



# Fixed Rate Home Loans Award

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## Fixed Rate Home Loans

Company	Product	100% Offset Account	Redraw Facility	Interest in Advanced Payments	Fixed Rate Set	Guaranteed Rate Fee (\$, %)	Additional Repayment	Maximum Lump Sum Repayments (\$, %)	Cost of Refix (\$)
<b>Adelaide Bank</b>									
	Investment SmartFix	Full	✓	✗	Accept	Nil	✓	20,000	Nil
	Investment SmartSaver Fixed	No	✓	✗	Accept	Nil	✓	20,000	Nil
	SmartFix	Full	✓	✗	Accept	Nil	✓	20,000	Nil
	SmartSaver Fixed	No	✓	✗	Accept	Nil	✓	20,000	Nil
<b>AMO Group</b>									
	Investment Fixed	No	✗	✗	Drawdown	Nil	✓	20,000	200
	Residential Fixed	No	✗	✗	Drawdown	Nil	✓	20,000	200
<b>AMP Bank</b>									
	Affinity Package Investment Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
	Affinity Package Residential Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
	Basic Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
	Investment Basic Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
	Investment Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
	Professional Package Investment Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
	Professional Package Residential Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
	Residential Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
	Select Package Investment Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
	Select Package Residential Fixed	No	✗	✗	Drawdown	0.15%	✗	10,000	Nil
<b>ANZ</b>									
	Breakfree Investment Fixed	No	✗	✗	Drawdown	750	✓	5,000	Nil
	Breakfree Residential Fixed	No	✗	✗	Drawdown	750	✓	5,000	200
	Investment Fixed	No	✗	✓	Drawdown	750	✓	5,000	200
	Residential Fixed	No	✗	✗	Drawdown	750	✓	5,000	200
<b>Arab Bank Australia</b>									
	Investment Fixed	No	✗	✗	Accept	Nil	✗	N/A	300
	Residential Fixed	No	✗	✗	Accept	Nil	✗	N/A	300



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<b>Aussie</b>	Inv IQ Basic Fixed	No	✗	✗	Accept	Nil	✓	5%	Nil
	Inv IQ Basic Fixed IO	No	✗	✗	Accept	Nil	✓	5%	Nil
	Inv IQ Offset Fixed IO	Full	✗	✗	Drawdown	Nil	✓	5%	Nil
	Inv IQ Offset Fixed PI	Full	✗	✗	Drawdown	Nil	✓	5%	Nil
	Inv Select Basic Fixed PI	No	✗	✗	Drawdown	750	✓	5%	Nil
	Inv Select Standard Fixed PI	No	✗	✗	Drawdown	750	✓	5%	Nil
	IQ Basic Fixed IO	No	✗	✗	Accept	Nil	✓	5%	Nil
	IQ Basic Fixed PI	No	✗	✗	Drawdown	Nil	✓	5%	Nil
	IQ Offset Fixed IO	Full	✗	✗	Drawdown	Nil	✓	5%	Nil
	IQ Offset Fixed PI	Full	✗	✗	Drawdown	Nil	✓	5%	Nil
	Select Basic Fixed PI	No	✗	✗	Drawdown	750	✓	5%	Nil
	Select Standard Fixed PI	No	✗	✗	Drawdown	750	✓	5%	Nil
<b>Australian Military Bank</b>	Fixed Rate	No	✗	✗	Drawdown	Nil	✗	N/A	300
	Inv Fixed Rate	No	✗	✗	Drawdown	Nil	✗	N/A	300
<b>Australian Unity</b>	Variable	No	✗	✗	Drawdown	699	✓	No max	249
	Wealth Builder home loan Fixed	No	✗	✗	Drawdown	699	✓	No max	249
<b>Auswide Bank</b>	Freedom Package Investment Standard Fixed	Full	✓	✗	Accept	250	✓	No max	300
	Freedom Package Standard Fixed P&I	Full	✓	✗	Accept	250	✓	No max	300
	Investment Standard Fixed	Full	✓	✗	Accept	250	✓	No max	300
	Standard Fixed P&I	Full	✓	✗	Accept	250	✓	No max	300



