



Home Loans Star Ratings

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

Investor Variable \$200,000 Interest Only

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| AMO Group | Investment Variable IO |
| ANZ | Investment Simplicity Plus IO |
| Bank First | Complete Var Inv First Home Buyer |
| Bank First | First Home Buyers Package Inv Complete Variable |
| Bank of Sydney | Expect More Investment Variable 100k+ |
| Freedom Lend | Investment Freedom Construction |
| Freedom Lend | Investment Freedom Variable IO 80% |
| Homestar Finance | Investment IO Variable 150-749k 80% |
| loans.com.au | Essentials Variable - Investor IO |
| loans.com.au | INV Offset 80 IO |
| loans.com.au | Smart Loan Package Offset IO |
| MOVE Bank | Wealth Builder |
| Northern Inland CU | Dream Value Investor IO 80 |
| Pacific Mortgage Group | Investment Variable IO |
| QBANK | Classic Investor Offer 80% |
| Qudos Bank | Low Cost Home Loan- Inv 80% |
| RACQ Bank | Choices Mortgage Breaker Investor Special 150k+ |
| Reduce Home Loans | Investor Rate Buster Escape IO |
| State Custodians | Low Rate Home Loan w Offset- Inv IO 80% |



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| Company | Product |
|--------------------|---|
| ★★★★ | |
| Auswide Bank | Freedom Package Investment Standard Variable IO 100k+ |
| Bank First | Inv Complete Variable |
| Bank First | Premier Package Home Loan Inv Variable |
| bcb | Inv OMG! Variable Rate IO |
| Click Loans | The Online Investor Home Loan IO 80% |
| CUA | Balanced Variable INV Construction |
| FCCS Credit Union | Affinity Home Loan Package Mutual Home Loan Inv IO 80% 150k |
| Gateway Bank | Inv Low Rate Essentials IO |
| Gateway Bank | Premium Investment Variable 80% IO 150k+ |
| Greater Bank | Great Rate Discount Investment Variable IO \$150k+ |
| Greater Bank | Ultimate Discount Investment Variable IO 150k+ |
| Heritage Bank | Investment Discount Variable IO 150k+ 80% |
| ING | Inv Mortgage Simplifier IO 150-499k |
| ING | Inv Orange Advantage Variable IO 150-499k |
| MOVE Bank | myWealth Standard Variable Package |
| MyState | Special Residential Inv Loan IO |
| P&N Bank | & Investor Loan (IO) |
| P&N Bank | Home Loan & Bag & Investor Loan (IO) 50k+ |
| Reduce Home Loans | Inv Rate Buster 100% Offset Var IO |
| Reduce Home Loans | Investor Rate Buster High Lend IO |
| RESI Mortgage Corp | Inv Flexi Options |
| Suncorp Bank | Back To Basics Investment IO 150k+ |
| The Mutual | Package Home Loan Inv Premium Variable 150k+ |
| TicToc Home Loans | Investor IO Variable |
| UBank | Inv UHomeLoan Variable |
| UBank | Investor IO-Investor Extra IO Offer |
| Virgin Money | Reward Me - Inv Variable 80 IO 75-499k |



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| Company | Product |
|-------------------|--|
| ★★★ | |
| Adelaide Bank | Investment Smartfit Variable IO |
| Adelaide Bank | Investment SmartSaver IO |
| AMP Bank | Affinity Package Investment Variable IO 100-249k |
| AMP Bank | Investment Basic Variable Loan IO |
| AMP Bank | Professional Package Investment Variable IO 100-249k |
| AMP Bank | Select Package Investment Variable IO 100-249k |
| Aussie | Inv IQ Basic Variable IO 80% |
| Aussie | Inv IQ Offset Variable IO 80% |
| Australian Unity | Wealth Builder Home Loan IO |
| Australian Unity | Wealth Builder Package Variable INV IO 200k+ |
| Bank Australia | Basic Home Loan - Inv (LVR <80) IO |
| Bank Australia | Inv Premium - IO |
| Bank Australia | Inv Premium Package IO - 100-399k |
| Bank First | Inv Standard Variable |
| Bank of Melbourne | Investment Basic Promo Variable IO |
| BankSA | Inv Basic Promo Variable IO |
| BankVic | Diversified Investor Inv standard variable 20-249k |
| BankVic | Inv standard variable |
| BankVic | Portfolio Inv standard variable 20-249k |
| BankVic | Premium Home Inv standard variable 20-249k |
| BankVic | Property Investor Inv standard variable 20-249k |
| Bankwest | Complete Home Loan Variable Investment IO 80% 200k+ |
| Bankwest | Regular Saver Home Loan Investment |
| bcu | Inv Maximum Discount Variable IO |
| bcu | Inv Standard Variable IO |
| Bendigo Bank | Basic Variable Investment IO |
| Beyond Bank | Total Home Loan Inv Variable New Money Offer 50k+ IO |
| BOQ | Inv Clear Path Var Home Loan IO |
| Click Loans | Basic Investor Home Loan IO 80% |
| Click Loans | Investor Offset IO 80% |
| Click Loans | The Online Investor Home Loan 80 IO 80% |
| Commonwealth Bank | Inv Extra (2 Year Intro) IO 2 yrs |



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Investor Variable \$200,000 Interest Only

| Company | Product |
|---------------------------|--|
| ★★★ | |
| Commonwealth Bank | Inv Extra IO |
| CUA | Balanced Variable INV IO |
| FCCS Credit Union | Mutual Home Loan Inv IO 80% |
| First Option Credit Union | Classic Investment Loan L52 IO |
| First Option Credit Union | Premium Investment Loan L54 IO |
| Firstmac | Construction INV 90 |
| Firstmac | Inv Home Loan 80 |
| Firstmac | Inv VIP 80 IO |
| Firstmac | Inv Vital 80 IO |
| G&C Mutual Bank | Solutions Package Inv Solutions- Package Only |
| Greater Bank | Great Rate Investment Variable IO |
| Greater Bank | Ultimate Investment Variable IO |
| Heritage Bank | Home Advantage Investment Variable IO 150-249k |
| Heritage Bank | Investment Standard Discount Variable |
| Holiday Coast CU | Inv Live Life Standard |
| Horizon Credit Union | Basic Investment Residential Loan |
| Horizon Credit Union | Mortgage Breaker Investment Loan |
| Hume Bank | Inv Interest Saver (Refinance) IO |
| Hume Bank | Investment Interest Saver IO |
| Illawarra CU NSW | Variable Invest Lite IO |
| IMB | Inv Essentials (100% Offset) IO |
| iMortgage | Investment Fusion Variable IO 80 |
| loans.com.au | Construction - Investor |
| Macquarie Bank | Basic Variable Investment IO 80 |
| Macquarie Bank | Offset Variable Investment IO 80 |
| Macquarie Credit Union | Inv Property Variable |
| Macquarie Credit Union | Power Home Loan Package Inv Power 150-249k |
| Mortgage House | Inv Advantage Complete Variable IO |
| Mortgage House | Inv Advantage Variable IO |
| MOVE Bank | Standard Variable Rate Investment |
| MyState | Inv Basic Variable Home Loan IO |
| NAB | Inv Base Variable Indicator Rate |



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| Company | Product |
|-------------------------------|--|
| ★★★ | |
| NAB | Inv Base Variable Rate - IO |
| Newcastle Permanent | Investment Premium Variable IO |
| Newcastle Permanent | Premium Plus Package Investment Premium Variable IO 150-499k |
| Newcastle Permanent | Real Deal - Investment IO |
| Nexus Mutual | Platinum Standard Home Loan IO INV |
| P&N Bank | Inv Smooth Home Loan 80% |
| People's Choice Credit Union | Home Loan Package Inv Standard Variable <80 Pack IO 100k+ |
| People's Choice Credit Union | Investment Basic Variable IO 80% |
| Police Bank | Inv Premium Variable |
| QBANK | Classic Investor |
| QBANK | Classic Plus Investor 100-249k |
| QBANK | Standard Variable Investor |
| Qudos Bank | Inv Standard Variable Rate |
| RACQ Bank | Investment Mortgage Breaker |
| RAMS | Inv Low Rate IO |
| RESI Mortgage Corp | Inv Smart Pro IO 200k+ 80% |
| SCU | Inv ProPack IO |
| SERVICE ONE Alliance Bank | Investment Standard Variable IO 50-249k |
| St.George Bank | Investment Basic Promo Variable IO |
| Suncorp Bank | Home Package Plus Package Investment Variable IO 80% 150k+ |
| Suncorp Bank | Home Package Plus Variable Inv IO 90% 150k+ |
| The Mac | Property Investment Loan |
| The Mutual | Inv Mutual |
| The Mutual | Inv Premium Variable |
| The Rock | Inv Basic Variable Home Loan IO |
| Transport Mutual Credit Union | Investment Variable IO |
| UniBank | Inv Interest Only Variable |
| WAW Credit Union | Investment Home Loan Intro IO Offer |
| Westpac | Special - Inv Flexi First Option IO 2 yrs |
| Woolworths Employees CU | Investment Special Offer IO |
| Woolworths Employees CU | Standard Investment Variable IO |
| Yellow Brick Road | Empower Package Inv Empower Variable IO 80% 150k+ |



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| Company | Product |
|---------|---------|
|---------|---------|

★★★

Yellow Brick Road

Inv Empower Variable IO 80%



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| Company | Product |
|------------------------------|--|
| ★★ | |
| ANZ | Breakfree Investment Variable IO 150-249k |
| ANZ | Investment Variable IO |
| Arab Bank Australia | Inv Essentials Home Loan P+I |
| Australian Military Bank | Investment Home Loan IO |
| Bank of Melbourne | Advantage Package Investment Variable IO 150-249k |
| Bank of us | Investment FlexiChoice |
| BankSA | Advantage Package Investment Variable IO 150-249k |
| Bankwest | Variable Investment 80% |
| Bendigo Bank | Connect Residential Investment Variable IO |
| Bendigo Bank | Residential Investment Variable IO 50-249k |
| Commonwealth Bank | Inv Standard Variable Rate IO |
| Commonwealth Bank | Inv Viridian Line Of Credit |
| Commonwealth Bank | Wealth Package Inv Standard Variable Rate IO 150-349k |
| G&C Mutual Bank | Investment Standard Variable IO |
| G&C Mutual Bank | Solutions Package Investment Standard Variable IO |
| Gateway Bank | Inv Construction Loan |
| Heritage Bank | Investment Variable IO |
| HSBC | Home Equity - Investment IO |
| HSBC | Investment Variable IO |
| Hume Bank | Investment Variable IO |
| IMB | Investment Standard Variable IO |
| MyState | Inv Standard Variable IO |
| NAB | Choice Package Investment Tailored Variable - IO 20-249k |
| NAB | Investment Tailored Variable - IO |
| Newcastle Permanent | Real Options - Investment IO |
| Nexus Mutual | Standard Home Loan IO INV |
| People's Choice Credit Union | Home Loan Package Investment Standard Variable IO 100k+ |
| People's Choice Credit Union | Investment Standard Variable IO |
| Regional Australia Bank | Inv Mortgage Offset IO |
| Regional Australia Bank | Inv Partnership Advantage Var IO |
| Regional Australia Bank | Investment Basic IO 25 yrs |
| St.George Bank | Advantage Package Investment Variable IO 150-249k |



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Investor Variable \$200,000 Interest Only

| Company | Product |
|----------------------|--|
| ★★ | |
| St.George Bank | Investment Variable IO |
| Teachers Mutual Bank | Inv Interest Only Variable |
| The Rock | Investment Variable IO |
| WAW Credit Union | Investment Home Loan IO |
| Westpac | Inv Flexi First Option IO |
| Westpac | Premier Advantage Rocket Investment Loan IO 150-249k |
| Westpac | Rocket Investment Loan IO |
| ★ | |
| AMP Bank | Investment Classic Variable IO |
| Auswide Bank | Investment Standard Variable IO |
| Bank of Melbourne | Investment Variable IO |
| Bank of Sydney | Investment Variable |
| BankSA | Investment Variable IO |
| BOQ | Home Loan Privileges Investment Standard Variable IO 150-249 |
| BOQ | Investment Standard Variable IO |
| Delphi Bank | Residential Investment Home Loan IO |
| RAMS | Inv Full Feature IO |
| Suncorp Bank | Standard Variable Investment IO |



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Investor Variable \$200,000 Principle & Interest

