 2 yrs Liberty Financial Liberty Fixed 2 yrs Liberty Financial Liberty Fixed 2 yrs Loans.com.au Fixed - Owner Occupier IO 2 yrs Ioans.com.au Fixed - Owner Occupier P&I 2 yrs Macquarie Bank Offset Fixed Owner Occupied PI 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed P&I 2 yrs 100-749k MyState Residential Fixed IO 2 yrs NAB Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+ NAB Tailored Fixed - P&I 2 yrs Newcastle Permanent Residential Fixed IO 2 yrs	Hume Bank	Property Package Residential Fixed P&I 2 yrs 150k+
Hume BankResidential Fixed P&I 2 yrsHunter UnitedFixed 2 yrsIllawarra CU NSWFixed IO 2 yrsIMBResidential Fixed IO 2 yrsIMBResidential Fixed IO 2 yrsIMOrtgageFusion Fixed PI 80 2 yrsINGOrange Advantage Residential Fixed 2 yrs 150k+INGResidential Fixed 2 yrsLiberty FinancialLiberty Fixed 2 yrsIoans.com.auFixed - Owner Occupier IO 2 yrsIoans.com.auFixed - Owner Occupier P&I 2 yrsMacquarie BankOffset Fixed Owner Occupied PI 2 yrsMortgage HouseAdvantage Fixed IO 2 yrsMortgage HouseAdvantage Fixed IO 2 yrsMortgage HouseAdvantage Fixed P&I 2 yrs 100-749kMyStateResidential Fixed IO 2 yrsNABPrivate Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+NABTailored Fixed - P&I 2 yrsNABTailored Fixed - P&I 2 yrsNewcastle PermanentResidential Fixed IO 2 yrs 80%P&N BankResidential Fixed IO 2 yrs 80%	Hume Bank	Residential Fixed (Refinance) IO 2 yrs
Hunter United Fixed 2 yrs	Hume Bank	Residential Fixed (Refinance) P&I 2 yrs
Illawarra CU NSW Fixed IO 2 yrs IMB Residential Fixed IO 2 yrs IMO Tigage Fusion Fixed PI 80 2 yrs ING Orange Advantage Residential Fixed 2 yrs 150k+ ING Residential Fixed 2 yrs Liberty Financial Liberty Fixed 2 yrs Liberty Financial Liberty Fixed 2 yrs Loans.com.au Fixed - Owner Occupier IO 2 yrs Loans.com.au Fixed - Owner Occupier P&I 2 yrs Macquarie Bank Offset Fixed Owner Occupied PI 2 yrs Mortgage House Advantage - Special 2 Years Fixed 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed P&I 2 yrs 100-749k MyState Residential Fixed IO 2 yrs NAB Private Tailored P&I Tailored Fixed - P&I 2 yrs 150k+ NAB Tailored Fixed - P&I 2 yrs Newcastle Permanent Residential Fixed IO 2 yrs	Hume Bank	Residential Fixed P&I 2 yrs
Illawarra CU NSWFixed PI 2 yrsIMBResidential Fixed IO 2 yrsIMOrtgageFusion Fixed PI 80 2 yrsINGOrange Advantage Residential Fixed 2 yrs 150k+INGResidential Fixed 2 yrsLiberty FinancialLiberty Fixed 2 yrsloans.com.auFixed - Owner Occupier IO 2 yrsloans.com.auFixed - Owner Occupier P&I 2 yrsMacquarie BankOffset Fixed Owner Occupied PI 2 yrsMortgage HouseAdvantage - Special 2 Years Fixed 2 yrsMortgage HouseAdvantage Fixed IO 2 yrsMortgage HouseAdvantage Fixed P&I 2 yrs 100-749kMyStateResidential Fixed IO 2 yrsNABPrivate Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+NABTailored Fixed - P&I 2 yrsNewcastle PermanentResidential Fixed IO 2 yrsP&N BankResidential Fixed IO 2 yrs 80%	Hunter United	Fixed 2 yrs
IMB Residential Fixed IO 2 yrs IMOrtgage Fusion Fixed PI 80 2 yrs ING Orange Advantage Residential Fixed 2 yrs 150k+ ING Residential Fixed 2 yrs Liberty Financial Liberty Fixed 2 yrs Ioans.com.au Fixed - Owner Occupier IO 2 yrs Ioans.com.au Fixed - Owner Occupier P&I 2 yrs Macquarie Bank Offset Fixed Owner Occupied PI 2 yrs Mortgage House Advantage - Special 2 Years Fixed 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed P&I 2 yrs 100-749k MyState Residential Fixed IO 2 yrs NAB Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+ NAB Tailored Fixed - P&I 2 yrs Newcastle Permanent Residential Fixed IO 2 yrs	Illawarra CU NSW	Fixed IO 2 yrs
iMortgage Fusion Fixed PI 80 2 yrs ING Orange Advantage Residential Fixed 2 yrs 150k+ ING Residential Fixed 2 yrs Liberty Financial Liberty Fixed 2 yrs loans.com.au Fixed - Owner Occupier IO 2 yrs loans.com.au Fixed - Owner Occupier P&I 2 yrs Macquarie Bank Offset Fixed Owner Occupied PI 2 yrs Mortgage House Advantage - Special 2 Years Fixed 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed P&I 2 yrs 100-749k MyState Residential Fixed IO 2 yrs NAB Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+ NAB Tailored Fixed - P&I 2 yrs Newcastle Permanent Residential Fixed IO 2 yrs	Illawarra CU NSW	Fixed PI 2 yrs
ING Residential Fixed 2 yrs Liberty Financial Liberty Fixed 2 yrs Liberty Financial Liberty Fixed 2 yrs Loans.com.au Fixed - Owner Occupier IO 2 yrs Loans.com.au Fixed - Owner Occupier P&I 2 yrs Macquarie Bank Offset Fixed Owner Occupied PI 2 yrs Mortgage House Advantage - Special 2 Years Fixed 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed P&I 2 yrs 100-749k MyState Residential Fixed IO 2 yrs NAB Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+ NAB Tailored Fixed - P&I 2 yrs Newcastle Permanent Residential Fixed IO 2 yrs	IMB	Residential Fixed IO 2 yrs