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<b>Bank Australia</b>									
	Basic Fixed	No	✓	✓	N/A	N/A	✓	20,000	Nil
	Inv Basic Fixed	No	✓	✓	Drawdown	Nil	✓	20,000	150
	Inv Premium Fixed	No	✓	✓	Drawdown	Nil	✓	20,000	Nil
	Premium Fixed Package Inv Premium Fixed	No	✓	✗	Drawdown	Nil	✓	20,000	Nil
	Premium Fixed Package Residential Premium Fixed	No	✓	✗	Drawdown	Nil	✓	20,000	Nil
	Residential Premium Fixed	No	✓	✗	Drawdown	Nil	✓	20,000	Nil
<b>Bank First</b>									
	Fixed - First Home Buyer	No	✓	✗	Drawdown	0.15%	✓	30,000	Nil
	Inv Complete Fixed	No	✓	✗	Drawdown	0.15%	✓	30,000	Nil
	Inv Standard Fixed	No	✓	✗	Drawdown	0.15%	✓	30,000	Nil
	Premier Package Home Loan Inv Standard Fixed	No	✓	✗	Drawdown	0.15%	✓	30,000	Nil
	Premier Package Home Loan Standard Fixed - Owner Occupie	No	✓	✗	Drawdown	0.15%	✓	30,000	Nil
	Standard Fixed - Owner Occupied	No	✓	✗	Drawdown	0.15%	✓	30,000	Nil
<b>Bank of Melbourne</b>									
	Advantage Package Investment Fixed	Partial	✓	✓	Accept	500	✓	10,000	500
	Advantage Package Residential Fixed	Partial	✓	✗	Accept	500	✓	10,000	Nil
	Investment Fixed	Partial	✓	✓	Accept	500	✓	10,000	500
	Residential Fixed	Partial	✓	✗	Accept	500	✓	10,000	500
<b>Bank of Sydney</b>									
	Expect More Investment Fixed	No	✗	✓	Drawdown	0.20%	✓	10,000	Nil
	Expect More Residential Fixed	No	✗	✗	Drawdown	0.20%	✓	10,000	Nil
<b>Bank of us</b>									
	Fixed Investment FlexiChoice	No	✓	✗	Accept	Nil	✓	No max	200
	FlexiDiscount Fixed	No	✓	✗	N/A	N/A	✓	No max	200
<b>BankSA</b>									
	Advantage Package Investment Fixed	Partial	✓	✗	Accept	500	✓	10,000	Nil
	Advantage Package Residential Fixed	Partial	✓	✗	Accept	500	✓	10,000	Nil
	Investment Fixed	Partial	✓	✓	Accept	500	✓	10,000	500
	Residential Fixed	Partial	✓	✗	Accept	500	✓	10,000	500