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| AMO Group | Inv Basic Variable |
| AMO Group | Investment Variable |
| ANZ | Investment Simplicity Plus P&I |
| Bank of Melbourne | Investment Basic Promo Variable P&I |
| BankSA | Inv Basic Promo Variable P&I |
| Click Loans | The Online Inv Offset Home Loan PI 80% |
| Community First CU | Investment Basic Variable Home Loan Inv - P&I |
| Freedom Lend | Investment Freedom Construction |
| Freedom Lend | Investment Freedom Variable PI 80% |
| Homestar Finance | Investment P&I Variable 150-749k 80% |
| iMortgage | Investment Fusion Variable PI 80 |
| loans.com.au | Smart Loan Package Offset P+I |
| Mortgage House | Inv Advantage Variable P&I 100-749k |
| Northern Inland CU | Dream Value Investor PI 80 |
| Pacific Mortgage Group | Investment Variable P&I |
| Reduce Home Loans | Inv Rate Buster 100% Offset Var |
| Reduce Home Loans | Investor Rate Buster Escape |
| Reduce Home Loans | Investor Rate Buster High Lend |
| Reduce Home Loans | Investor Rate Lovers Variable |
| St.George Bank | Investment Basic Promo Variable P&I |
| State Custodians | Low Rate Home Loan w Offset- InvP&I 80% |
| TicToc Home Loans | Variable Invest P&I |
| UBank | Discount Offer - Investor Var P&I |



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Investor Variable \$200,000 Principle & Interest

| Company | Product |
|-------------------------------|--|
| ★★★★ | |
| Aussie | Inv IQ Basic Variable PI 80% |
| Aussie | Inv IQ Offset Variable PI 80% |
| Aussie | Inv Select Basic Variable PI 100-499k 80% |
| Australian Unity | Wealth Builder Home Loan P&I |
| Auswide Bank | Freedom Package Investment Standard Variable 100k+ |
| bcu | Inv OMG! Variable Rate P&I |
| BOQ | Investment Economy |
| Click Loans | Basic Investor Home Loan PI 80% |
| Click Loans | The Online Investor Home Loan PI 80% |
| Commonwealth Bank | Inv Extra P&I |
| Easy Street Fin Services | Inv Std Var Rate Home Loan - P&I |
| Gateway Bank | Inv Low Rate Essentials |
| Gateway Bank | Premium Investment Variable 80% 150k+ |
| Heritage Bank | Investment Discount Variable P&I 80% |
| IMB | Inv Essentials (100% Offset) P&I |
| ING | Inv Mortgage Simplifier PI 150-499k |
| ING | Inv Orange Advantage Variable PI 150-499k |
| loans.com.au | Essentials Variable - Investor P&I |
| loans.com.au | INV Offset 80 PI |
| Macquarie Bank | Basic Variable Investment PI 80 |
| MOVE Bank | Wealth Builder |
| MyState | Inv Basic Variable Home Loan |
| P&N Bank | & Investor Loan (P&I) |
| P&N Bank | Home Loan & Bag & Investor Loan (P&I) 50k+ |
| QBANK | Classic Investor Offer 80% |
| RACQ Bank | Choices Mortgage Breaker Investor Special 150k+ |
| RESI Mortgage Corp | Inv Smart Pro P&I 200-m 80% |
| Suncorp Bank | Back To Basics Investment P&I 150k+ |
| The Rock | Inv Basic Variable Home Loan |
| Transport Mutual Credit Union | Switch and Save Investment |
| Virgin Money | Reward Me - Inv Variable 80 P&I 75-499k |
| Woolworths Employees CU | Investment Construction Loan |



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Investor Variable \$200,000 Principle & Interest

Company

Product

★★★★

Yellow Brick Road

Empower Package Inv Empower Variable PI 80% 150k+

Yellow Brick Road

Inv Empower Variable PI 80%



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| Company | Product |
|--------------------------|--|
| ★★★ | |
| Adelaide Bank | Investment Smartfit Variable P&I |
| Adelaide Bank | Investment SmartSaver P&I |
| AMP Bank | Affinity Package Investment Variable P+I 100-249k |
| AMP Bank | Investment Basic Variable Loan P+I |
| AMP Bank | Investment Essential Home Loan |
| Aussie | Inv Select Standard Variable PI 100-499k 80% |
| Australian Military Bank | Investment Home Loan PI |
| Australian Unity | Wealth Builder Package Variable 200k+ |
| Bank Australia | Basic Home Loan - Inv (LVR <80) P&I |
| Bank Australia | Inv Premium - P&I |
| Bank Australia | Inv Premium Package - P&I 100-399k |
| Bank First | Complete Var Inv First Home Buyer |
| Bank First | First Home Buyers Package Inv Complete Variable |
| Bank First | Inv Complete Variable |
| Bank First | Inv Standard Variable |
| Bank First | Premier Package Home Loan Inv Variable |
| Bank of Melbourne | Advantage Package Investment Variable P&I 150-249k |
| Bank of Sydney | Expect More Investment Variable 100k+ |
| Bank of us | Inv Topline 80% |
| BankVic | Diversified Investor Inv standard variable 20-249k |
| BankVic | Inv standard variable |
| BankVic | Investment offset |
| BankVic | Portfolio Inv standard variable 20-249k |
| BankVic | Premium Home Inv standard variable 20-249k |
| BankVic | Property Investor Inv standard variable 20-249k |
| Bankwest | Complete Home Loan Variable Investment 200k+ |
| Bankwest | Premium Select Home Loan Inv P&I 20-499k |
| bcu | Inv Maximum Discount Variable P&I |
| Bendigo Bank | Basic Variable Investment PI |
| Bendigo Bank | Connect Package Variable Investment P&I |
| Bendigo Bank | Residential Investment Variable PI 50-249k |
| Beyond Bank | Investment Basic Variable |



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| Company | Product |
|---------------------------|---|
| ★★★ | |
| Beyond Bank | Low Rate Special Investment |
| Beyond Bank | Pinnacle +Plus Pkg Investment Variable 200-299k |
| Beyond Bank | Total Home Loan Inv Variable New Money Offer 50k+ |
| Beyond Bank | Total Home Loan Investment Variable 50-299k |
| BOQ | Inv Clear Path Variable Home Loan |
| Click Loans | Investor Offset PI 80% |
| Click Loans | The Online Investor Home Loan 80 PI 80% |
| Commonwealth Bank | Inv Extra (2 Year Intro) P&I 2 yrs |
| Community First CU | Accelerator Home Loan Inv True Value Var HI - P&I 100-249k |
| Community First CU | True Basic Home Loan Inv - P&I 80% |
| CUA | Balanced Variable INV P&I |
| FCCS Credit Union | Affinity Home Loan Package Mutual Home Loan Inv P+I 80% 150 |
| FCCS Credit Union | Mutual Home Loan Inv P+I 80% |
| First Option Credit Union | Classic Investment Loan L52 |
| First Option Credit Union | Premium Investment Loan L54 |
| Firstmac | Inv Home Loan 80 |
| Firstmac | Inv VIP 80 |
| Firstmac | Inv Vital 80 P&I |
| Greater Bank | Great Rate Discount Investment Variable P&I \$150k+ |
| Greater Bank | Great Rate Investment Variable P&I |
| Greater Bank | Investment Standard Variable P&I |
| Greater Bank | Ultimate Discount Investment Variable P&I 150k+ |
| Greater Bank | Ultimate Investment Variable P&I |
| Heritage Bank | Home Advantage Investment Variable P&I 150-249k |
| Heritage Bank | Investment Standard Discount Variable |
| Holiday Coast CU | Inv Live Life Standard |
| Horizon Credit Union | Basic Investment Residential Loan |
| Horizon Credit Union | Kickstart First Home Buyer Inv Loan |
| Horizon Credit Union | Mortgage Breaker Investment Loan |
| Horizon Credit Union | Platinum Investment Loan 150k+ |
| Horizon Credit Union | Special Value Plus Investment Loan |
| HSBC | Investment Home Value P&I |



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Investor Variable \$200,000 Principle & Interest

| Company | Product |
|---------------------------------|---|
| ★★★ | |
| Hume Bank | Inv Interest Saver (Refinance) P&I |
| Hume Bank | Investment Interest Saver P&I |
| Hume Bank | Property Package Investment Variable P&I 150-249k |
| Liberty Financial | Inv Liberty Free 70 - 80 LVR |
| Liberty Financial | Inv Liberty Sharp 70 - 80 LVR |
| Liberty Financial | Inv Liberty Star 70 - 80 LVR |
| Macquarie Bank | Offset Variable Investment PI 80 |
| Macquarie Credit Union | Inv Basic Home Loan |
| Macquarie Credit Union | Inv Property Variable |
| Macquarie Credit Union | Power Home Loan Package Inv Power 150-249k |
| ME | Inv Basic Home Loan Max 80 LVR |
| ME | Member Package Inv Flexible Home Loan Max 80 LVR 150-399k |
| Mortgage House | Inv Advantage Complete Variable P&I |
| MOVE Bank | myWealth Standard Variable Package |
| MOVE Bank | Standard Variable Rate Investment |
| MyState | Special Residential Investment Loan |
| NAB | Inv Base Variable Rate - P&I |
| Newcastle Permanent | Premium Plus Package Investment Premium Variable P&I 80% 15 |
| Newcastle Permanent | Real Deal - Investment P&I |
| Nexus Mutual | Platinum Standard Home Loan P&I INV |
| Northern Inland CU | Basic Investor |
| Northern Inland CU | Home Loan Value Investor 150-349k |
| P&N Bank | Inv Smooth Home Loan 80% |
| People's Choice Credit Union | Home Loan Package Inv Standard Var <80 Package P&I 100k+ |
| People's Choice Credit Union | Investment Basic Variable P&I 80% |
| Police Bank | Inv Premium Variable |
| QBANK | Classic Investor |
| QBANK | Classic Plus Investor 100-249k |
| QBANK | Standard Variable Investor |
| Qudos Bank | Inv Standard Variable Rate |
| Qudos Bank | Low Cost Home Loan- Inv 80% |
| Queensland Country Credit Union | Inv Discount Variable Package Rate (LVR <80%) |



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Investor Variable \$200,000 Principle & Interest

| Company | Product |
|--------------------------------------|--|
| ★★★ | |
| RAMS | Inv Low Rate P&I |
| Regional Australia Bank | Inv Partnership Advantage Var P&I |
| Regional Australia Bank | Investment Basic P&I 25 yrs |
| RESI Mortgage Corp | Inv Flexi Options |
| SERVICE ONE Alliance Bank | Investment Standard Variable P&I 50-249k |
| St.George Bank | Advantage Package Investment Variable P&I 150-249k |
| Suncorp Bank | Home Package Plus Variable Inv PI 90% 150k+ |
| Suncorp Bank | Home Package Plus Variable Investment 80% 150k+ |
| Teachers Mutual Bank | Inv Flexi Choice |
| The Mac | Property Investment Loan |
| The Mutual | Inv Mutual |
| The Mutual | Inv Premium Variable |
| The Mutual | Package Home Loan Inv Premium Variable 150k+ |
| The Rock | Investment Essentials |
| Transport Mutual Credit Union | Investment Basic Variable |
| Transport Mutual Credit Union | Investment Variable |
| UBank | Inv UHomeLoan Variable |
| UniBank | Inv Flexi Choice |
| Westpac | Investment Flexi First Option P&I |
| Westpac | Special-Inv Flexi First Option P&I 2 yrs |
| Woolworths Employees CU | Investment Special Offer PI |
| Woolworths Employees CU | Standard Investment Variable PI |



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Investor Variable \$200,000 Principle & Interest

| Company | Product |
|---------------------|--|
| ★★ | |
| AMP Bank | Professional Package Investment Variable P+I 100-249k |
| AMP Bank | Select Package Investment Variable P+I 100-249k |
| ANZ | Breakfree Investment Variable P&I 80% 150-249k |
| ANZ | Investment Variable P&I |
| Arab Bank Australia | 12 Month HeadStart INV Home Loan |
| Arab Bank Australia | Inv Essentials Home Loan P+I |
| Arab Bank Australia | Inv The Basics |
| Bank of Melbourne | Investment Variable P&I |
| Bank of us | Investment FlexiChoice |
| BankSA | Advantage Package Investment Variable P&I 150-249k |
| BankSA | Investment Variable P&I |
| Bankwest | Regular Saver Home Loan Investment |
| Bankwest | Variable Investment 80% |
| bcu | Inv Standard Variable P&I |
| Beyond Bank | Investment Variable |
| Commonwealth Bank | Inv Standard Variable Rate P&I |
| Commonwealth Bank | Wealth Package Inv Standard Variable Rate P&I 150-349k |
| Community First CU | Inv True Value Var HI - P&I |
| G&C Mutual Bank | Investment Standard Variable P&I |
| G&C Mutual Bank | Solutions Package Inv Solutions- Package Only |
| Gateway Bank | Inv Construction Loan |
| Gateway Bank | Investment Variable |
| Heritage Bank | Investment Variable P&I |
| HSBC | Investment Home Smart |
| HSBC | Investment Variable P&I |
| Hume Bank | Investment Variable (Refinance) P&I |
| Hume Bank | Investment Variable P&I |
| Illawarra CU NSW | Variable Invest Lite PI |
| IMB | Investment Standard Variable P&I |
| MyState | Inv Standard Variable |
| NAB | Choice Package Investment Tailored Variable - P&I 100-249k |
| NAB | Inv Base Variable Indicator Rate |