Liberty Financial Liberty Fixed 2 yrs loans.com.au Fixed - Owner Occupier IO 2 yrs loans.com.au Fixed - Owner Occupier P&I 2 yrs Macquarie Bank Offset Fixed Owner Occupied PI 2 yrs Mortgage House Advantage - Special 2 Years Fixed 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed P&I 2 yrs 100-749k MyState Residential Fixed IO 2 yrs NAB Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+ NAB Tailored Fixed - P&I 2 yrs Newcastle Permanent Residential Fixed IO 2 yrs	iMortgage	Fusion Fixed PI 80 2 yrs
Liberty FinancialLiberty Fixed 2 yrsIoans.com.auFixed - Owner Occupier IO 2 yrsIoans.com.auFixed - Owner Occupier P&I 2 yrsMacquarie BankOffset Fixed Owner Occupied PI 2 yrsMortgage HouseAdvantage - Special 2 Years Fixed 2 yrsMortgage HouseAdvantage Fixed IO 2 yrsMortgage HouseAdvantage Fixed P&I 2 yrs 100-749kMyStateResidential Fixed IO 2 yrsNABPrivate Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+NABTailored Fixed - P&I 2 yrsNewcastle PermanentResidential Fixed IO 2 yrsP&N BankResidential Fixed IO 2 yrs 80%	ING	Orange Advantage Residential Fixed 2 yrs 150k+
loans.com.au Fixed - Owner Occupier IO 2 yrs loans.com.au Fixed - Owner Occupier P&I 2 yrs Macquarie Bank Offset Fixed Owner Occupied PI 2 yrs Mortgage House Advantage - Special 2 Years Fixed 2 yrs Mortgage House Advantage Fixed IO 2 yrs Mortgage House Advantage Fixed P&I 2 yrs 100-749k MyState Residential Fixed IO 2 yrs NAB Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+ NAB Tailored Fixed - P&I 2 yrs Newcastle Permanent Residential Fixed IO 2 yrs	ING	Residential Fixed 2 yrs
Ioans.com.auFixed - Owner Occupier P&I 2 yrsMacquarie BankOffset Fixed Owner Occupied PI 2 yrsMortgage HouseAdvantage - Special 2 Years Fixed 2 yrsMortgage HouseAdvantage Fixed IO 2 yrsMortgage HouseAdvantage Fixed P&I 2 yrs 100-749kMyStateResidential Fixed IO 2 yrsNABPrivate Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+NABTailored Fixed - P&I 2 yrsNewcastle PermanentResidential Fixed IO 2 yrsP&N BankResidential Fixed IO 2 yrs 80%	Liberty Financial	Liberty Fixed 2 yrs
Macquarie BankOffset Fixed Owner Occupied PI 2 yrsMortgage HouseAdvantage - Special 2 Years Fixed 2 yrsMortgage HouseAdvantage Fixed IO 2 yrsMortgage HouseAdvantage Fixed P&I 2 yrs 100-749kMyStateResidential Fixed IO 2 yrsNABPrivate Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+NABTailored Fixed - P&I 2 yrsNewcastle PermanentResidential Fixed IO 2 yrsP&N BankResidential Fixed IO 2 yrs 80%	loans.com.au	Fixed - Owner Occupier IO 2 yrs
Mortgage HouseAdvantage - Special 2 Years Fixed 2 yrsMortgage HouseAdvantage Fixed IO 2 yrsMortgage HouseAdvantage Fixed P&I 2 yrs 100-749kMyStateResidential Fixed IO 2 yrsNABPrivate Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+NABTailored Fixed - P&I 2 yrsNewcastle PermanentResidential Fixed IO 2 yrsP&N BankResidential Fixed IO 2 yrs 80%	loans.com.au	Fixed - Owner Occupier P&I 2 yrs
Mortgage HouseAdvantage Fixed IO 2 yrsMortgage HouseAdvantage Fixed P&I 2 yrs 100-749kMyStateResidential Fixed IO 2 yrsNABPrivate Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+NABTailored Fixed - P&I 2 yrsNewcastle PermanentResidential Fixed IO 2 yrsP&N BankResidential Fixed IO 2 yrs 80%	Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs
Mortgage HouseAdvantage Fixed P&I 2 yrs 100-749kMyStateResidential Fixed IO 2 yrsNABPrivate Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+NABTailored Fixed - P&I 2 yrsNewcastle PermanentResidential Fixed IO 2 yrsP&N BankResidential Fixed IO 2 yrs 80%	Mortgage House	Advantage - Special 2 Years Fixed 2 yrs
MyStateResidential Fixed IO 2 yrsNABPrivate Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+NABTailored Fixed - P&I 2 yrsNewcastle PermanentResidential Fixed IO 2 yrsP&N BankResidential Fixed IO 2 yrs 80%	Mortgage House	Advantage Fixed IO 2 yrs
NAB Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+ NAB Tailored Fixed - P&I 2 yrs Newcastle Permanent Residential Fixed IO 2 yrs P&N Bank Residential Fixed IO 2 yrs 80%	Mortgage House	Advantage Fixed P&I 2 yrs 100-749k
NABTailored Fixed - P&I 2 yrsNewcastle PermanentResidential Fixed IO 2 yrsP&N BankResidential Fixed IO 2 yrs 80%	MyState	Residential Fixed IO 2 yrs
Newcastle PermanentResidential Fixed IO 2 yrsP&N BankResidential Fixed IO 2 yrs 80%	NAB	Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+
P&N Bank Residential Fixed IO 2 yrs 80%	NAB	Tailored Fixed - P&I 2 yrs
	Newcastle Permanent	Residential Fixed IO 2 yrs
P&N Bank Residential Fixed PI 2 yrs 80%	P&N Bank	Residential Fixed IO 2 yrs 80%
	P&N Bank	Residential Fixed PI 2 yrs 80%