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<b>BankVic</b>	Diversified Investor Inv fixed	No	✗	✗	Drawdown	Nil	✓	10,000	Nil
	Fixed	No	✗	✗	Drawdown	Nil	✓	10,000	200
	Inv fixed	No	✗	✗	Drawdown	Nil	✓	10,000	200
	Portfolio Inv fixed	Full	✗	✗	Drawdown	Nil	✓	10,000	Nil
	Premium Home Fixed	Full	✗	✗	Drawdown	Nil	✓	10,000	Nil
	Premium Home Inv fixed	No	✗	✗	Drawdown	Nil	✓	10,000	Nil
	Property Investor Inv fixed	Full	✗	✗	Drawdown	Nil	✓	10,000	Nil
<b>Bankwest</b>	Complete Home Loan Fixed Rate Investment P&I	Partial	✓	✗	Drawdown	0.15%	✓	10,000	Nil
	Complete Home Loan Fixed Rate Owner Occupied P&I	Partial	✓	✗	Drawdown	0.15%	✓	10,000	Nil
	Fixed Rate Investment P&I	Partial	✓	✓	Drawdown	0.15%	✓	10,000	95
	Fixed Rate Owner Occupied P&I	Partial	✓	✓	Drawdown	0.15%	✓	10,000	95
<b>bcu</b>	Investment Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	250
	Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	250
<b>Bendigo Bank</b>	Basic Fixed Investment	No	✓	✗	Drawdown	0.15%	✓	20.00%	Nil
	Basic Fixed Owner Occupied	No	✓	✗	Drawdown	0.15%	✓	20%	Nil
	Connect Fixed Investment	Partial	✓	✗	Drawdown	0.15%	✓	20.00%	Nil
	Connect Residential Fixed	Partial	✓	✗	Drawdown	0.15%	✓	20.00%	150
	Fixed Investment	Partial	✓	✗	Drawdown	0.15%	✓	20%	Nil
	Residential Fixed	Partial	✓	✗	Drawdown	0.15%	✓	20%	150
<b>Beyond Bank</b>	Investment Fixed	No	✓	✓	Drawdown	0.15%	✓	25,000	300
	Pinnacle +Plus Pkg Investment Fixed	No	✓	✓	Drawdown	0.15%	✓	25,000	Nil
	Pinnacle +Plus Pkg Residential Fixed	Full	✓	✗	Drawdown	0.15%	✓	25,000	300
	Residential Fixed	No	✓	✗	Drawdown	0.15%	✓	25,000	300
	Total Home Loan Investment Fixed	No	✓	✓	Drawdown	0.15%	✓	25,000	Nil
	Total Home Loan Residential Fixed	No	✓	✗	Drawdown	0.15%	✓	25,000	Nil



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<b>BOQ</b>									
	Home Loan Privileges Investment Fixed	No	✗	✗	Drawdown	0.15%	✓	5,000	300
	Home Loan Privileges Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	5,000	300
	Investment Fixed	No	✗	✗	Drawdown	0.15%	✓	5,000	300
	Residential Fixed	Full	✗	✓	Drawdown	0.15%	✓	5,000	300
<b>Citi</b>									
	Investment Standard Fixed	No	✗	✗	Accept	Nil	✓	1,000	Nil
	Mortgage Plus Investment Standard Fixed	No	✗	✗	Accept	Nil	✓	1,000	Nil
	Mortgage Plus Standard Fixed	No	✗	✗	Accept	Nil	✓	1,000	Nil
	Standard Fixed	No	✗	✗	Accept	Nil	✓	1,000	Nil
<b>Click Loans</b>									
	The Online Home Loan Fixed	No	✓	✗	Accept	Nil	✓	5%	Nil
	The Online Investor Fixed	No	✓	✗	Accept	Nil	✓	5%	Nil
	The Online Investor Offset Fixed	Full	✓	✗	Accept	Nil	✓	5%	Nil
	The Online Offset Home Loan Fxd	Full	✓	✗	Accept	Nil	✓	5%	Nil
<b>Commonwealth Bank</b>									
	Investment Fixed	Partial	✗	✗	Accept	750	✓	10,000	Nil
	Residential Fixed	Partial	✗	✗	Accept	750	✓	10,000	Nil
	Wealth Package Investment Fixed	Partial	✗	✗	Accept	750	✓	10,000	Nil
	Wealth Package Residential Fixed	Partial	✗	✗	Accept	750	✓	10,000	Nil
<b>Community First CU</b>									
	Honeymoon Fixed	Full	✓	✗	Drawdown	500	✓	25,000	250
	Investment Honeymoon Fixed	Full	✓	✗	Drawdown	500	✓	25,000	250
	Investment True Fixed	Full	✓	✗	Drawdown	500	✓	25,000	250
	True Fixed	Full	✓	✗	Drawdown	500	✓	25,000	250
<b>CUA</b>									
	Fixed - Investor	No	✓	✗	Accept	Nil	✓	N/A	Nil
	Fixed - Owner Occupier	No	✓	✗	Accept	Nil	✓	N/A	Nil
	Premium Fixed - Investor P&I	No	✓	✗	Accept	Nil	✓	N/A	Nil
	Premium Fixed - Owner Occupier P&I	No	✓	✗	Accept	Nil	✓	N/A	Nil