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Investor Variable \$200,000 Principle & Interest

| Company | Product |
|------------------------------|--|
| ★★ | |
| NAB | Investment Tailored Variable - P&I |
| NAB | Private Tailored Pkg Investment Tailored Variable - P&I 100- |
| Newcastle Permanent | Premium Variable - Investment P&I 80% |
| Newcastle Permanent | Real Options - Investment P&I |
| Nexus Mutual | Standard Home Loan P&I INV |
| Northern Inland CU | Smart Variable Investment |
| People's Choice Credit Union | Investment Standard Variable P&I |
| RACQ Bank | Inv Intro Rate Mortgage Breaker 1 yr |
| RACQ Bank | Investment Mortgage Breaker |
| RAMS | Inv Full Feature P&I |
| Regional Australia Bank | Inv Mortgage Offset P&I |
| St.George Bank | Investment Variable P&I |
| WAW Credit Union | Investment Home Loan |
| WAW Credit Union | Investment Home Loan Intro Offer |
| Westpac | Premier Advantage Rocket Investment Loan P&I 150-249k |
| Westpac | Rocket Investment Loan P&I |
| ★ | |
| AMP Bank | Investment Classic Variable P+I |
| Auswide Bank | Investment Standard Variable |
| Bank of Sydney | Investment Variable |
| Bank of us | Investment FlexiLine |
| Bankwest | Investment Equaliser Home Loan 3 yrs |
| BOQ | Home Loan Privileges Investment Standard Variable 150-249k |
| BOQ | Investment Standard Variable |
| Commonwealth Bank | Inv Viridian Line Of Credit |
| Delphi Bank | Residential Investment Home LoanP&I |
| ME | Inv Flexible Home Loan Max 80 LVR |
| Suncorp Bank | Standard Variable Investment P&I |
| The Rock | Investment Variable |



Home Loans Star Ratings

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Investor Variable \$350,000 Interest Only

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| AMO Group | Investment Variable IO |
| ANZ | Investment Simplicity Plus IO |
| Bank First | Complete Var Inv First Home Buyer |
| Bank of Sydney | Expect More Investment Variable 100k+ |
| bcu | Inv OMG! Variable Rate IO |
| Freedom Lend | Investment Freedom Construction |
| Freedom Lend | Investment Freedom Variable IO 80% |
| Homestar Finance | Investment IO Variable 150-749k 80% |
| loans.com.au | Essentials Variable - Investor IO |
| loans.com.au | INV Offset 80 IO |
| loans.com.au | Smart Loan Package Offset IO |
| MOVE Bank | myWealth Standard Variable Package 250-499k |
| MOVE Bank | Wealth Builder |
| Northern Inland CU | Dream Value Investor IO 80 |
| Pacific Mortgage Group | Investment Variable IO |
| QBANK | Classic Investor Offer 80% |
| RACQ Bank | Choices Mortgage Breaker Investor Special 150k+ |
| Reduce Home Loans | Investor Rate Buster Escape IO |
| State Custodians | Low Rate Home Loan w Offset- Inv IO 80% |



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Investor Variable \$350,000 Interest Only

| Company | Product |
|------------------------|---|
| ★★★★ | |
| Auswide Bank | Freedom Package Investment Standard Variable IO 100k+ |
| Bank First | First Home Buyers Package Inv Complete Variable |
| Bank First | Inv Complete Variable |
| Bank First | Premier Package Home Loan Inv Variable |
| Beyond Bank | Total Home Loan Inv Variable New Money Offer 50k+ IO |
| Click Loans | The Online Investor Home Loan IO 80% |
| CUA | Balanced Variable INV Construction |
| FCCS Credit Union | Affinity Home Loan Package Mutual Home Loan Inv IO 80% 150k |
| Gateway Bank | Inv Low Rate Essentials IO |
| Gateway Bank | Premium Investment Variable 80% IO 150k+ |
| Greater Bank | Great Rate Discount Investment Variable IO \$150k+ |
| Greater Bank | Ultimate Discount Investment Variable IO 150k+ |
| Heritage Bank | Investment Discount Variable IO 150k+ 80% |
| ING | Inv Orange Advantage Variable IO 150-499k |
| Macquarie Credit Union | Power Home Loan Package Inv Power 250-399k |
| MyState | Special Residential Inv Loan IO |
| P&N Bank | & Investor Loan (IO) |
| P&N Bank | Home Loan & Bag & Investor Loan (IO) 50k+ |
| Qudos Bank | Low Cost Home Loan- Inv 80% |
| Reduce Home Loans | Inv Rate Buster 100% Offset Var IO |
| Reduce Home Loans | Investor Rate Buster High Lend IO |
| RESI Mortgage Corp | Inv Flexi Options |
| Suncorp Bank | Back To Basics Investment IO 150k+ |
| The Mac | Property Investment Loan 250k+ |
| The Mutual | Package Home Loan Inv Premium Variable 150k+ |
| TicToc Home Loans | Investor IO Variable |
| UBank | Inv UHomeLoan Variable |
| UBank | Investor IO-Investor Extra IO Offer |
| Virgin Money | Reward Me - Inv Variable 80 IO 75-499k |



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Investor Variable \$350,000 Interest Only

| Company | Product |
|-------------------|--|
| ★★★ | |
| Adelaide Bank | Investment Smartfit Variable IO |
| Adelaide Bank | Investment SmartSaver IO |
| AMP Bank | Affinity Package Investment Variable IO 250-499k |
| AMP Bank | Investment Basic Variable Loan IO |
| AMP Bank | Professional Package Investment Variable IO 250-499k |
| AMP Bank | Select Package Investment Variable IO 250-499k |
| ANZ | Breakfree Investment Variable IO Special 250-499k |
| Aussie | Inv IQ Basic Variable IO 80% |
| Aussie | Inv IQ Offset Variable IO 80% |
| Australian Unity | Wealth Builder Home Loan IO |
| Australian Unity | Wealth Builder Package Variable INV IO 200k+ |
| Bank Australia | Basic Home Loan - Inv (LVR <80) IO |
| Bank Australia | Inv Premium - IO |
| Bank Australia | Inv Premium Package IO - 100-399k |
| Bank First | Inv Standard Variable |
| Bank of Melbourne | Investment Basic Promo Variable IO |
| BankSA | Inv Basic Promo Variable IO |
| BankVic | Diversified Investor Inv standard variable 250-749k |
| BankVic | Inv standard variable |
| BankVic | Portfolio Inv standard variable 250-749k |
| BankVic | Premium Home Inv standard variable 250-749k |
| BankVic | Property Investor Inv standard variable 250-749k |
| Bankwest | Complete Home Loan Variable Investment IO 80% 200k+ |
| Bankwest | Regular Saver Home Loan Investment |
| bcu | Inv Maximum Discount Variable IO |
| bcu | Inv Standard Variable IO |
| Bendigo Bank | Basic Variable Investment IO |
| Bendigo Bank | Connect Residential Investment Variable IO 250-499k |
| Bendigo Bank | Residential Investment Variable IO 250-499k |
| Citi | Investment Basic Variable IO |
| Citi | Mortgage Plus Investment Offset Variable IO 250k+ |
| Citi | Mortgage Plus Investment Variable IO 250k+ |



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Investor Variable \$350,000 Interest Only

| Company | Product |
|---------------------------|---|
| ★★★ | |
| Click Loans | Basic Investor Home Loan IO 80% |
| Click Loans | Investor Offset IO 80% |
| Click Loans | The Online Investor Home Loan 80 IO 80% |
| Commonwealth Bank | Inv Extra (2 Year Intro) IO 2 yrs |
| Commonwealth Bank | Inv Extra IO |
| CUA | Balanced Variable INV IO |
| FCCS Credit Union | Mutual Home Loan Inv IO 80% |
| First Option Credit Union | Classic Investment Loan L52 IO |
| First Option Credit Union | Premium Investment Loan L54 IO |
| Firstmac | Construction INV 90 |
| Firstmac | Inv Home Loan 80 |
| Firstmac | Inv VIP 80 IO |
| Firstmac | Inv Vital 80 IO |
| G&C Mutual Bank | Premium Package Inv Premium- Package Only 300k+ |
| G&C Mutual Bank | Premium Package Investment Standard Variable IO 300k+ |
| Greater Bank | Great Rate Investment Variable IO |
| Greater Bank | Ultimate Investment Variable IO |
| Heritage Bank | Home Advantage Investment Variable IO 250-699k |
| Heritage Bank | Investment Standard Discount Variable |
| Holiday Coast CU | Inv Live Life Standard |
| Horizon Credit Union | Basic Investment Residential Loan |
| Horizon Credit Union | Mortgage Breaker Investment Loan |
| Hume Bank | Inv Interest Saver (Refinance) IO |
| Hume Bank | Investment Interest Saver IO |
| Illawarra CU NSW | Variable Invest IO |
| IMB | Inv Essentials (100% Offset) IO |
| iMortgage | Investment Fusion Variable IO 80 |
| ING | Inv Mortgage Simplifier IO 150-499k |
| loans.com.au | Construction - Investor |
| Macquarie Bank | Basic Variable Investment IO 80 |
| Macquarie Bank | Offset Variable Investment IO 80 |
| Macquarie Credit Union | Inv Property Variable |



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Investor Variable \$350,000 Interest Only

| Company | Product |
|-------------------------------|--|
| ★★★ | |
| Mortgage House | Inv Advantage Complete Variable IO |
| Mortgage House | Inv Advantage Variable IO |
| MOVE Bank | Standard Variable Rate Investment |
| MyState | Inv Basic Variable Home Loan IO |
| NAB | Choice Package Investment Tailored Variable - IO 250-749k |
| NAB | Inv Base Variable Rate - IO |
| Newcastle Permanent | Investment Premium Variable IO |
| Newcastle Permanent | Premium Plus Package Investment Premium Variable IO 150-499k |
| Newcastle Permanent | Real Deal - Investment IO |
| Nexus Mutual | Platinum Standard Home Loan IO INV 350-699k |
| P&N Bank | Inv Smooth Home Loan 80% |
| People's Choice Credit Union | Home Loan Package Inv Standard Variable <80 Pack IO 100k+ |
| Police Bank | Inv Premium Variable |
| QBANK | Classic Investor |
| QBANK | Classic Plus Investor 250k+ |
| QBANK | Standard Variable Investor |
| Qudos Bank | Inv Standard Variable Rate |
| RACQ Bank | Investment Mortgage Breaker |
| RAMS | Inv Low Rate IO |
| Regional Australia Bank | Inv Partnership Advantage Var IO 250k+ |
| RESI Mortgage Corp | Inv Smart Pro IO 200k+ 80% |
| SERVICE ONE Alliance Bank | Investment Standard Variable IO 250-499k |
| St.George Bank | Investment Basic Promo Variable IO |
| Suncorp Bank | Home Package Plus Package Investment Variable IO 80% 150k+ |
| Suncorp Bank | Home Package Plus Variable Inv IO 90% 150k+ |
| The Mutual | Inv Mutual |
| The Mutual | Inv Premium Variable |
| The Rock | Inv Basic Variable Home Loan IO |
| Transport Mutual Credit Union | Investment Variable IO |
| WAW Credit Union | Investment Home Loan Intro IO Offer |
| Westpac | Special - Inv Flexi First Option IO 2 yrs |
| Woolworths Employees CU | Investment Special Offer IO |



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Investor Variable \$350,000 Interest Only

| Company | Product |
|---------|---------|
|---------|---------|

★★★

| | |
|-------------------------|---|
| Woolworths Employees CU | Standard Investment Variable IO |
| Yellow Brick Road | Empower Package Inv Empower Variable IO 80% 150k+ |
| Yellow Brick Road | Inv Empower Variable IO 80% |