Report Date: March, 2018



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Owner Occupier 2 Year Fixed \$500,000

Company	Product

Pacific Mortgage Group	Residential Fixed IO 2 yrs
People's Choice Credit Union	Home Loan Package Residential Fixed IO 2 yrs 150k+
People's Choice Credit Union	Residential Fixed IO 2 yrs
People's Choice Credit Union	Residential Fixed P&I 2 yrs
Police Bank	Premium Fixed 2 yrs
QBANK	Residential Fixed 2 yrs
Queenslanders CU	Fixed Rate P&I 2 yrs
RAMS	Fixed Rate P&I 2 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 2 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 2 yrs
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%
SCU	Residential Fixed 2 yrs
SERVICE ONE Alliance Bank	Residential Fixed P&I 2 yrs
St.George Bank	Advantage Package Residential Fixed IO 2 yrs 100k+
St.George Bank	Advantage Package Residential Fixed P&I 2 yrs 150k+
St.George Bank	Residential Fixed P&I 2 yrs
Summerland Credit Union	Standard Fixed 2 yrs
Suncorp Bank	Owner Occupied Fixed IO 2 yrs
Suncorp Bank	Owner Occupied Fixed P&I 2 yrs
The Capricornian	Premium Choice Fixed 2 yrs
The Mac	Standard Fixed 2 yrs
The Mac	Standard Fixed Special 2 yrs
The Mutual	Package Home Loan Premium Fixed 2 yrs 150k+
The Mutual	Premium Fixed 2 yrs
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+
TicToc Home Loans	Live-in fixed 2 yr IO
TicToc Home Loans	Live-in fixed 2 yrs
Virgin Money	Reward Me - Owner Occupied Fixed 2 yrs 90%
Virgin Money	Reward Me - Owner Occupied Fixed IO 2 yrs
Westpac	Fixed Options P&I 2 yrs
**	
Adelaide Bank	SmartFix IO 2 yrs
Adelaide Bank	SmartFix P&I 2 yrs
Adelaide Bank	SmartSaver Fixed IO 2 yrs
AMP Bank	Professional Package Residential Classic Fixed P&I 2 yrs 100k+
Detail Mariely 2010	Home I oans Star Ratings 2018 - Page 47

This report should be read together with the Methodology document. Together the two documents form the research report in relation to the subject matter.



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Owner Occupier 2 Year Fixed \$500,000

Company	Product
**	
AMP Bank	Select Package Residential Classic Fixed P&I 2 yrs 100k+
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed IO 2 yrs
Aussie	IQ Basic Fixed IO 2 yrs 80%
Aussie	IQ Offset Fixed IO 2 yrs 80%
Auswide Bank	Freedom Package Standard Fixed IO 2 yrs 100k+
Auswide Bank	Standard Fixed IO 2 yrs
Auswide Bank	Standard Fixed P&I 2 yrs
Bank of Melbourne	Residential Fixed IO 2 yrs
BankSA	Residential Fixed IO 2 yrs
Bankwest	Fixed Rate Owner Occupied P&I 2 yrs
bcu	Residential Fixed P&I 2 yrs
Bendigo Bank	Residential Fixed IO 2 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+
Click Loans	Basic Home Loan Fixed IO 2 yrs 80%
Click Loans	Offset Home Loan Fxd IO 2 yrs 80%
Commonwealth Bank	Residential Fixed IO 2 yrs
First Option Credit Union	Fixed Premium Home Loan L53 2 yrs
Firstmac	VIP Pack Fixed IO 2 yrs
Hume Bank	Residential Fixed IO 2 yrs
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+
NAB	Tailored Fixed - IO 2 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 2 yrs 5k+
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 2 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 2 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 2 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 2 yrs
St.George Bank	Residential Fixed IO 2 yrs
Teachers Mutual Bank	Standard Fixed IO 2 yrs
The Capricornian	Premium Choice Fixed IO 2 yrs
UniBank	Standard Fixed IO 2 yrs

Report Date: March, 2018.