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<b>Easy Street Fin Services</b>									
	Easy Street Fixed	Full	✓	✗	Drawdown	500	✓	25,000	500
	Honeymoon Intro Fixed	Full	✓	✗	Drawdown	500	✓	25,000	250
	Investment Easy Street Fixed	Full	✓	✗	Drawdown	500	✓	25,000	500
	Investment Honeymoon Fixed	Full	✓	✗	Drawdown	500	✓	25,000	500
<b>Endeavour Mutual Bank</b>									
	Fixed	Full	✓	✗	N/A	N/A	✓	No max	Nil
<b>First Option Credit Union</b>									
	Investment Standard Fixed	Full	✓	✗	N/A	N/A	✓	No max	150
	Residential Fixed	Full	✓	✗	N/A	N/A	✓	No max	150
<b>Firstmac</b>									
	Inv VIP Fixed P&I	No	✗	✗	Drawdown	350	✓	10,000	260
	VIP Fixed P&I	No	✗	✗	Drawdown	350	✓	10,000	260
<b>Freedom Lend</b>									
	Freedom Fixed	No	✓	✗	Drawdown	600	✓	20,000	Nil
	Investment Freedom Fixed	No	✓	✗	Drawdown	500	✓	20,000	Nil
<b>G&amp;C Mutual Bank</b>									
	Get Ahead Start Fixed 1 Year	No	✓	✗	Accept	0.15%	✓	No max	Nil
	Get Ahead Start Fixed 2 Year	No	✓	✗	Accept	0.15%	✓	No max	Nil
	Get Ahead Start Fixed 3 Year	No	✓	✗	Accept	0.15%	✓	No max	Nil
	Investment Standard Fixed	No	✓	✗	Accept	0.15%	✓	5%	Nil
	Residential Fixed	No	✓	✗	Accept	0.15%	✓	5%	Nil
<b>Gateway Bank</b>									
	Investment Fixed	No	✗	✓	Drawdown	0.15%	✓	No max	Nil
	Premium Investment Fixed	No	✗	✓	Drawdown	0.15%	✓	No max	Nil
	Premium Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	Nil
	Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	Nil



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<b>Greater Bank</b>	Great Rate Discount Fixed	No	✓	✗	Drawdown	Nil	✓	No max	Nil
	Great Rate Fixed	No	✓	✗	Drawdown	Nil	✓	No max	350
	Great Rate Investment Fixed	No	✓	✗	Drawdown	Nil	✓	No max	350
	Standard Fixed	No	✓	✗	Drawdown	Nil	✓	No max	350
	Ultimate Fixed	No	✓	✗	Drawdown	Nil	✓	No max	350
	Ultimate Investment Ultimate Fixed	No	✓	✗	Drawdown	Nil	✓	No max	350
	Ultimate Ultimate Discount Fixed	No	✓	✗	Drawdown	Nil	✓	No max	350
<b>Heritage Bank</b>	Home Advantage Investment Fixed	Partial	✓	✗	Drawdown	0.15%	✓	No max	Nil
	Home Advantage Residential Fixed	Partial	✓	✗	Drawdown	0.15%	✓	No max	Nil
	Investment Fixed	Partial	✓	✗	Drawdown	0.15%	✓	No max	Nil
	Residential Fixed	Partial	✓	✗	Drawdown	0.15%	✓	No max	Nil
<b>Holiday Coast CU</b>	Fixed N Easy	No	✓	✗	Accept	0.15%	✓	10,000	250
	Inv Fixed N Easy	No	✓	✗	Drawdown	0.15%	✓	10,000	250
<b>Homestar Finance</b>	Investment IO Fixed	No	✗	✗	N/A	N/A	✓	20,000	Nil
	Investment P&I Fixed	No	✗	✗	N/A	N/A	✓	20,000	Nil
	Owner Occupied IO Fixed	No	✗	✗	N/A	N/A	✓	20,000	Nil
	Owner Occupied P&I Fixed	No	✗	✗	N/A	N/A	✓	20,000	Nil
<b>Horizon Credit Union</b>	Fixed Rate Home Loan	Full	✓	✗	Drawdown	200	✓	30,000	Nil
	Fixed Rate Investment Loan	Full	✓	✗	Drawdown	200	✓	30,000	Nil
<b>HSBC</b>	Investment Fixed	No	✗	✗	Drawdown	Nil	✓	10,000	Nil
	Premier Investment Fixed	No	✗	✗	Drawdown	Nil	✓	10,000	Nil
	Premier Residential Fixed	No	✗	✗	Drawdown	Nil	✓	10,000	Nil
	Residential Fixed	No	✗	✗	Drawdown	Nil	✓	10,000	Nil