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Investor Variable \$350,000 Interest Only

| Company | Product |
|------------------------------|--|
| ★★ | |
| ANZ | Investment Variable IO |
| Arab Bank Australia | Inv Essentials Home Loan P+I |
| Australian Military Bank | Investment Home Loan IO |
| Bank of Melbourne | Advantage Package Investment Variable IO 250-499k |
| Bank of Melbourne | Investment Variable IO |
| Bank of us | Investment FlexiChoice |
| BankSA | Advantage Package Investment Variable IO 250-499k |
| BankSA | Investment Variable IO |
| Bankwest | Variable Investment 80% |
| BOQ | Home Loan Privileges Investment Standard Variable IO 250-999 |
| BOQ | Inv Clear Path Var Home Loan IO |
| Commonwealth Bank | Inv Standard Variable Rate IO |
| Commonwealth Bank | Inv Viridian Line Of Credit |
| Commonwealth Bank | Wealth Package Inv Standard Variable Rate IO 350-749k |
| G&C Mutual Bank | Investment Standard Variable IO |
| G&C Mutual Bank | Solutions Package Inv Solutions- Package Only |
| G&C Mutual Bank | Solutions Package Investment Standard Variable IO |
| Gateway Bank | Inv Construction Loan |
| Heritage Bank | Investment Variable IO |
| HSBC | Investment Variable IO |
| Hume Bank | Investment Variable IO |
| IMB | Investment Standard Variable IO |
| MyState | Inv Standard Variable IO |
| NAB | Inv Base Variable Indicator Rate |
| NAB | Investment Tailored Variable - IO |
| Newcastle Permanent | Real Options - Investment IO |
| Nexus Mutual | Standard Home Loan IO INV |
| People's Choice Credit Union | Home Loan Package Investment Standard Variable IO 100k+ |
| People's Choice Credit Union | Investment Basic Variable IO 80% |
| Regional Australia Bank | Inv Mortgage Offset IO |
| Regional Australia Bank | Investment Basic IO 25 yrs |
| St.George Bank | Advantage Package Investment Variable IO 250-499k |



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Investor Variable \$350,000 Interest Only

| Company | Product |
|------------------------------|--|
| ★★ | |
| St.George Bank | Investment Variable IO |
| Teachers Mutual Bank | Inv Interest Only Variable |
| The Rock | Investment Variable IO |
| UniBank | Inv Interest Only Variable |
| WAW Credit Union | Investment Home Loan IO |
| Westpac | Inv Flexi First Option IO |
| Westpac | Premier Advantage Rocket Investment Loan IO 250-499k |
| Westpac | Rocket Investment Loan IO |
| ★ | |
| AMP Bank | Investment Classic Variable IO |
| Auswide Bank | Investment Standard Variable IO |
| Bank of Sydney | Investment Variable |
| BOQ | Investment Standard Variable IO |
| Citi | Investment Offset Variable IO |
| Citi | Investment Variable IO |
| Delphi Bank | Residential Investment Home Loan IO |
| HSBC | Home Equity - Investment IO |
| People's Choice Credit Union | Investment Standard Variable IO |
| RAMS | Inv Full Feature IO |
| Suncorp Bank | Standard Variable Investment IO |



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Investor Variable \$350,000 Principle & Interest

| Company | Product |
|---------------------------|--|
| ★★★★★ "Outstanding Value" | |
| AMO Group | Inv Basic Variable |
| AMO Group | Investment Variable |
| ANZ | Investment Simplicity Plus P&I |
| Auswide Bank | Freedom Package Investment Standard Variable 100k+ |
| Bank of Melbourne | Investment Basic Promo Variable P&I |
| BankSA | Inv Basic Promo Variable P&I |
| Community First CU | Investment Basic Variable Home Loan Inv - P&I |
| Freedom Lend | Investment Freedom Construction |
| Freedom Lend | Investment Freedom Variable PI 80% |
| Homestar Finance | Investment P&I Variable 150-749k 80% |
| iMortgage | Investment Fusion Variable PI 80 |
| loans.com.au | Smart Loan Package Offset P+I |
| Mortgage House | Inv Advantage Variable P&I 100-749k |
| Northern Inland CU | Dream Value Investor PI 80 |
| Pacific Mortgage Group | Investment Variable P&I |
| Reduce Home Loans | Inv Rate Buster 100% Offset Var |
| Reduce Home Loans | Investor Rate Buster Escape |
| Reduce Home Loans | Investor Rate Buster High Lend |
| Reduce Home Loans | Investor Rate Lovers Variable |
| St.George Bank | Investment Basic Promo Variable P&I |
| State Custodians | Low Rate Home Loan w Offset- InvP&I 80% |
| TicToc Home Loans | Variable Invest P&I |
| UBank | Discount Offer - Investor Var P&I |



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Investor Variable \$350,000 Principle & Interest

| Company | Product |
|-------------------------------|---|
| ★★★★ | |
| Aussie | Inv IQ Basic Variable PI 80% |
| Aussie | Inv IQ Offset Variable PI 80% |
| Aussie | Inv Select Basic Variable PI 100-499k 80% |
| Bank of Sydney | Expect More Investment Variable 100k+ |
| bcu | Inv OMG! Variable Rate P&I |
| BOQ | Investment Economy |
| Click Loans | Basic Investor Home Loan PI 80% |
| Click Loans | The Online Inv Offset Home Loan PI 80% |
| Click Loans | The Online Investor Home Loan PI 80% |
| Commonwealth Bank | Inv Extra P&I |
| Gateway Bank | Inv Low Rate Essentials |
| Gateway Bank | Premium Investment Variable 80% 150k+ |
| Heritage Bank | Home Advantage Investment Variable P&I 250-699k |
| Heritage Bank | Investment Discount Variable P&I 80% |
| IMB | Inv Essentials (100% Offset) P&I |
| ING | Inv Mortgage Simplifier PI 150-499k |
| ING | Inv Orange Advantage Variable PI 150-499k |
| loans.com.au | Essentials Variable - Investor P&I |
| loans.com.au | INV Offset 80 PI |
| Macquarie Bank | Basic Variable Investment PI 80 |
| Macquarie Bank | Offset Variable Investment PI 80 |
| MOVE Bank | Wealth Builder |
| MyState | Inv Basic Variable Home Loan |
| Newcastle Permanent | Premium Plus Package Investment Premium Variable P&I 80% 15 |
| P&N Bank | & Investor Loan (P&I) |
| P&N Bank | Home Loan & Bag & Investor Loan (P&I) 50k+ |
| QBANK | Classic Investor Offer 80% |
| RACQ Bank | Choices Mortgage Breaker Investor Special 150k+ |
| RESI Mortgage Corp | Inv Smart Pro P&I 200-m 80% |
| Suncorp Bank | Back To Basics Investment P&I 150k+ |
| Suncorp Bank | Home Package Plus Variable Inv PI 90% 150k+ |
| Transport Mutual Credit Union | Switch and Save Investment |



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Investor Variable \$350,000 Principle & Interest

| Company | Product |
|-------------------|---|
| ★★★★ | |
| Virgin Money | Reward Me - Inv Variable 80 P&I 75-499k |
| Yellow Brick Road | Empower Package Inv Empower Variable PI 80% 150k+ |
| Yellow Brick Road | Inv Empower Variable PI 80% |



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Investor Variable \$350,000 Principle & Interest

| Company | Product |
|--------------------------|--|
| ★★★ | |
| Adelaide Bank | Investment Smartfit Variable P&I |
| Adelaide Bank | Investment SmartSaver P&I |
| AMP Bank | Affinity Package Investment Variable P+I 250-499k |
| AMP Bank | Investment Basic Variable Loan P+I |
| AMP Bank | Professional Package Investment Variable P+I 250-499k |
| AMP Bank | Select Package Investment Variable P+I 250-499k |
| ANZ | Breakfree Investment Variable P&I 80% 250-699k |
| ANZ | Breakfree Investment Variable P&I Special 80% 250-499k |
| Aussie | Inv Select Standard Variable PI 100-499k 80% |
| Australian Military Bank | Investment Home Loan PI |
| Australian Unity | Wealth Builder Home Loan P&I |
| Australian Unity | Wealth Builder Package Variable 200k+ |
| Bank Australia | Basic Home Loan - Inv (LVR <80) P&I |
| Bank Australia | Inv Premium - P&I |
| Bank Australia | Inv Premium Package - P&I 100-399k |
| Bank First | Complete Var Inv First Home Buyer |
| Bank First | First Home Buyers Package Inv Complete Variable |
| Bank First | Inv Complete Variable |
| Bank First | Inv Standard Variable |
| Bank First | Premier Package Home Loan Inv Variable |
| Bank of Melbourne | Advantage Package Investment Variable P&I 250-499k |
| Bank of us | Inv Topline 80% |
| BankSA | Advantage Package Investment Variable P&I 250-499k |
| BankVic | Diversified Investor Inv standard variable 250-749k |
| BankVic | Inv standard variable |
| BankVic | Portfolio Inv standard variable 250-749k |
| BankVic | Premium Home Inv standard variable 250-749k |
| BankVic | Property Investor Inv standard variable 250-749k |
| Bankwest | Complete Home Loan Variable Investment 200k+ |
| Bankwest | Premium Select Home Loan Inv P&I 20-499k |
| bcu | Inv Maximum Discount Variable P&I |
| Bendigo Bank | Basic Variable Investment PI |



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Investor Variable \$350,000 Principle & Interest

| Company | Product |
|---------------------------|---|
| ★★★ | |
| Bendigo Bank | Connect Package Variable Investment 250-499k P&I |
| Bendigo Bank | Residential Investment Variable PI 250-499k |
| Beyond Bank | Investment Basic Variable |
| Beyond Bank | Low Rate Special Investment |
| Beyond Bank | Pinnacle +Plus Pkg Investment Variable 300k+ |
| Beyond Bank | Total Home Loan Inv Variable New Money Offer 50k+ |
| Beyond Bank | Total Home Loan Investment Variable 300-499k |
| BOQ | Inv Clear Path Variable Home Loan |
| Citi | Investment Basic Variable P&I 80% |
| Citi | Mortgage Plus Investment Offset Variable P&I 80% 250k+ |
| Citi | Mortgage Plus Investment Variable P&I 80% 250k+ |
| Click Loans | Investor Offset PI 80% |
| Click Loans | The Online Investor Home Loan 80 PI 80% |
| Commonwealth Bank | Inv Extra (2 Year Intro) P&I 2 yrs |
| Community First CU | Accelerator Home Loan Inv True Value Var HI - P&I 250k+ |
| Community First CU | True Basic Home Loan Inv - P&I 80% |
| CUA | Balanced Variable INV P&I |
| Easy Street Fin Services | Inv Std Var Rate Home Loan - P&I |
| FCCS Credit Union | Affinity Home Loan Package Mutual Home Loan Inv P+I 80% 150 |
| FCCS Credit Union | Mutual Home Loan Inv P+I 80% |
| First Option Credit Union | Premium Investment Loan L54 |
| Firstmac | Inv Home Loan 80 |
| Firstmac | Inv VIP 80 |
| Firstmac | Inv Vital 80 P&I |
| G&C Mutual Bank | Premium Package Inv Premium- Package Only 300k+ |
| Greater Bank | Great Rate Discount Investment Variable P&I \$150k+ |
| Greater Bank | Great Rate Investment Variable P&I |
| Greater Bank | Investment Standard Variable P&I |
| Greater Bank | Ultimate Discount Investment Variable P&I 150k+ |
| Greater Bank | Ultimate Investment Variable P&I |
| Heritage Bank | Investment Standard Discount Variable |
| Holiday Coast CU | Inv Live Life Standard |