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O	<u> </u>	2 Year Fixe	J CEAN ANA
		Year Five	
	Occupici	E ICUI I IAC	u 3300,000

Company	Product
**	
Westpac	Fixed Options IO 2 yrs 80%
Westpac	Premier Advantage Fixed Options IO 2 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 2 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 80% 150k+
*	
AMP Bank	Affinity Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Residential Classic Fixed IO 2 yrs
AMP Bank	Residential Classic Fixed P&I 2 yrs
AMP Bank	Select Package Residential Classic Fixed IO 2 yrs 100k+
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Beyond Bank	Residential Fixed 2 yrs
First Option Credit Union	Fixed Classic Home Loan L51 2 yrs
iMortgage	Fusion Fixed IO 80 2 yrs
RAMS	Fixed Rate IO 2 yrs
The Capricornian	Lifestyle Fixed 2 yrs
The Capricornian	Lifestyle Fixed IO 2 yrs
Woolworths Employees CU	Owner Occupied Fixed 2 yrs



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Owner Occupier 2 Year Fixed \$750,000

Bank Australia Premium Fixed Package Residential Premium Fixed 2 yrs 10k+ BankVic Premium Home Fixed 2 yrs 50k+ Easy Street Fin Services Easy Street Fixed - P&I 2 yrs Greater Bank Great Rate Discount Fixed 2 yrs Greater Bank Ultimate Discount Fixed 2 yrs 150k+ HSBC 2yr Fixed 2 yrs IMB Platinum Package Residential Fixed P&I 2 yrs 90% 150k+ IMB Residential Fixed P&I 2 yrs 90% IMB Residential Fixed P&I 2 yrs 90% ME Member Package Flexible Fixed OO 2 yrs 40k+ MyState Residential Fixed 2 yrs 80% Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs 90% Newcastle Permanent Residential Fixed P&I 2 yrs Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs People's Choice Credit Union Home Loan Package Residential Fixed P&I 2 yrs 150k+ QAANK Residential Fixed P&I 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank first Premier Package Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Company	Product	
BankVic Premium Home Fixed 2 yrs 50k+ Easy Street Fix Services Easy Street Fixed - P&I 2 yrs Greater Bank Great Rabe Discount Fixed 2 yrs Greater Bank Ultimate Discount Fixed 2 yrs 150k+ HSBC 2 yr Fixed 2 yrs IMB Platinum Package Residential Fixed P&I 2 yrs 90% 150k+ IMB Residential Fixed P&I 2 yrs 90% ME Member Package Flexible Fixed OO 2 yrs 40k+ MyState Residential Fixed 2 yrs 80% Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs 5k+ Newcastle Permanent Residential Fixed P&I 2 yrs 80% Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 150k+ Residential Fixed P&I 2 yrs Rock Residential Fixed P&I 2 yrs RACQ Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ANZ Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ANG Group Residential Fixed 2 yrs 80% Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Basic Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - I yrs 80% Bunk Fixed Rate 2 yrs 80% Break First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - I yrs 80% Click Loans Gifset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	★★★★ "Outstanding Value"		
Easy Street Fixed - P&I 2 yrs Greater Bank Great Rate Discount Fixed 2 yrs Greater Bank Ultimate Discount Fixed 2 yrs 150k+ HSBC 2yr Fixed 2 yrs IMB Platinum Package Residential Fixed P&I 2 yrs 90% 150k+ IMB Residential Fixed P&I 2 yrs 90% ME Member Package Flexible Fixed OO 2 yrs 40k+ MyState Residential Fixed 2 yrs 80% Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs 5k+ Newcastle Permanent Residential Fixed P&I 2 yrs Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs People's Choice Credit Union Home Loan Package Residential Fixed P&I 2 yrs People's Choice Credit Union Home Loan Package Residential Fixed P&I 2 yrs 150k+ QBANK Residential Fixed 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ANZ Breakfree Residential Fixed 2 yrs 80% Ausie IQ Basic Fixed PI 2 yrs 80% Ausie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank First Premier Package Home Loan Fixed 1 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Bank Australia	Premium Fixed Package Residential Premium Fixed 2 yrs 10k+	
Greater Bank Greater Bank Ultimate Discount Fixed 2 yrs 150k+ HSBC 2yr Fixed 2 yrs IMB Platinum Package Residential Fixed P&I 2 yrs 90% 150k+ IMB Residential Fixed P&I 2 yrs 90% ME Member Package Flexible Fixed OO 2 yrs 40k+ MyState Residential Fixed 2 yrs 80% Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs 5k+ Newcastle Permanent Residential Fixed P&I 2 yrs Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs People's Choice Credit Union Home Loan Package Residential Fixed P&I 2 yrs RACQ Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 80% LVR 2 yrs People's Mutual Bank Fixed Rate 2 yrs RACQ Bank Fixed Rate 2 yrs Residential Fixed 2 yrs 80% LVR 2 yrs 150k+ Residential Fixed 2 yrs 150k+ Residential Fixed 2 yrs 80% LVR 2 yrs 80% LVR 2 yrs 80% ANS Residential Fixed 2 yrs 150k+ Residential Fixed 2 yrs 150k+ Residential Fixed 2 yrs 150k+ Residential Fixed 2 yrs 80% Fixed Rate 2 yrs Fixed Rate 3 yrs 150k+ Residential Fixed 2 yrs 80% Fixed Rate Special Residential Fixed 2 yrs 150k+ Rank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank First Premier Package Home Loan Fixed 1 yrs 80% Fixed Rate Special Residential 2 yrs 80% Fi	BankVic	Premium Home Fixed 2 yrs 50k+	
Greater Bank Ultimate Discount Fixed 2 yrs HSBC 2yr Fixed 2 yrs IMB Platinum Package Residential Fixed P&I 2 yrs 90% 150k+ IMB Residential Fixed P&I 2 yrs 90% ME Member Package Flexible Fixed OO 2 yrs 40k+ MyState Residential Fixed 2 yrs 80% Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs 5k+ Newcastle Permanent Residential Fixed P&I 2 yrs Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs People's Choice Credit Union Home Loan Package Residential Fixed P&I 2 yrs 150k+ Quados Bank Fixed Rate 2 yrs RACQ Bank Fixed Rate 2 yrs Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs AMO Group Residential Fixed 2 yrs 80% Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us Fixed Rate Special Residential 2 yrs Bank of us Fixed Rate Special Residential 2 yrs	Easy Street Fin Services	Easy Street Fixed - P&I 2 yrs	
HSBC 2yr Fixed 2 yrs IMB Platinum Package Residential Fixed P&I 2 yrs 90% 150k+ IMB Residential Fixed P&I 2 yrs 90% ME Member Package Flexible Fixed OO 2 yrs 40k+ MyState Residential Fixed 2 yrs 80% Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs 5k+ Newcastle Permanent Residential Fixed P&I 2 yrs Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs People's Choice Credit Union Home Loan Package Residential Fixed P&I 2 yrs 150k+ QBANK Residential Fixed 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs AMO Group Residential Fixed 2 yrs 80% UniBank Fixed Residential Fixed 2 yrs 80% Aussie IQ Basic Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us Fixed Rate Special Residential 2 yrs Click Loans Goffset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Greater Bank	Great Rate Discount Fixed 2 yrs	
IMB Residential Fixed P&I 2 yrs 90% 150k+ IMB Residential Fixed P&I 2 yrs 90% ME Member Package Flexible Fixed OO 2 yrs 40k+ MyState Residential Fixed 2 yrs 80% Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs 5k+ Newcastle Permanent Residential Fixed P&I 2 yrs Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs People's Choice Credit Union Home Loan Package Residential Fixed P&I 2 yrs 150k+ QBANK Residential Fixed ≥ Wrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Greater Bank	Ultimate Discount Fixed 2 yrs 150k+	