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<b>Hume Bank</b>									
	Honeymoon Intro Fixed	Full	✓	✗	Drawdown	0.15%	✓	25%	300
	Investment Fixed	No	✓	✓	Drawdown	0.15%	✓	25%	300
	Property Package Honeymoon Intro Fixed	Full	✓	✗	Drawdown	0.15%	✓	25%	Nil
	Property Package Investment Fixed	No	✓	✓	Drawdown	0.15%	✓	25%	Nil
	Property Package Residential Fixed	No	✓	✗	Drawdown	0.15%	✓	25%	Nil
	Residential Fixed	No	✓	✗	Drawdown	0.15%	✓	25%	300
<b>Hunter United</b>									
	Fixed	No	✗	✗	Accept	Nil	✓	3%	350
<b>Illawarra CU NSW</b>									
	Fixed Invest	Full	✓	✗	Accept	0.15%	✓	15%	Nil
	Fixed Lite	Full	✓	✗	Accept	0.15%	✓	No max	300
<b>IMB</b>									
	Investment Fixed P&I	No	✓	✗	Drawdown	Nil	✓	12	300
	Residential Fixed P&I	No	✓	✗	Drawdown	Nil	✓	10,000	300
<b>iMortgage</b>									
	Fusion Fixed	No	✓	✗	N/A	N/A	✓	No max	100
	Investment Fusion Fixed	No	✓	✗	N/A	N/A	✓	No max	100
<b>ING</b>									
	Investment Fixed	No	✗	✓	Drawdown	749	✓	10,000	Nil
	Orange Advantage Residential Fixed	No	✗	✗	Drawdown	749	✓	10,000	Nil
	Residential Fixed	No	✗	✗	Drawdown	749	✓	10,000	Nil
<b>Liberty Financial</b>									
	Inv Liberty Fixed	Full	✓	✗	Drawdown	Nil	✓	10,000	Nil
	Liberty Fixed	Full	✓	✗	Drawdown	Nil	✓	10,000	Nil
<b>loans.com.au</b>									
	Fixed - Investor P&I	No	✗	✗	Drawdown	350	✓	10,000	260
	Fixed - Owner Occupier P&I	No	✗	✗	Drawdown	350	✓	10,000	260