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Investor Variable \$350,000 Principle & Interest

| Company | Product |
|------------------------------|--|
| ★★★ | |
| Horizon Credit Union | Basic Investment Residential Loan |
| Horizon Credit Union | Kickstart First Home Buyer Inv Loan |
| Horizon Credit Union | Mortgage Breaker Investment Loan |
| Horizon Credit Union | Platinum Investment Loan 150k+ |
| Horizon Credit Union | Special Value Plus Investment Loan |
| Hume Bank | Inv Interest Saver (Refinance) P&I |
| Hume Bank | Investment Interest Saver P&I |
| Hume Bank | Property Package Investment Variable P&I 250-499k |
| Illawarra CU NSW | Variable Invest PI |
| Liberty Financial | Inv Liberty Free 70 - 80 LVR |
| Liberty Financial | Inv Liberty Sharp 70 - 80 LVR |
| Liberty Financial | Inv Liberty Star 70 - 80 LVR |
| Macquarie Credit Union | Inv Basic Home Loan |
| Macquarie Credit Union | Inv Property Variable |
| Macquarie Credit Union | Power Home Loan Package Inv Power 250-399k |
| ME | Inv Basic Home Loan Max 80 LVR |
| ME | Member Package Inv Flexible Home Loan Max 80 LVR 150-399k |
| Mortgage House | Inv Advantage Complete Variable P&I |
| MOVE Bank | myWealth Standard Variable Package 250-499k |
| MOVE Bank | Standard Variable Rate Investment |
| MyState | Special Residential Investment Loan |
| NAB | Choice Package Investment Tailored Variable - P&I 250-499k |
| NAB | Inv Base Variable Rate - P&I |
| NAB | Private Tailored Pkg Investment Tailored Variable - P&I 250- |
| Newcastle Permanent | Real Deal - Investment P&I |
| Nexus Mutual | Platinum Standard Home Loan P&I INV 350-699k |
| Northern Inland CU | Basic Investor |
| Northern Inland CU | Home Loan Value Investor 350-499k |
| P&N Bank | Inv Smooth Home Loan 80% |
| People's Choice Credit Union | Home Loan Package Inv Standard Var <80 Package P&I 100k+ |
| People's Choice Credit Union | Investment Basic Variable P&I 80% |
| Police Bank | Inv Premium Variable |



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Investor Variable \$350,000 Principle & Interest

| Company | Product |
|---------------------------------|---|
| ★★★ | |
| QBANK | Classic Investor |
| QBANK | Classic Plus Investor 250k+ |
| Qudos Bank | Inv Standard Variable Rate |
| Qudos Bank | Low Cost Home Loan- Inv 80% |
| Queensland Country Credit Union | Inv Discount Variable Package Rate (LVR <80% |
| RAMS | Inv Low Rate P&I |
| Regional Australia Bank | Inv Partnership Advantage Var P&I 250k+ |
| Regional Australia Bank | Investment Basic P&I 25 yrs |
| RESI Mortgage Corp | Inv Flexi Options |
| SCU | Inv ProPack PI |
| SERVICE ONE Alliance Bank | Investment Standard Variable P&I 250-499k |
| St.George Bank | Advantage Package Investment Variable P&I 250-499k |
| Suncorp Bank | Home Package Plus Variable Investment 80% 150k+ |
| The Mac | Property Investment Loan 250k+ |
| The Mutual | Inv Mutual |
| The Mutual | Inv Premium Variable |
| The Mutual | Package Home Loan Inv Premium Variable 150k+ |
| The Rock | Inv Basic Variable Home Loan |
| The Rock | Investment Essentials |
| Transport Mutual Credit Union | Investment Basic Variable |
| UBank | Inv UHomeLoan Variable |
| Westpac | Investment Flexi First Option P&I |
| Westpac | Premier Advantage Rocket Investment Loan P&I 250-499k |
| Westpac | Special-Inv Flexi First Option P&I 2 yrs |
| Woolworths Employees CU | Investment Construction Loan |
| Woolworths Employees CU | Investment Special Offer PI |
| Woolworths Employees CU | Standard Investment Variable PI |



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Investor Variable \$350,000 Principle & Interest

| Company | Product |
|---------------------------|--|
| ★★ | |
| AMP Bank | Investment Essential Home Loan |
| ANZ | Investment Variable P&I |
| Arab Bank Australia | 12 Month HeadStart INV Home Loan |
| Arab Bank Australia | Inv Essentials Home Loan P+I |
| Arab Bank Australia | Inv The Basics |
| Bank of Melbourne | Investment Variable P&I |
| Bank of us | Investment FlexiChoice |
| Bank of us | Investment FlexiLine |
| BankSA | Investment Variable P&I |
| BankVic | Investment offset |
| Bankwest | Regular Saver Home Loan Investment |
| Bankwest | Variable Investment 80% |
| bcu | Inv Standard Variable P&I |
| Beyond Bank | Investment Variable |
| BOQ | Home Loan Privileges Investment Standard Variable 250-999k |
| Commonwealth Bank | Inv Standard Variable Rate P&I |
| Commonwealth Bank | Wealth Package Inv Standard Variable Rate P&I 350-749k |
| Community First CU | Inv True Value Var HI - P&I |
| First Option Credit Union | Classic Investment Loan L52 |
| G&C Mutual Bank | Investment Standard Variable P&I |
| G&C Mutual Bank | Solutions Package Inv Solutions- Package Only |
| Gateway Bank | Investment Variable |
| Heritage Bank | Investment Variable P&I |
| HSBC | Investment Home Smart |
| HSBC | Investment Home Value P&I |
| HSBC | Investment Variable P&I |
| Hume Bank | Investment Variable (Refinance) P&I |
| Hume Bank | Investment Variable P&I |
| IMB | Investment Standard Variable P&I |
| MyState | Inv Standard Variable |
| NAB | Inv Base Variable Indicator Rate |
| NAB | Investment Tailored Variable - P&I |



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Investor Variable \$350,000 Principle & Interest

| Company | Product |
|-------------------------------|---------------------------------------|
| ★★ | |
| Newcastle Permanent | Premium Variable - Investment P&I 80% |
| Newcastle Permanent | Real Options - Investment P&I |
| Nexus Mutual | Standard Home Loan P&I INV |
| Northern Inland CU | Smart Variable Investment |
| People's Choice Credit Union | Investment Standard Variable P&I |
| QBANK | Standard Variable Investor |
| RACQ Bank | Inv Intro Rate Mortgage Breaker 1 yr |
| RACQ Bank | Investment Mortgage Breaker |
| RAMS | Inv Full Feature P&I |
| Regional Australia Bank | Inv Mortgage Offset P&I |
| St.George Bank | Investment Variable P&I |
| Teachers Mutual Bank | Inv Flexi Choice |
| Transport Mutual Credit Union | Investment Variable |
| UniBank | Inv Flexi Choice |
| WAW Credit Union | Investment Home Loan |
| WAW Credit Union | Investment Home Loan Intro Offer |
| Westpac | Rocket Investment Loan P&I |
| ★ | |
| AMP Bank | Investment Classic Variable P+I |
| Auswide Bank | Investment Standard Variable |
| Bank of Sydney | Investment Variable |
| Bankwest | Investment Equaliser Home Loan 3 yrs |
| BOQ | Investment Standard Variable |
| Citi | Investment Offset Variable P&I 80% |
| Citi | Investment Variable P&I 80% |
| Commonwealth Bank | Inv Viridian Line Of Credit |
| Delphi Bank | Residential Investment Home LoanP&I |
| Gateway Bank | Inv Construction Loan |
| ME | Inv Flexible Home Loan Max 80 LVR |
| Suncorp Bank | Standard Variable Investment P&I |
| The Rock | Investment Variable |



Home Loans Star Ratings

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Investor Variable \$500,000 Interest Only

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| AMO Group | Investment Variable IO |
| ANZ | Investment Simplicity Plus IO |
| Bank of Sydney | Expect More Investment Variable 100k+ |
| Freedom Lend | Investment Freedom Construction |
| Freedom Lend | Investment Freedom Variable IO 80% |
| Homestar Finance | Investment IO Variable 150-749k 80% |
| loans.com.au | Essentials Variable - Investor IO |
| loans.com.au | INV Offset 80 IO |
| loans.com.au | Smart Loan Package Offset IO |
| Macquarie Credit Union | Power Home Loan Package Inv Power 400k+ |
| MOVE Bank | myWealth Standard Variable Package 500-749k |
| MOVE Bank | Wealth Builder |
| Northern Inland CU | Dream Value Investor IO 80 |
| Pacific Mortgage Group | Investment Variable IO |
| QBANK | Classic Investor Offer 80% |
| QBANK | Classic Plus Investor Offer 500k+ |
| RACQ Bank | Choices Mortgage Breaker Investor Special 150k+ |
| Reduce Home Loans | Investor Rate Buster Escape IO |
| State Custodians | Low Rate Home Loan w Offset- Inv IO 80% |



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Investor Variable \$500,000 Interest Only

| Company | Product |
|--------------------|---|
| ★★★★ | |
| Auswide Bank | Freedom Package Investment Standard Variable IO 100k+ |
| Bank First | Complete Var Inv First Home Buyer |
| Bank First | First Home Buyers Package Inv Complete Variable |
| Bank First | Inv Complete Variable |
| Bank First | Premier Package Home Loan Inv Variable |
| bcu | Inv OMG! Variable Rate IO |
| Beyond Bank | Total Home Loan Inv Variable New Money Offer 50k+ IO |
| Click Loans | The Online Investor Home Loan IO 80% |
| CUA | Balanced Variable INV Construction |
| FCCS Credit Union | Affinity Home Loan Package Mutual Home Loan Inv IO 80% 150k |
| Gateway Bank | Inv Low Rate Essentials IO |
| Gateway Bank | Premium Investment Variable 80% IO 150k+ |
| Greater Bank | Great Rate Discount Investment Variable IO \$150k+ |
| Greater Bank | Ultimate Discount Investment Variable IO 150k+ |
| Heritage Bank | Investment Discount Variable IO 150k+ 80% |
| ING | Inv Orange Advantage Variable IO 500k- 1mil |
| MyState | Special Residential Inv Loan IO |
| P&N Bank | & Investor Loan (IO) |
| P&N Bank | Home Loan & Bag & Investor Loan (IO) 50k+ |
| Qudos Bank | Low Cost Home Loan- Inv 80% |
| Reduce Home Loans | Inv Rate Buster 100% Offset Var IO |
| Reduce Home Loans | Investor Rate Buster High Lend IO |
| RESI Mortgage Corp | Inv Flexi Options |
| Suncorp Bank | Back To Basics Investment IO 150k+ |
| The Mac | Property Investment Loan 250k+ |
| The Mutual | Package Home Loan Inv Premium Variable 150k+ |
| TicToc Home Loans | Investor IO Variable |
| UBank | Investor IO-Investor Extra IO Offer |
| Virgin Money | Reward Me - Inv Variable 80 IO 500-749k |



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Investor Variable \$500,000 Interest Only

| Company | Product |
|-------------------|--|
| ★★★ | |
| Adelaide Bank | Investment Smartfit Variable IO |
| Adelaide Bank | Investment SmartSaver IO |
| AMP Bank | Affinity Package Investment Variable IO 500-749k |
| AMP Bank | Investment Basic Variable Loan IO |
| AMP Bank | Professional Package Investment Variable IO 500-749k |
| AMP Bank | Select Package Investment Variable IO 500-749k |
| ANZ | Breakfree Investment Variable IO Special 500k+ |
| Aussie | Inv IQ Basic Variable IO 80% |
| Aussie | Inv IQ Offset Variable IO 80% |
| Australian Unity | Wealth Builder Home Loan IO |
| Australian Unity | Wealth Builder Package Variable INV IO 200k+ |
| Bank Australia | Basic Home Loan - Inv (LVR <80) IO |
| Bank Australia | Inv Premium - IO |
| Bank Australia | Inv Premium Package IO - 400-699k |
| Bank First | Inv Standard Variable |
| Bank of Melbourne | Investment Basic Promo Variable IO |
| BankSA | Inv Basic Promo Variable IO |
| BankVic | Diversified Investor Inv standard variable 250-749k |
| BankVic | Inv standard variable |
| BankVic | Portfolio Inv standard variable 250-749k |
| BankVic | Premium Home Inv standard variable 250-749k |
| BankVic | Property Investor Inv standard variable 250-749k |
| Bankwest | Complete Home Loan Variable Investment IO 80% 200k+ |
| bcu | Inv Maximum Discount Variable IO |
| bcu | Inv Standard Variable IO |
| Bendigo Bank | Basic Variable Investment IO |
| Bendigo Bank | Connect Residential Investment Variable IO 500k+ |
| Bendigo Bank | Residential Investment Variable IO 500k+ |
| Citi | Investment Basic Variable IO |
| Citi | Mortgage Plus Investment Offset Variable IO 250k+ |
| Citi | Mortgage Plus Investment Variable IO 250k+ |
| Click Loans | Basic Investor Home Loan IO 80% |