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MyState Residential Fixed 2 yrs 80% Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs 5k+ Newcastle Permanent Residential Fixed P&I 2 yrs Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs People's Choice Credit Union Home Loan Package Residential Fixed P&I 2 yrs 150k+ QBANK Residential Fixed <80% LVR 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group ANZ Breakfree Residential Fixed 2 yrs 80% Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% Dcu Fixed Rate Special Residential 2 yrs <	IMB	Residential Fixed P&I 2 yrs 90%	
Newcastle Permanent Premium Plus Package Residential Fixed P&I 2 yrs Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs People's Choice Credit Union Home Loan Package Residential Fixed P&I 2 yrs 150k+ QBANK Residential Fixed <80% LVR 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 80% Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yr	ME	Member Package Flexible Fixed OO 2 yrs 40k+	
Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs People's Choice Credit Union Home Loan Package Residential Fixed P&I 2 yrs 150k+ QBANK Residential Fixed <80% LVR 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs **** AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	MyState	Residential Fixed 2 yrs 80%	
Northern Inland CU First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+ Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs People's Choice Credit Union Home Loan Package Residential Fixed P&I 2 yrs 150k+ QBANK Residential Fixed <80% LVR 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs *** AMO Group Residential Fixed 2 yrs 80% ANZ Breakfree Residential Fixed 2 yrs 80% Aussie IQ Basic Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Newcastle Permanent	Premium Plus Package Residential Fixed P&I 2 yrs 5k+	
Northern Inland CU Fixed Honeymoon Owner Occupied 2 yrs Pacific Mortgage Group Residential Fixed P&I 2 yrs People's Choice Credit Union Home Loan Package Residential Fixed P&I 2 yrs 150k+ QBANK Residential Fixed <80% LVR 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group Residential Fixed 2 yrs 80% ANZ Breakfree Residential Fixed 2 yrs 80% Aussie IQ Basic Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us Fixed Rate Special Residential 2 yrs Basic Home Loan Fixed PI 2 yrs 80% Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Newcastle Permanent	Residential Fixed P&I 2 yrs	
Pacific Mortgage Group Residential Fixed P&I 2 yrs People's Choice Credit Union Home Loan Package Residential Fixed P&I 2 yrs 150k+ QBANK Residential Fixed < 80% LVR 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs **** AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us Fixed Rate Special Residential 2 yrs Breakfree Residential 2 yrs Breakfree Residential Fixed - Tirst Home Buyer 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Northern Inland CU	First Home Buyer Package Fixed Honeymoon Owner Occupied 2 yrs 20k+	
People's Choice Credit Union QBANK Residential Fixed <80% LVR 2 yrs Qudos Bank Fixed Rate 2 yrs RACQ Bank Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed Pl 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us Fixed Rate Special Residential 2 yrs Click Loans Offset Home Loan Fixed Pl 2 yrs 80% Click Loans Offset Home Loan Fixed Pl 2 yrs 80%	Northern Inland CU	Fixed Honeymoon Owner Occupied 2 yrs	
QBANK Residential Fixed <80% LVR 2 yrs Qudos Bank Fixed Rate 2 yrs Choices Residential Fixed 2 yrs 20k+ Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Pacific Mortgage Group	Residential Fixed P&I 2 yrs	
Qudos BankFixed Rate 2 yrsRACQ BankChoices Residential Fixed 2 yrs 20k+Teachers Mutual BankFixed Rate 2 yrsThe RockResidential Fixed 2 yrs 80%UniBankFixed Rate 2 yrs★★★★AMO GroupResidential Fixed 2 yrsANZBreakfree Residential Fixed 2 yrs 150k+AussieIQ Basic Fixed PI 2 yrs 80%AussieIQ Offset Fixed PI 2 yrs 80%Bank FirstPremier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+Bank FirstPremier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+Bank of usFlexiDiscount Fixed 2 yrs 80%bcuFixed Rate Special Residential 2 yrsClick LoansBasic Home Loan Fixed PI 2 yrs 80%Click LoansOffset Home Loan Fixed PI 2 yrs 80%	People's Choice Credit Union	Home Loan Package Residential Fixed P&I 2 yrs 150k+	
RACQ Bank Teachers Mutual Bank Fixed Rate 2 yrs The Rock Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs ★★★★ AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank of us Fixed Rate Special Residential 2 yrs 80% bcu Fixed Residential Fixed 2 yrs 80% Basic Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us Fixed Rate Special Residential 2 yrs Click Loans Offset Home Loan Fixed PI 2 yrs 80%	QBANK	Residential Fixed <80% LVR 2 yrs	
Teachers Mutual Bank Fixed Rate 2 yrs Residential Fixed 2 yrs 80% UniBank Fixed Rate 2 yrs **** AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us Fixed Rate Special Residential 2 yrs Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Qudos Bank	Fixed Rate 2 yrs	
The Rock Residential Fixed 2 yrs **** AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Offset Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	RACQ Bank	Choices Residential Fixed 2 yrs 20k+	
UniBank ★★★★ AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Teachers Mutual Bank	Fixed Rate 2 yrs	
AMO Group Residential Fixed 2 yrs ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	The Rock	Residential Fixed 2 yrs 80%	
AMO Group Residential Fixed 2 yrs Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	UniBank	Fixed Rate 2 yrs	
ANZ Breakfree Residential Fixed 2 yrs 150k+ Aussie IQ Basic Fixed PI 2 yrs 80% Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	***		
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Aussie IQ Offset Fixed PI 2 yrs 80% Bank First Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+ Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	ANZ	Breakfree Residential Fixed 2 yrs 150k+	
Bank FirstPremier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+Bank FirstPremier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+Bank of usFlexiDiscount Fixed 2 yrs 80%bcuFixed Rate Special Residential 2 yrsClick LoansBasic Home Loan Fixed PI 2 yrs 80%Click LoansOffset Home Loan Fixed PI 2 yrs 80%	Aussie	IQ Basic Fixed PI 2 yrs 80%	
Bank First Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+ Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Aussie	IQ Offset Fixed PI 2 yrs 80%	
Bank of us FlexiDiscount Fixed 2 yrs 80% bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Bank First	Premier Package Home Loan Fixed - First Home Buyer 2 yrs 50k+	
bcu Fixed Rate Special Residential 2 yrs Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Bank First	Premier Package Home Loan Fixed - Owner Occupied 2 yrs 50k+	
Click Loans Basic Home Loan Fixed PI 2 yrs 80% Click Loans Offset Home Loan Fixed PI 2 yrs 80%	Bank of us	FlexiDiscount Fixed 2 yrs 80%	
Click Loans Offset Home Loan Fixed PI 2 yrs 80%	bcu	Fixed Rate Special Residential 2 yrs	
	Click Loans	Basic Home Loan Fixed PI 2 yrs 80%	
Community First CU True Fixed - P&I 2 yrs	Click Loans	Offset Home Loan Fixed PI 2 yrs 80%	
	Community First CU	True Fixed - P&I 2 yrs	
CUA 2 Year Fixed Owner Occupier P&I	CUA	2 Year Fixed Owner Occupier P&I	