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<b>Macquarie Bank</b>									
	Basic Fixed Investment IO	No	✗	✗	Accept	Nil	✗	10,000	Nil
	Basic Fixed Investment PI	No	✗	✗	Accept	Nil	✗	10,000	Nil
	Basic Fixed Owner Occupied IO	No	✗	✗	Accept	Nil	✗	10,000	Nil
	Basic Fixed Owner Occupied PI	No	✗	✗	Accept	Nil	✗	10,000	Nil
	Offset Fixed Investment	Full	✗	✗	Accept	Nil	✗	10,000	Nil
	Offset Fixed Owner Occupied	Full	✗	✗	Accept	Nil	✗	10,000	Nil
<b>ME</b>									
	Flexible Fixed OO	No	✗	✗	Drawdown	500	✓	30,000	Nil
	Inv Flexible Fixed	No	✗	✗	Drawdown	500	✓	30,000	Nil
	Member Package Flexible Fixed OO	No	✗	✗	Drawdown	500	✓	30,000	Nil
	Member Package Inv Flexible Fixed	No	✗	✗	Drawdown	500	✓	30,000	Nil
<b>Mortgage House</b>									
	Advantage Fixed	Full	✓	✗	Accept	Nil	✓	20,000	Nil
	Inv Advantage Fixed P&I	Full	✓	✗	Accept	Nil	✓	20,000	Nil
<b>MOVE Bank</b>									
	Flexi Fixed	Full	✓	✗	Accept	375	✓	No max	Nil
	Inv Lockit	Full	✗	✗	Accept	375	✓	10,000	Nil
<b>MyState</b>									
	Investment Fixed	No	✗	✗	Drawdown	0.15%	✓	10,000	150
	Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	10,000	150
<b>NAB</b>									
	Choice Package Inv Tailored Fixed	No	✗	✓	Drawdown	0.15%	✓	20,000	Nil
	Choice Package Tailored Fixed	No	✗	✗	Drawdown	0.15%	✓	20,000	Nil
	Inv Tailored Fixed	No	✗	✗	Drawdown	0.15%	✓	20,000	Nil
	Private Tailored Pkg Inv Tailored Fixed	No	✗	✗	Drawdown	0.15%	✓	20,000	Nil
	Private Tailored Pkg Tailored Fixed	No	✗	✗	Drawdown	0.15%	✓	20,000	Nil
	Tailored Fixed	No	✗	✗	Drawdown	0.15%	✓	20,000	Nil



# Fixed Rate Home Loans Award

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## Fixed Rate Home Loans

Company	Product	100% Offset Account	Redraw Facility	Interest in Advanced Payments	Fixed Rate Set	Guaranteed Rate Fee (\$, %)	Additional Repayment	Maximum Lump Sum Repayments (\$, %)	Cost of Refix (\$)
<b>Newcastle Permanent</b>									
	Fixed Rate - Investment IO	No	✗	✗	Accept	Nil	✓	25,000	Nil
	Fixed Rate - Investment P&I	No	✗	✗	Accept	Nil	✗	N/A	Nil
	Fixed Rate - IO	No	✗	✗	Accept	Nil	✗	N/A	Nil
	Fixed Rate - P&I	No	✗	✗	Accept	Nil	✗	N/A	Nil
	Premium Plus Package Premium Plus Package Fixed Rate - Inv	No	✓	✗	Accept	Nil	✓	25,000	Nil
	Premium Plus Package Premium Plus Package Fixed Rate - Inv	No	✗	✗	Accept	Nil	✓	25,000	Nil
	Premium Plus Package Premium Plus Package Fixed Rate - IO	No	✓	✗	Accept	Nil	✓	25,000	Nil
	Premium Plus Package Premium Plus Package Fixed Rate - P&	No	✓	✗	Accept	Nil	✓	25,000	Nil
<b>Nexus Mutual</b>									
	Standard Home Loan Fixed P&I	No	✓	✗	Drawdown	0.15%	✓	10,000	250
	Standard Home Loan Fixed P&I INV	No	✓	✗	Drawdown	0.15%	✓	10,000	250
<b>Northern Inland CU</b>									
	Fixed Rate Investor	No	✓	✗	Accept	350	✓	10,000	Nil
	Fixed Rate Owner Occupied	No	✓	✗	Accept	350	✓	10,000	Nil
<b>P&amp;N Bank</b>									
	Investment Fixed	No	✗	✗	Drawdown	650	✗	N/A	395
	Residential Fixed	No	✗	✗	Drawdown	650	✗	N/A	395
<b>Pacific Mortgage Group</b>									
	Residential Fixed	Full	✗	✗	Drawdown	Nil	✗	N/A	Nil
<b>People's Choice Credit Union</b>									
	Home Loan Package Investment Fixed	No	✗	✗	Accept	0.15%	✓	10,000	Nil
	Home Loan Package Residential Fixed	No	✗	✗	Accept	0.15%	✓	10,000	Nil
	Investment Fixed	No	✗	✗	Accept	0.15%	✓	10,000	Nil
	Residential Fixed	No	✗	✗	Accept	0.15%	✓	10,000	Nil
<b>Police Bank</b>									
	Inv Premium Fixed	No	✓	✗	Accept	Nil	✓	5,000	300
	Premium Fixed	No	✗	✗	Accept	Nil	✓	5,000	300