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Investor Variable \$500,000 Interest Only

| Company | Product |
|---------------------------|---|
| ★★★ | |
| Click Loans | Investor Offset IO 80% |
| Click Loans | The Online Investor Home Loan 80 IO 80% |
| Commonwealth Bank | Inv Extra (2 Year Intro) IO 2 yrs |
| Commonwealth Bank | Inv Extra IO |
| CUA | Balanced Variable INV IO |
| FCCS Credit Union | Mutual Home Loan Inv IO 80% |
| First Option Credit Union | Classic Investment Loan L52 IO |
| First Option Credit Union | Premium Investment Loan L54 IO |
| Firstmac | Construction INV 90 |
| Firstmac | Inv Home Loan 80 |
| Firstmac | Inv VIP 80 IO |
| Firstmac | Inv Vital 80 IO |
| G&C Mutual Bank | Premium Package Inv Premium- Package Only 300k+ |
| G&C Mutual Bank | Premium Package Investment Standard Variable IO 300k+ |
| G&C Mutual Bank | Solutions Package Inv Solutions- Package Only |
| Greater Bank | Great Rate Investment Variable IO |
| Greater Bank | Ultimate Investment Variable IO |
| Heritage Bank | Home Advantage Investment Variable IO 250-699k |
| Heritage Bank | Investment Standard Discount Variable |
| Holiday Coast CU | Inv Live Life Standard |
| Horizon Credit Union | Basic Investment Residential Loan |
| Horizon Credit Union | Mortgage Breaker Investment Loan |
| HSBC | Premier Investment Variable IO 500-749k |
| Hume Bank | Inv Interest Saver (Refinance) IO |
| Hume Bank | Investment Interest Saver IO |
| Illawarra CU NSW | Variable Invest IO |
| IMB | Inv Essentials (100% Offset) IO |
| ING | Inv Mortgage Simplifier IO 500k+ |
| loans.com.au | Construction - Investor |
| Macquarie Bank | Basic Variable Investment IO 80 |
| Macquarie Bank | Offset Variable Investment IO 80 |
| Macquarie Credit Union | Inv Property Variable |



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Investor Variable \$500,000 Interest Only

| Company | Product |
|--------------------------------------|--|
| ★★★ | |
| Mortgage House | Inv Advantage Complete Variable IO |
| Mortgage House | Inv Advantage Variable IO |
| MOVE Bank | Standard Variable Rate Investment |
| MyState | Inv Basic Variable Home Loan IO |
| NAB | Choice Package Investment Tailored Variable - IO 250-749k |
| NAB | Inv Base Variable Rate - IO |
| Newcastle Permanent | Investment Premium Variable IO |
| Newcastle Permanent | Premium Plus Package Investment Premium Variable IO 500-749k |
| Newcastle Permanent | Real Deal - Investment IO |
| Nexus Mutual | Platinum Standard Home Loan IO INV 350-699k |
| P&N Bank | Inv Smooth Home Loan 80% |
| People's Choice Credit Union | Home Loan Package Inv Standard Variable <80 Pack IO 100k+ |
| Police Bank | Inv Premium Variable |
| QBANK | Classic Investor |
| QBANK | Classic Plus Investor 250k+ |
| QBANK | Standard Variable Investor |
| Qudos Bank | Inv Standard Variable Rate |
| RACQ Bank | Investment Mortgage Breaker |
| RAMS | Inv Low Rate IO |
| Regional Australia Bank | Inv Partnership Advantage Var IO 250k+ |
| RESI Mortgage Corp | Inv Smart Pro IO 200k+ 80% |
| SERVICE ONE Alliance Bank | Investment Standard Variable IO 500k+ |
| St.George Bank | Investment Basic Promo Variable IO |
| Suncorp Bank | Home Package Plus Package Investment Variable IO 80% 150k+ |
| Suncorp Bank | Home Package Plus Variable Inv IO 90% 150k+ |
| The Mutual | Inv Mutual |
| The Mutual | Inv Premium Variable |
| The Rock | Inv Basic Variable Home Loan IO |
| Transport Mutual Credit Union | Investment Variable IO |
| UBank | Inv UHomeLoan Variable |
| WAW Credit Union | Investment Home Loan Intro IO Offer |
| Westpac | Premier Advantage Rocket Investment Loan IO 500-749k |



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Investor Variable \$500,000 Interest Only

| Company | Product |
|---------|---------|
|---------|---------|

★★★

| | |
|-------------------------|---|
| Westpac | Special - Inv Flexi First Option IO 2 yrs |
| Woolworths Employees CU | Investment Special Offer IO |
| Woolworths Employees CU | Standard Investment Variable IO |
| Yellow Brick Road | Empower Package Inv Empower Variable IO 80% 150k+ |
| Yellow Brick Road | Inv Empower Variable IO 80% |



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Investor Variable \$500,000 Interest Only

| Company | Product |
|------------------------------|--|
| ★★ | |
| ANZ | Investment Variable IO |
| Arab Bank Australia | Inv Essentials Home Loan P+I |
| Australian Military Bank | Investment Home Loan IO |
| Bank of Melbourne | Advantage Package Investment Variable IO 500-749k |
| Bank of Melbourne | Investment Variable IO |
| Bank of us | Investment FlexiChoice |
| BankSA | Advantage Package Investment Variable IO 500-749k |
| BankSA | Investment Variable IO |
| Bankwest | Regular Saver Home Loan Investment |
| Bankwest | Variable Investment 80% |
| BOQ | Home Loan Privileges Investment Standard Variable IO 250-999 |
| BOQ | Inv Clear Path Var Home Loan IO |
| Commonwealth Bank | Inv Standard Variable Rate IO |
| Commonwealth Bank | Inv Viridian Line Of Credit |
| Commonwealth Bank | Wealth Package Inv Standard Variable Rate IO 350-749k |
| G&C Mutual Bank | Investment Standard Variable IO |
| G&C Mutual Bank | Solutions Package Investment Standard Variable IO |
| Gateway Bank | Inv Construction Loan |
| Heritage Bank | Investment Variable IO |
| HSBC | Investment Variable IO |
| HSBC | Premier Home Equity - Investment IO 500-749k |
| Hume Bank | Investment Variable IO |
| MyState | Inv Standard Variable IO |
| NAB | Inv Base Variable Indicator Rate |
| NAB | Investment Tailored Variable - IO |
| Newcastle Permanent | Real Options - Investment IO |
| Nexus Mutual | Standard Home Loan IO INV |
| People's Choice Credit Union | Home Loan Package Investment Standard Variable IO 100k+ |
| People's Choice Credit Union | Investment Basic Variable IO 80% |
| People's Choice Credit Union | Investment Standard Variable IO |
| Regional Australia Bank | Inv Mortgage Offset IO |
| Regional Australia Bank | Investment Basic IO 25 yrs |



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Investor Variable \$500,000 Interest Only

| Company | Product |
|----------------------|---|
| ★★ | |
| St.George Bank | Advantage Package Investment Variable IO 500-749k |
| St.George Bank | Investment Variable IO |
| Teachers Mutual Bank | Inv Interest Only Variable |
| The Rock | Investment Variable IO |
| UniBank | Inv Interest Only Variable |
| WAW Credit Union | Investment Home Loan IO |
| Westpac | Inv Flexi First Option IO |
| Westpac | Rocket Investment Loan IO |
| ★ | |
| AMP Bank | Investment Classic Variable IO |
| Auswide Bank | Investment Standard Variable IO |
| Bank of Sydney | Investment Variable |
| BOQ | Investment Standard Variable IO |
| Citi | Investment Offset Variable IO |
| Citi | Investment Variable IO |
| Delphi Bank | Residential Investment Home Loan IO |
| HSBC | Home Equity - Investment IO |
| IMB | Investment Standard Variable IO |
| RAMS | Inv Full Feature IO |
| Suncorp Bank | Standard Variable Investment IO |



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Investor Variable \$500,000 Principle & Interest

| Company | Product |
|---------------------------|--|
| ★★★★★ "Outstanding Value" | |
| AMO Group | Inv Basic Variable |
| AMO Group | Investment Variable |
| ANZ | Investment Simplicity Plus P&I |
| Auswide Bank | Freedom Package Investment Standard Variable 100k+ |
| Bank of Melbourne | Investment Basic Promo Variable P&I |
| BankSA | Inv Basic Promo Variable P&I |
| Community First CU | Investment Basic Variable Home Loan Inv - P&I |
| Freedom Lend | Investment Freedom Construction |
| Freedom Lend | Investment Freedom Variable PI 80% |
| Homestar Finance | Investment P&I Variable 150-749k 80% |
| ING | Inv Orange Advantage Variable PI 500k-1mil |
| loans.com.au | Smart Loan Package Offset P+I |
| Mortgage House | Inv Advantage Variable P&I 100-749k |
| Northern Inland CU | Dream Value Investor PI 80 |
| Pacific Mortgage Group | Investment Variable P&I |
| Reduce Home Loans | Inv Rate Buster 100% Offset Var |
| Reduce Home Loans | Investor Rate Buster Escape |
| Reduce Home Loans | Investor Rate Buster High Lend |
| Reduce Home Loans | Investor Rate Lovers Variable |
| St.George Bank | Investment Basic Promo Variable P&I |
| State Custodians | Low Rate Home Loan w Offset- InvP&I 80% |
| TicToc Home Loans | Variable Invest P&I |
| UBank | Discount Offer - Investor Var P&I |
| Virgin Money | Reward Me - Inv Variable 80 P&I 500-749k |



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Investor Variable \$500,000 Principle & Interest

| Company | Product |
|------------------------|---|
| ★★★★ | |
| Aussie | Inv IQ Basic Variable PI 80% |
| Aussie | Inv IQ Offset Variable PI 80% |
| Aussie | Inv Select Basic Variable PI 500k+ 80% |
| Australian Unity | Wealth Builder Package Variable 200k+ |
| Bank of Sydney | Expect More Investment Variable 100k+ |
| bcu | Inv OMG! Variable Rate P&I |
| Beyond Bank | Total Home Loan Inv Variable New Money Offer 50k+ |
| BOQ | Investment Economy |
| Click Loans | The Online Inv Offset Home Loan PI 80% |
| Click Loans | The Online Investor Home Loan PI 80% |
| Commonwealth Bank | Inv Extra P&I |
| FCCS Credit Union | Affinity Home Loan Package Mutual Home Loan Inv P+I 80% 150 |
| Gateway Bank | Inv Low Rate Essentials |
| Gateway Bank | Premium Investment Variable 80% 150k+ |
| Heritage Bank | Home Advantage Investment Variable P&I 250-699k |
| Heritage Bank | Investment Discount Variable P&I 80% |
| ING | Inv Mortgage Simplifier PI 500k+ |
| loans.com.au | Essentials Variable - Investor P&I |
| loans.com.au | INV Offset 80 PI |
| Macquarie Bank | Basic Variable Investment PI 80 |
| Macquarie Bank | Offset Variable Investment PI 80 |
| Macquarie Credit Union | Power Home Loan Package Inv Power 400k+ |
| MOVE Bank | myWealth Standard Variable Package 500-749k |
| MOVE Bank | Wealth Builder |
| Newcastle Permanent | Premium Plus Package Investment Premium Variable P&I 80% 50 |
| P&N Bank | & Investor Loan (P&I) |
| P&N Bank | Home Loan & Bag & Investor Loan (P&I) 50k+ |
| QBANK | Classic Investor Offer 80% |
| RACQ Bank | Choices Mortgage Breaker Investor Special 150k+ |
| RESI Mortgage Corp | Inv Smart Pro P&I 200-m 80% |
| Suncorp Bank | Back To Basics Investment P&I 150k+ |
| Suncorp Bank | Home Package Plus Variable Inv PI 90% 150k+ |



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Investor Variable \$500,000 Principle & Interest