of Date: March, 2018.



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Owner Occupier 2 Year Fixed \$750,000

Company	Product

Endeavour Mutual Bank	Fixed 2 yrs
Freedom Lend	Freedom Fixed PI 2 yrs 80%
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+
Greater Bank	Great Rate Fixed 2 yrs
Greater Bank	Standard Fixed 2 yrs
Greater Bank	Ultimate Fixed 2 yrs 150k+
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+
Heritage Bank	Residential Fixed 2 yrs
HSBC	Premier 2yr Fixed 2 yrs 500k+
Hume Bank	First Home Starters Package 2 year 2 yrs 150k+
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs
ME	Flexible Fixed OO 2 yrs
NAB	Choice Package Tailored Fixed - P&I 2 yrs 150k+
RACQ Bank	Residential Fixed 2 yrs
Regional Australia Bank	Partnership Advantage Fixed P&I 2 yrs
SCU	My Life Residential Fixed 2 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed IO 2 yrs 150k+
Suncorp Bank	Home Package Plus Owner Occupied Fixed P&I 2 yrs 150k+
Virgin Money	Reward Me - OO Fixed Special 2 yrs
Westpac	Premier Advantage Fixed Options P&I 2 yrs 150k+
Yellow Brick Road	Empower Fixed PI 2 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 80% 150k+

Adelaide Bank	SmartFix P&I 2 yrs
Adelaide Bank	SmartSaver Fixed P&I 2 yrs
AMP Bank	Affinity Package Residential Classic Fixed P&I 2 yrs 100k+
AMP Bank	Basic Fixed 2 yrs
ANZ	Residential Fixed 2 yrs
Arab Bank Australia	Residential Fixed 2 yrs
Aussie	Select Basic Fixed IO 2 yrs
Aussie	Select Basic Fixed PI 2 yrs 80%
Aussie	Select Standard Fixed IO 2 yrs
Aussie	Select Standard Fixed PI 2 yrs
Australian Military Bank	DHOAS Fixed Rate (Defence HL) 2 yrs
Australian Military Bank	Fixed Rate 2 yrs 80%