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## Fixed Rate Home Loans

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<b>QBANK</b>	Investment Fixed	No	✓	✗	Drawdown	0.15%	✓	10,000	Nil
	Residential Fixed <80% LVR	No	✓	✗	Drawdown	0.15%	✓	10,000	Nil
<b>Qudos Bank</b>	Fixed Rate	No	✗	✗	Drawdown	Nil	✓	10,000	Nil
	Inv Fixed Rate	No	✗	✗	Drawdown	Nil	✓	10,000	Nil
<b>Queensland Country Credit Union</b>	Fixed Rate Home Loan	Full	✗	✓	Accept	Nil	✓	10,000	Nil
	Investment Fixed Rate Home Loan	Full	✗	✓	Accept	Nil	✓	10,000	Nil
<b>Queenslanders CU</b>	Fixed Rate	Full	✓	✗	Accept	Nil	✓	No max	300
<b>RACQ Bank</b>	Choices Investment Fixed	No	✗	✓	Drawdown	500	✓	10,000	Nil
	Choices Residential Fixed	No	✗	✓	Drawdown	500	✓	10,000	Nil
	Investment Fixed	No	✗	✓	Drawdown	500	✓	10,000	300
	Residential Fixed	No	✗	✓	Drawdown	500	✓	10,000	300
<b>RAMS</b>	Fixed Rate	No	✓	✗	Accept	0.15%	✓	300,000	295
	Inv Fixed Rate	No	✓	✓	Accept	0.15%	✓	30,000	295
<b>Reduce Home Loans</b>	Wealth Maximiser	Full	✗	✗	Accept	Nil	✓	No max	Nil
<b>Regional Australia Bank</b>	Inv Fixed Home Loan P&I	No	✗	✗	Accept	Nil	✗	N/A	Nil
	Inv Partnership Advantage Fixed P&I	No	✓	✗	Accept	Nil	✓	No max	Nil
	Owner Occ Fixed Home Loan P&I	No	✗	✗	Accept	Nil	✗	N/A	Nil
	Partnership Advantage Fixed P&I	No	✓	✗	Accept	Nil	✓	No max	Nil



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## Fixed Rate Home Loans

Company	Product	100% Offset Account	Redraw Facility	Interest in Advanced Payments	Fixed Rate Set	Guaranteed Rate Fee (\$, %)	Additional Repayment	Maximum Lump Sum Repayments (\$, %)	Cost of Refix (\$)
<b>RESI Mortgage Corp</b>									
	Flexi Options Fixed P&I	Full	✓	✗	Accept	Nil	✓	No max	Nil
	Inv Flexi Options Fixed P&I	Full	✓	✗	Accept	Nil	✓	No max	Nil
	Inv Smart Pro Fixed	Full	✓	✗	Accept	Nil	✓	No max	Nil
	Smart Pro Fixed	No	✗	✗	Drawdown	Nil	✓	20,000	100
<b>SCU</b>									
	Investment Standard Fixed	No	✓	✗	Accept	Nil	✓	10,000	300
	My Life Residential Fixed	No	✓	✗	N/A	N/A	✓	10,000	300
	Residential Fixed	No	✓	✗	N/A	N/A	✓	10,000	300
<b>SERVICE ONE Alliance Bank</b>									
	Investment Fixed	Full	✓	✓	Accept	600	✓	No max	Nil
<b>St.George Bank</b>									
	Advantage Package Investment Fixed	Partial	✓	✓	Accept	500	✓	10,000	500
	Advantage Package Residential Fixed	Partial	✓	✗	Accept	500	✓	10,000	Nil
	Investment Fixed	Partial	✓	✗	Accept	500	✓	10,000	500
	Residential Fixed	Partial	✓	✗	Accept	500	✓	10,000	500
<b>Summerland Credit Union</b>									
	Standard Fixed	No	✗	✗	Drawdown	Nil	✓	10,000	300
<b>Suncorp Bank</b>									
	Home Package Plus Investment Fixed P&I	No	✗	✓	Drawdown	0.15%	✓	500	Nil
	Home Package Plus Owner Occupied Fixed P&I	No	✗	✗	Drawdown	0.15%	✓	500	Nil
	Investment Fixed P&I	No	✗	✓	Drawdown	0.15%	✓	500	Nil
	Owner Occupied Fixed P&I	No	✗	✗	Drawdown	0.15%	✓	500	Nil
<b>Teachers Mutual Bank</b>									
	Inv Standard Fixed	Full	✗	✗	Accept	0.15%	✗	N/A	N/A
	Standard Fixed	Full	✗	✗	Accept	0.15%	✗	N/A	Nil
<b>The Mac</b>									
	Investment Standard Fixed	No	✓	✗	Accept	Nil	✓	No max	Nil
	Standard Fixed	No	✓	✗	Accept	Nil	✓	No max	Nil