Company

Product

★★★★

Yellow Brick Road

Empower Package Inv Empower Variable PI 80% 150k+

Yellow Brick Road

Inv Empower Variable PI 80%



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Investor Variable \$500,000 Principle & Interest

| Company | Product |
|--------------------------|---|
| ★★★ | |
| Adelaide Bank | Investment Smartfit Variable P&I |
| Adelaide Bank | Investment SmartSaver P&I |
| AMP Bank | Affinity Package Investment Variable P+I 500-749k |
| AMP Bank | Investment Basic Variable Loan P+I |
| AMP Bank | Professional Package Investment Variable P+I 500-749k |
| AMP Bank | Select Package Investment Variable P+I 500-749k |
| ANZ | Breakfree Investment Variable P&I 80% 250-699k |
| ANZ | Breakfree Investment Variable P&I Special 80% 500k+ |
| Aussie | Inv Select Standard Variable PI 500k+ 80% |
| Australian Military Bank | Investment Home Loan PI |
| Australian Unity | Wealth Builder Home Loan P&I |
| Bank Australia | Basic Home Loan - Inv (LVR <80) P&I |
| Bank Australia | Inv Premium - P&I |
| Bank Australia | Inv Premium Package - P&I 400-699k |
| Bank First | Complete Var Inv First Home Buyer |
| Bank First | First Home Buyers Package Inv Complete Variable |
| Bank First | Inv Complete Variable |
| Bank First | Premier Package Home Loan Inv Variable |
| Bank of Melbourne | Advantage Package Investment Variable P&I 500-749k |
| Bank of us | Inv Topline 80% |
| BankSA | Advantage Package Investment Variable P&I 500-749k |
| BankVic | Diversified Investor Inv standard variable 250-749k |
| BankVic | Inv standard variable |
| BankVic | Portfolio Inv standard variable 250-749k |
| BankVic | Premium Home Inv standard variable 250-749k |
| BankVic | Property Investor Inv standard variable 250-749k |
| Bankwest | Complete Home Loan Variable Investment 200k+ |
| Bankwest | Premium Select Home Loan Inv P&I 500k+ |
| bcu | Inv Maximum Discount Variable P&I |
| Bendigo Bank | Basic Variable Investment PI |
| Bendigo Bank | Connect Package Variable Investment 500k+ P&I |
| Bendigo Bank | Residential Investment Variable PI 500k+ |



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Investor Variable \$500,000 Principle & Interest

| Company | Product |
|---------------------------|---|
| ★★★ | |
| Beyond Bank | Investment Basic Variable |
| Beyond Bank | Low Rate Special Investment |
| Beyond Bank | Pinnacle +Plus Pkg Investment Variable 300k+ |
| Beyond Bank | Total Home Loan Investment Variable 500k+ |
| BOQ | Inv Clear Path Variable Home Loan |
| Citi | Investment Basic Variable P&I 80% |
| Citi | Mortgage Plus Investment Offset Variable P&I 80% 250k+ |
| Citi | Mortgage Plus Investment Variable P&I 80% 250k+ |
| Click Loans | Basic Investor Home Loan PI 80% |
| Click Loans | Investor Offset PI 80% |
| Click Loans | The Online Investor Home Loan 80 PI 80% |
| Commonwealth Bank | Inv Extra (2 Year Intro) P&I 2 yrs |
| Commonwealth Bank | Wealth Package Inv Standard Variable Rate P&I 350-749k |
| Community First CU | Accelerator Home Loan Inv True Value Var HI - P&I 250k+ |
| Community First CU | True Basic Home Loan Inv - P&I 80% |
| CUA | Balanced Variable INV P&I |
| Easy Street Fin Services | Inv Std Var Rate Home Loan - P&I |
| FCCS Credit Union | Mutual Home Loan Inv P+I 80% |
| First Option Credit Union | Premium Investment Loan L54 |
| Firstmac | Inv Home Loan 80 |
| Firstmac | Inv VIP 80 |
| Firstmac | Inv Vital 80 P&I |
| G&C Mutual Bank | Premium Package Inv Premium- Package Only 300k+ |
| Greater Bank | Great Rate Discount Investment Variable P&I \$150k+ |
| Greater Bank | Great Rate Investment Variable P&I |
| Greater Bank | Investment Standard Variable P&I |
| Greater Bank | Ultimate Discount Investment Variable P&I 150k+ |
| Greater Bank | Ultimate Investment Variable P&I |
| Heritage Bank | Investment Standard Discount Variable |
| Holiday Coast CU | Inv Live Life Standard |
| Horizon Credit Union | Basic Investment Residential Loan |
| Horizon Credit Union | Kickstart First Home Buyer Inv Loan |



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Investor Variable \$500,000 Principle & Interest

| Company | Product |
|------------------------------|--|
| ★★★ | |
| Horizon Credit Union | Mortgage Breaker Investment Loan |
| Horizon Credit Union | Platinum Investment Loan 150k+ |
| Horizon Credit Union | Special Value Plus Investment Loan |
| HSBC | Premier Investment Home Smart 500-749k |
| HSBC | Premier Investment Variable P&I 500-749k |
| Hume Bank | Inv Interest Saver (Refinance) P&I |
| Hume Bank | Investment Interest Saver P&I |
| Hume Bank | Property Package Investment Variable P&I 500k+ |
| Illawarra CU NSW | Variable Invest PI |
| IMB | Inv Essentials (100% Offset) P&I |
| Liberty Financial | Inv Liberty Free 70 - 80 LVR |
| Liberty Financial | Inv Liberty Sharp 70 - 80 LVR |
| Liberty Financial | Inv Liberty Star 70 - 80 LVR |
| Macquarie Credit Union | Inv Basic Home Loan |
| Macquarie Credit Union | Inv Property Variable |
| ME | Inv Basic Home Loan Max 80 LVR |
| ME | Member Package Inv Flexible Home Loan Max 80 LVR 400-699k |
| Mortgage House | Inv Advantage Complete Variable P&I |
| MyState | Inv Basic Variable Home Loan |
| MyState | Special Residential Investment Loan |
| NAB | Choice Package Investment Tailored Variable - P&I 500-749k |
| NAB | Inv Base Variable Rate - P&I |
| NAB | Private Tailored Pkg Investment Tailored Variable - P&I 500- |
| Newcastle Permanent | Real Deal - Investment P&I |
| Nexus Mutual | Platinum Standard Home Loan P&I INV 350-699k |
| Northern Inland CU | Basic Investor |
| Northern Inland CU | Home Loan Value Investor 500-749k |
| P&N Bank | Inv Smooth Home Loan 80% |
| People's Choice Credit Union | Home Loan Package Inv Standard Var <80 Package P&I 100k+ |
| People's Choice Credit Union | Investment Basic Variable P&I 80% |
| Police Bank | Inv Premium Variable |
| QBANK | Classic Investor |



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Investor Variable \$500,000 Principle & Interest

| Company | Product |
|---------------------------------|---|
| ★★★ | |
| QBANK | Classic Plus Investor 250k+ |
| QBANK | Classic Plus Investor Offer 500k+ |
| Qudos Bank | Inv Standard Variable Rate |
| Qudos Bank | Low Cost Home Loan- Inv 80% |
| Queensland Country Credit Union | Inv Discount Variable Package Rate (LVR <80% |
| RAMS | Inv Low Rate P&I |
| Regional Australia Bank | Inv Partnership Advantage Var P&I 250k+ |
| Regional Australia Bank | Investment Basic P&I 25 yrs |
| RESI Mortgage Corp | Inv Flexi Options |
| SCU | Inv ProPack PI |
| SERVICE ONE Alliance Bank | Investment Standard Variable P&I 500k+ |
| St.George Bank | Advantage Package Investment Variable P&I 500-749k |
| Suncorp Bank | Home Package Plus Variable Investment 80% 150k+ |
| The Mac | Property Investment Loan 250k+ |
| The Mutual | Inv Mutual |
| The Mutual | Inv Premium Variable |
| The Mutual | Package Home Loan Inv Premium Variable 150k+ |
| The Rock | Inv Basic Variable Home Loan |
| The Rock | Investment Essentials |
| Transport Mutual Credit Union | Investment Basic Variable |
| Transport Mutual Credit Union | Switch and Save Investment |
| UBank | Inv UHomeLoan Variable |
| Westpac | Investment Flexi First Option P&I |
| Westpac | Premier Advantage Rocket Investment Loan P&I 500-749k |
| Westpac | Special-Inv Flexi First Option P&I 2 yrs |
| Woolworths Employees CU | Investment Construction Loan |
| Woolworths Employees CU | Investment Special Offer PI |
| Woolworths Employees CU | Standard Investment Variable PI |



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Investor Variable \$500,000 Principle & Interest

| Company | Product |
|---------------------------|--|
| ★★ | |
| AMP Bank | Investment Essential Home Loan |
| ANZ | Investment Variable P&I |
| Arab Bank Australia | 12 Month HeadStart INV Home Loan |
| Arab Bank Australia | Inv Essentials Home Loan P+I |
| Arab Bank Australia | Inv The Basics |
| Bank First | Inv Standard Variable |
| Bank of Melbourne | Investment Variable P&I |
| Bank of us | Investment FlexiChoice |
| Bank of us | Investment FlexiLine |
| BankSA | Investment Variable P&I |
| BankVic | Investment offset |
| Bankwest | Regular Saver Home Loan Investment |
| Bankwest | Variable Investment 80% |
| bcu | Inv Standard Variable P&I |
| Beyond Bank | Investment Variable |
| BOQ | Home Loan Privileges Investment Standard Variable 250-999k |
| Commonwealth Bank | Inv Standard Variable Rate P&I |
| Community First CU | Inv True Value Var HI - P&I |
| First Option Credit Union | Classic Investment Loan L52 |
| G&C Mutual Bank | Investment Standard Variable P&I |
| G&C Mutual Bank | Solutions Package Inv Solutions- Package Only |
| Gateway Bank | Investment Variable |
| Heritage Bank | Investment Variable P&I |
| HSBC | Investment Home Smart |
| HSBC | Investment Home Value P&I |
| HSBC | Investment Variable P&I |
| Hume Bank | Investment Variable (Refinance) P&I |
| Hume Bank | Investment Variable P&I |
| IMB | Investment Standard Variable P&I |
| MOVE Bank | Standard Variable Rate Investment |
| MyState | Inv Standard Variable |
| NAB | Inv Base Variable Indicator Rate |



Home Loans Star Ratings

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Investor Variable \$500,000 Principle & Interest

| Company | Product |
|-------------------------------|---------------------------------------|
| ★★ | |
| NAB | Investment Tailored Variable - P&I |
| Newcastle Permanent | Premium Variable - Investment P&I 80% |
| Newcastle Permanent | Real Options - Investment P&I |
| Nexus Mutual | Standard Home Loan P&I INV |
| Northern Inland CU | Smart Variable Investment |
| People's Choice Credit Union | Investment Standard Variable P&I |
| QBANK | Standard Variable Investor |
| RACQ Bank | Inv Intro Rate Mortgage Breaker 1 yr |
| RACQ Bank | Investment Mortgage Breaker |
| RAMS | Inv Full Feature P&I |
| Regional Australia Bank | Inv Mortgage Offset P&I |
| St.George Bank | Investment Variable P&I |
| Teachers Mutual Bank | Inv Flexi Choice |
| Transport Mutual Credit Union | Investment Variable |
| UniBank | Inv Flexi Choice |
| WAW Credit Union | Investment Home Loan |
| WAW Credit Union | Investment Home Loan Intro Offer |
| Westpac | Rocket Investment Loan P&I |
| ★ | |
| AMP Bank | Investment Classic Variable P+I |
| Auswide Bank | Investment Standard Variable |
| Bank of Sydney | Investment Variable |
| Bankwest | Investment Equaliser Home Loan 3 yrs |
| BOQ | Investment Standard Variable |
| Citi | Investment Offset Variable P&I 80% |
| Citi | Investment Variable P&I 80% |
| Commonwealth Bank | Inv Viridian Line Of Credit |
| Delphi Bank | Residential Investment Home LoanP&I |
| Gateway Bank | Inv Construction Loan |
| ME | Inv Flexible Home Loan Max 80 LVR |
| Suncorp Bank | Standard Variable Investment P&I |
| The Rock | Investment Variable |



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Investor Variable \$750,000 Interest Only

| Company | Product |
|---------------------------|---|
| ★★★★★ "Outstanding Value" | |
| AMO Group | Investment Variable IO |
| ANZ | Investment Simplicity Plus IO |
| Bank of Sydney | Expect More Investment Variable 100k+ |
| Freedom Lend | Investment Freedom Construction |
| Homestar Finance | Investment IO Variable 750k+ 80% |
| loans.com.au | Essentials Variable - Investor IO |
| loans.com.au | INV Offset 80 IO |
| loans.com.au | Smart Loan Package Offset IO |
| Macquarie Credit Union | Power Home Loan Package Inv Power 400k+ |
| MOVE Bank | myWealth Standard Variable Package 750k+ |
| MOVE Bank | Wealth Builder |
| Northern Inland CU | Dream Value Investor IO 80 |
| Pacific Mortgage Group | Investment Variable IO |
| QBANK | Classic Investor Offer 80% |
| QBANK | Classic Plus Investor Offer 500k+ |
| RACQ Bank | Choices Mortgage Breaker Investor Special 150k+ |
| Reduce Home Loans | Investor Rate Buster Escape IO |
| State Custodians | Low Rate Home Loan w Offset- Inv IO 80% |