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Owner Occupier 2 Year Fixed \$750,000

Company	Product

Auswide Bank	Freedom Package Standard Fixed IO 2 yrs 100k+
Auswide Bank	Freedom Package Standard Fixed P&I 2 yrs 100k+
Bank Australia	Basic Fixed (LVR <80%) 2 yrs
Bank Australia	Residential Premium Fixed 2 yrs
Bank First	Complete Fixed - First Home Buyer 2 yrs
Bank First	Complete Fixed - Owner Occupied 2 yrs
Bank First	First Home Buyers Package Complete Fixed - Owner Occupied 2 yrs
Bank First	Standard Fixed - Owner Occupied 2 yrs
Bank of Melbourne	Advantage Package Residential Fixed IO 2 yrs 150k+
Bank of Melbourne	Advantage Package Residential Fixed P&I 2 yrs 150k+
Bank of Melbourne	Residential Fixed P&I 2 yrs
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+
Bank of Sydney	Expect More Residential Fixed PAYG -Pakage Only 2 yrs 100k+
Bank of Sydney	Residential Fixed 2 yrs
BankSA	Advantage Package Residential Fixed IO 2 yrs 150k+
BankSA	Advantage Package Residential Fixed P&I 2 yrs 150k+
BankSA	Residential Fixed P&I 2 yrs
BankVic	Fixed 2 yrs
Bankwest	Complete Home Loan Fixed Rate Owner Occupied P&I 2 yrs 200k+
bcu	Residential Fixed IO 2 yrs
bcu	Residential Fixed P&I 2 yrs
Bendigo Bank	Basic Fixed Owner Occupied PI 2 yrs
Bendigo Bank	Residential Fixed PI 2 yrs
BOQ	Home Loan Privileges Residential 2yr Fixed P&I 2 yrs 150k+
BOQ	Home Loan Privileges Residential Fixed 2 yrs 150k+
BOQ	Residential 2yr Fixed P&I 2 yrs
BOQ	Residential Fixed 2 yrs
Catalyst Money	Fixed IO 2 yrs
Catalyst Money	Fixed PI 2 yrs
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 250k+
Citi	Standard Fixed P&I 2 yrs 80%
Commonwealth Bank	Residential Fixed P&I 2 yrs
Commonwealth Bank	Wealth Package Residential Fixed IO 2 yrs 150k+
Commonwealth Bank	Wealth Package Residential Fixed P&I 2 yrs 150k+
Community First CU	True Fixed - IO 2 yrs

Report Date: March, 2018



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Owner Occupier 2 Year Fixed \$750,000

Company	Product

CUA	2 Year Fixed Owner Occupier IO
CUA	2 Year Premium Fixed O/O IO
CUA	2 Year Premium Fixed O/O P&I
Easy Street Fin Services	Easy Street Fixed - IO 2 yrs
Firstmac	VIP Pack Fixed P&I 2 yrs
Freedom Lend	Freedom Fixed IO 2 yrs 50-m 80%
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs
G&C Mutual Bank	Residential 2yr Fixed IO 2 yrs
G&C Mutual Bank	Residential 2yr Fixed P&I 2 yrs
Gateway Credit Union	Residential Fixed 2 yrs
Holiday Coast CU	Fixed N Easy 2 yrs 80%
Homestar Finance	Owner Occupied IO Fixed 2 yrs
Homestar Finance	Owner Occupied P&I Fixed 2 yrs
Horizon Credit Union	Fixed Rate Home Loan 2 yrs
Hume Bank	Property Package Residential Fixed P&I 2 yrs 150k+
Hume Bank	Residential Fixed (Refinance) P&I 2 yrs
Hume Bank	Residential Fixed P&I 2 yrs
Hunter United	Fixed 2 yrs
Illawarra CU NSW	Fixed IO 2 yrs
Illawarra CU NSW	Fixed PI 2 yrs
IMB	Residential Fixed IO 2 yrs
iMortgage	Fusion Fixed PI 80 2 yrs
ING	Orange Advantage Residential Fixed 2 yrs 150k+
ING	Residential Fixed 2 yrs
Liberty Financial	Liberty Fixed 2 yrs
loans.com.au	Fixed - Owner Occupier IO 2 yrs
loans.com.au	Fixed - Owner Occupier P&I 2 yrs
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs
Mortgage House	Advantage - Special 2 Years Fixed 2 yrs
Mortgage House	Advantage Fixed IO 2 yrs
Mortgage House	Advantage Fixed P&I 2 yrs 750k+
MyState	Residential Fixed IO 2 yrs
NAB	Private Tailored Pkg Tailored Fixed - P&I 2 yrs 150k+
NAB	Tailored Fixed - P&I 2 yrs
Newcastle Permanent	Residential Fixed IO 2 yrs

Report Date: March, 2018



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Owner Occupier 2 Year Fixed \$750,000