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## Fixed Rate Home Loans

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<b>The Mutual</b>									
	Inv Premium Fixed	No	✗	✗	Drawdown	Nil	✓	20,000	200
	Package Home Loan Inv Premium Fixed	No	✗	✗	Drawdown	Nil	✓	20,000	200
	Package Home Loan Premium Fixed	No	✗	✗	Drawdown	Nil	✓	20,000	200
	Premium Fixed	No	✗	✗	Drawdown	Nil	✓	20,000	200
<b>The Rock</b>									
	Investment Standard Fixed	No	✓	✗	Drawdown	395	✓	10,000	150
	Residential Fixed	No	✓	✗	Drawdown	395	✓	10,000	150
<b>TicToc Home Loans</b>									
	Investment fixed P&I	Full	✓	✗	Drawdown	Nil	✓	20,000	Nil
	Live-in fixed	Full	✓	✗	Drawdown	Nil	✓	20,000	Nil
<b>Transport Mutual Credit Union</b>									
	Investment Fixed	Full	✓	✗	Accept	Nil	✓	No max	Nil
	Residential Fixed	Full	✓	✗	Accept	Nil	✓	No max	Nil
<b>UBank</b>									
	Inv UHomeLoan Fixed	No	✗	✗	Accept	395	✓	20,000	Nil
	UHomeLoan Fixed	No	✗	✗	Accept	395	✓	20,000	Nil
<b>UniBank</b>									
	Inv Standard Fixed	Full	✗	✗	Accept	0.15%	✗	N/A	Nil
	Standard Fixed	Full	✗	✗	Accept	0.15%	✗	N/A	Nil
<b>Virgin Money</b>									
	Reward Me - Investment Fixed	No	✗	✗	Accept	0.15%	✓	10,000	300
	Reward Me - Owner Occupied Fixed	Full	✗	✗	Accept	0.15%	✓	10,000	300
<b>WAW Credit Union</b>									
	Inv Fixed	Full	✓	✗	N/A	N/A	✓	No max	600
	OO Fixed	Full	✓	✗	N/A	N/A	✓	No max	Nil



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<b>Westpac</b>	Fixed Options	No	✓	✗	Drawdown	0.10%	✓	30,000	150
	Investment Fixed	No	✓	✓	Drawdown	0.10%	✓	30,000	150
	Premier Advantage Fixed Options	No	✓	✗	Drawdown	0.10%	✓	30,000	Nil
	Premier Advantage Investment Fixed	No	✓	✓	Drawdown	0.10%	✓	30,000	Nil
<b>Woolworths Employees CU</b>	Investment Fixed	No	✓	✗	Drawdown	Nil	✓	10,000	Nil
	Owner Occupied Fixed	No	✓	✗	Drawdown	Nil	✓	10,000	Nil
<b>Yellow Brick Road</b>	Empower Fixed	No	✗	✗	Accept	Nil	✓	10,000	Nil
	Inv Empower Fixed	No	✗	✗	Accept	Nil	✓	10,000	Nil