Company	Product	

P&N Bank	Residential Fixed IO 2 yrs 80%	
P&N Bank	Residential Fixed PI 2 yrs 80%	
Pacific Mortgage Group	Residential Fixed IO 2 yrs	
People's Choice Credit Union	Home Loan Package Residential Fixed IO 2 yrs 150k+	
People's Choice Credit Union	Residential Fixed IO 2 yrs	
People's Choice Credit Union	Residential Fixed P&I 2 yrs	
Police Bank	Premium Fixed 2 yrs	
QBANK	Residential Fixed 2 yrs	
RAMS	Fixed Rate P&I 2 yrs	
Regional Australia Bank	Owner Occ Fixed Home Loan P&I 2 yrs	
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%	
SCU	Residential Fixed 2 yrs	
SERVICE ONE Alliance Bank	Residential Fixed P&I 2 yrs	
St.George Bank	Advantage Package Residential Fixed IO 2 yrs 100k+	
St.George Bank	Advantage Package Residential Fixed P&I 2 yrs 150k+	
St.George Bank	Residential Fixed P&I 2 yrs	
Summerland Credit Union	Standard Fixed 2 yrs	
Suncorp Bank	Owner Occupied Fixed IO 2 yrs	
Suncorp Bank	Owner Occupied Fixed P&I 2 yrs	
The Capricornian	Premium Choice Fixed 2 yrs	
The Mac	Standard Fixed 2 yrs	
The Mac	Standard Fixed Special 2 yrs	
The Mutual	Package Home Loan Premium Fixed 2 yrs 150k+	
The Mutual	Premium Fixed 2 yrs	
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	
TicToc Home Loans	Live-in fixed 2 yr IO	
TicToc Home Loans	Live-in fixed 2 yrs	
Virgin Money	Reward Me - Owner Occupied Fixed 2 yrs 90%	
Virgin Money	Reward Me - Owner Occupied Fixed IO 2 yrs	
Westpac	Fixed Options P&I 2 yrs	
**		
Adelaide Bank	SmartFix IO 2 yrs	
Adelaide Bank	SmartSaver Fixed IO 2 yrs	
AMP Bank	Professional Package Residential Classic Fixed P&I 2 yrs 100k+	
AMP Bank	Select Package Residential Classic Fixed P&I 2 yrs 100k+	
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This report should be read together with the <u>Methodology</u> document. Together the two documents form the research report in relation to the subject matter.



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Owner Occupier 2 Year Fixed \$750,000

Company	Product
**	
ANZ	Breakfree Residential Fixed IO 2 yrs 150k+
ANZ	Residential Fixed IO 2 yrs
Aussie	IQ Basic Fixed IO 2 yrs 80%
Aussie	IQ Offset Fixed IO 2 yrs 80%
Auswide Bank	Standard Fixed IO 2 yrs
Auswide Bank	Standard Fixed P&I 2 yrs
Bank of Melbourne	Residential Fixed IO 2 yrs
BankSA	Residential Fixed IO 2 yrs
Bankwest	Fixed Rate Owner Occupied P&I 2 yrs
Bendigo Bank	Residential Fixed IO 2 yrs
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+
Click Loans	Basic Home Loan Fixed IO 2 yrs 80%
Click Loans	Offset Home Loan Fxd IO 2 yrs 80%
Commonwealth Bank	Residential Fixed IO 2 yrs
First Option Credit Union	Fixed Premium Plus Home Loan L55 2 yrs
Firstmac	VIP Pack Fixed IO 2 yrs
Hume Bank	Residential Fixed (Refinance) IO 2 yrs
Hume Bank	Residential Fixed IO 2 yrs
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+
NAB	Tailored Fixed - IO 2 yrs
Newcastle Permanent	Premium Plus Package Residential Fixed IO 2 yrs 5k+
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs
Queenslanders CU	Fixed Rate P&I 2 yrs
Regional Australia Bank	Owner Occ Fixed Home Loan IO 2 yrs
Regional Australia Bank	Partnership Advantage Fixed IO 2 yrs
RESI Mortgage Corp	Flexi Options Fixed IO 2 yrs
RESI Mortgage Corp	Flexi Options Fixed P&I 2 yrs
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%
SERVICE ONE Alliance Bank	Residential Fixed IO 2 yrs
St.George Bank	Residential Fixed IO 2 yrs
Teachers Mutual Bank	Standard Fixed IO 2 yrs
The Capricornian	Premium Choice Fixed IO 2 yrs
UniBank	Standard Fixed IO 2 yrs

Report Date: March, 2018.



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O	O	. 7 V I	Fixed \$750	
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Company	Product
**	
Westpac	Fixed Options IO 2 yrs 80%
Westpac	Premier Advantage Fixed Options IO 2 yrs 80% 150k+
Yellow Brick Road	Empower Fixed IO 2 yrs 80%
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 80% 150k+
*	
AMP Bank	Affinity Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Professional Package Residential Classic Fixed IO 2 yrs 100k+
AMP Bank	Residential Classic Fixed IO 2 yrs
AMP Bank	Residential Classic Fixed P&I 2 yrs
AMP Bank	Select Package Residential Classic Fixed IO 2 yrs 100k+
Bendigo Bank	Basic Fixed Owner Occupied IO 2 yrs
Beyond Bank	Residential Fixed 2 yrs
First Option Credit Union	Fixed Classic Home Loan L51 2 yrs
iMortgage	Fusion Fixed IO 80 2 yrs
RAMS	Fixed Rate IO 2 yrs
The Capricornian	Lifestyle Fixed 2 yrs
The Capricornian	Lifestyle Fixed IO 2 yrs
Woolworths Employees CU	Owner Occupied Fixed 2 yrs