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Investor Variable \$750,000 Interest Only

| Company | Product |
|---------------------------|---|
| ★★★★ | |
| Auswide Bank | Freedom Package Investment Standard Variable IO 100k+ |
| Bank First | Complete Var Inv First Home Buyer |
| Bank First | First Home Buyers Package Inv Complete Variable |
| Bank First | Inv Complete Variable |
| Bank First | Premier Package Home Loan Inv Variable |
| BankVic | Premium Home Inv standard variable 750k+ |
| BankVic | Property Investor Inv standard variable 750k+ |
| bcu | Inv OMG! Variable Rate IO |
| Beyond Bank | Total Home Loan Inv Variable New Money Offer 50k+ IO |
| Click Loans | The Online Investor Home Loan IO 80% |
| FCCS Credit Union | Affinity Home Loan Package Mutual Home Loan Inv IO 80% 150k |
| First Option Credit Union | Premium Plus Investment Loan L56 IO |
| Freedom Lend | Investment Freedom Variable IO 750k+ 80% |
| Gateway Bank | Inv Low Rate Essentials IO |
| Gateway Bank | Premium Investment Variable 80% IO 150k+ |
| Greater Bank | Great Rate Discount Investment Variable IO \$150k+ |
| Greater Bank | Ultimate Discount Investment Variable IO 150k+ |
| Heritage Bank | Home Advantage Investment Variable IO 700k+ |
| Heritage Bank | Investment Discount Variable IO 150k+ 80% |
| ING | Inv Orange Advantage Variable IO 500k- 1mil |
| P&N Bank | & Investor Loan (IO) |
| P&N Bank | Home Loan & Bag & Investor Loan (IO) 50k+ |
| Qudos Bank | Low Cost Home Loan- Inv 80% |
| Reduce Home Loans | Inv Rate Buster 100% Offset Var IO |
| Reduce Home Loans | Investor Rate Buster High Lend IO |
| RESI Mortgage Corp | Inv Flexi Options |
| Suncorp Bank | Back To Basics Investment IO 150k+ |
| The Mutual | Package Home Loan Inv Premium Variable 150k+ |
| TicToc Home Loans | Investor IO Variable |
| UBank | Investor IO-Investor Extra IO Offer |
| Virgin Money | Reward Me - Inv Variable 80 IO 750k+ |



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Investor Variable \$750,000 Interest Only

| Company | Product |
|-------------------|---|
| ★★★ | |
| Adelaide Bank | Investment Smartfit Variable IO |
| Adelaide Bank | Investment SmartSaver IO |
| AMP Bank | Affinity Package Investment Variable IO 750k+ |
| AMP Bank | Investment Basic Variable Loan IO |
| AMP Bank | Professional Package Investment Variable IO 750k+ |
| AMP Bank | Select Package Investment Variable IO 750k+ |
| ANZ | Breakfree Investment Variable IO Special 500k+ |
| Aussie | Inv IQ Basic Variable IO 80% |
| Aussie | Inv IQ Offset Variable IO 80% |
| Australian Unity | Wealth Builder Home Loan IO |
| Australian Unity | Wealth Builder Package Variable INV IO 200k+ |
| Bank Australia | Basic Home Loan - Inv (LVR <80) IO |
| Bank Australia | Inv Premium - IO |
| Bank Australia | Inv Premium Package IO - 700k+ |
| Bank First | Inv Standard Variable |
| Bank of Melbourne | Investment Basic Promo Variable IO |
| BankSA | Inv Basic Promo Variable IO |
| BankVic | Diversified Investor Inv standard variable 750k+ |
| BankVic | Inv standard variable |
| BankVic | Portfolio Inv standard variable 750k+ |
| Bankwest | Complete Home Loan Variable Investment IO 80% 200k+ |
| bcu | Inv Maximum Discount Variable IO |
| Bendigo Bank | Basic Variable Investment IO |
| Bendigo Bank | Connect Residential Investment Variable IO 500k+ |
| Bendigo Bank | Residential Investment Variable IO 500k+ |
| Citi | Investment Basic Variable IO |
| Citi | Mortgage Plus Investment Offset Variable IO 250k+ |
| Citi | Mortgage Plus Investment Variable IO 250k+ |
| Click Loans | Basic Investor Home Loan IO 80% |
| Click Loans | Investor Offset IO 80% |
| Click Loans | The Online Investor Home Loan 80 IO 80% |
| Commonwealth Bank | Inv Extra (2 Year Intro) IO 2 yrs |



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Investor Variable \$750,000 Interest Only

| Company | Product |
|---------------------------|--|
| ★★★ | |
| Commonwealth Bank | Inv Extra IO |
| CUA | Balanced Variable INV Construction |
| CUA | Balanced Variable INV IO |
| FCCS Credit Union | Mutual Home Loan Inv IO 80% |
| First Option Credit Union | Classic Investment Loan L52 IO |
| Firstmac | Construction INV 90 |
| Firstmac | Inv Home Loan 80 |
| Firstmac | Inv VIP 80 IO |
| Firstmac | Inv Vital 80 IO |
| G&C Mutual Bank | Premium Package Inv Premium- Package Only 300k+ |
| G&C Mutual Bank | Premium Package Investment Standard Variable IO 300k+ |
| Greater Bank | Great Rate Investment Variable IO |
| Greater Bank | Ultimate Investment Variable IO |
| Heritage Bank | Investment Standard Discount Variable |
| Holiday Coast CU | Inv Live Life Standard |
| Horizon Credit Union | Basic Investment Residential Loan |
| Horizon Credit Union | Mortgage Breaker Investment Loan |
| HSBC | Premier Investment Variable IO 750-1m |
| Hume Bank | Inv Interest Saver (Refinance) IO |
| Hume Bank | Investment Interest Saver IO |
| Illawarra CU NSW | Variable Invest IO |
| IMB | Inv Essentials (100% Offset) IO |
| ING | Inv Mortgage Simplifier IO 500k+ |
| loans.com.au | Construction - Investor |
| Macquarie Credit Union | Inv Property Variable |
| Mortgage House | Inv Advantage Complete Variable IO |
| Mortgage House | Inv Advantage Variable IO |
| MOVE Bank | Standard Variable Rate Investment |
| MyState | Inv Basic Variable Home Loan IO |
| MyState | Special Residential Inv Loan IO |
| NAB | Choice Package Investment Tailored Variable - IO 750k+ |
| NAB | Inv Base Variable Rate - IO |



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Investor Variable \$750,000 Interest Only

| Company | Product |
|-------------------------------|--|
| ★★★ | |
| Newcastle Permanent | Investment Premium Variable IO |
| Newcastle Permanent | Premium Plus Package Investment Premium Variable IO 750-899k |
| Newcastle Permanent | Real Deal - Investment IO |
| Nexus Mutual | Platinum Standard Home Loan IO INV 700k+ |
| P&N Bank | Inv Smooth Home Loan 80% |
| People's Choice Credit Union | Home Loan Package Inv Standard Variable <80 Pack IO 100k+ |
| Police Bank | Inv Premium Variable |
| QBANK | Classic Investor |
| QBANK | Classic Plus Investor 250k+ |
| QBANK | Standard Variable Investor |
| Qudos Bank | Inv Standard Variable Rate |
| RACQ Bank | Investment Mortgage Breaker |
| RAMS | Inv Low Rate IO |
| Regional Australia Bank | Inv Partnership Advantage Var IO 250k+ |
| RESI Mortgage Corp | Inv Smart Pro IO 200k+ 80% |
| SERVICE ONE Alliance Bank | Investment Standard Variable IO 500k+ |
| St.George Bank | Advantage Package Investment Variable IO 750k+ |
| St.George Bank | Investment Basic Promo Variable IO |
| Suncorp Bank | Home Package Plus Package Investment Variable IO 80% 150k+ |
| Suncorp Bank | Home Package Plus Variable Inv IO 90% 150k+ |
| The Mac | Property Investment Loan 250k+ |
| The Mutual | Inv Mutual |
| The Mutual | Inv Premium Variable |
| The Rock | Inv Basic Variable Home Loan IO |
| Transport Mutual Credit Union | Investment Variable IO |
| UBank | Inv UHomeLoan Variable |
| WAW Credit Union | Investment Home Loan Intro IO Offer |
| Westpac | Premier Advantage Rocket Investment Loan IO 750k+ |
| Westpac | Special - Inv Flexi First Option IO 2 yrs |
| Woolworths Employees CU | Investment Special Offer IO |
| Woolworths Employees CU | Standard Investment Variable IO |
| Yellow Brick Road | Empower Package Inv Empower Variable IO 80% 150k+ |



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Investor Variable \$750,000 Interest Only

| Company | Product |
|---------|---------|
|---------|---------|

★★★

| | |
|-------------------|-----------------------------|
| Yellow Brick Road | Inv Empower Variable IO 80% |
|-------------------|-----------------------------|



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Investor Variable \$750,000 Interest Only

| Company | Product |
|------------------------------|--|
| ★★ | |
| ANZ | Investment Variable IO |
| Arab Bank Australia | Inv Essentials Home Loan P+I |
| Australian Military Bank | Investment Home Loan IO |
| Bank of Melbourne | Advantage Package Investment Variable IO 750k+ |
| Bank of Melbourne | Investment Variable IO |
| Bank of us | Investment FlexiChoice |
| BankSA | Advantage Package Investment Variable IO 750k+ |
| BankSA | Investment Variable IO |
| Bankwest | Regular Saver Home Loan Investment |
| Bankwest | Variable Investment 80% |
| bcu | Inv Standard Variable IO |
| BOQ | Home Loan Privileges Investment Standard Variable IO 250-999 |
| BOQ | Inv Clear Path Var Home Loan IO |
| Commonwealth Bank | Inv Standard Variable Rate IO |
| Commonwealth Bank | Inv Viridian Line Of Credit |
| Commonwealth Bank | Wealth Package Inv Standard Variable Rate IO 750k+ |
| G&C Mutual Bank | Investment Standard Variable IO |
| G&C Mutual Bank | Solutions Package Inv Solutions- Package Only |
| G&C Mutual Bank | Solutions Package Investment Standard Variable IO |
| Gateway Bank | Inv Construction Loan |
| Heritage Bank | Investment Variable IO |
| HSBC | Investment Variable IO |
| HSBC | Premier Home Equity - Investment IO 750-1m |
| Hume Bank | Investment Variable IO |
| MyState | Inv Standard Variable IO |
| NAB | Inv Base Variable Indicator Rate |
| NAB | Investment Tailored Variable - IO |
| Newcastle Permanent | Real Options - Investment IO |
| Nexus Mutual | Standard Home Loan IO INV |
| People's Choice Credit Union | Home Loan Package Investment Standard Variable IO 100k+ |
| People's Choice Credit Union | Investment Basic Variable IO 80% |
| People's Choice Credit Union | Investment Standard Variable IO |



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Investor Variable \$750,000 Interest Only

| Company | Product |
|-------------------------|-------------------------------------|
| ★★ | |
| Regional Australia Bank | Inv Mortgage Offset IO |
| Regional Australia Bank | Investment Basic IO 25 yrs |
| St.George Bank | Investment Variable IO |
| Teachers Mutual Bank | Inv Interest Only Variable |
| The Rock | Investment Variable IO |
| UniBank | Inv Interest Only Variable |
| WAW Credit Union | Investment Home Loan IO |
| Westpac | Inv Flexi First Option IO |
| Westpac | Rocket Investment Loan IO |
| ★ | |
| AMP Bank | Investment Classic Variable IO |
| Auswide Bank | Investment Standard Variable IO |
| Bank of Sydney | Investment Variable |
| BOQ | Investment Standard Variable IO |
| Citi | Investment Offset Variable IO |
| Citi | Investment Variable IO |
| Delphi Bank | Residential Investment Home Loan IO |
| HSBC | Home Equity - Investment IO |
| IMB | Investment Standard Variable IO |
| RAMS | Inv Full Feature IO |
| Suncorp Bank | Standard Variable Investment IO |



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Investor Variable \$750,000 Principle & Interest

| Company | Product |
|---------------------------|--|
| ★★★★★ "Outstanding Value" | |
| AMO Group | Inv Basic Variable |
| AMO Group | Investment Variable |
| Auswide Bank | Freedom Package Investment Standard Variable 100k+ |
| Community First CU | Investment Basic Variable Home Loan Inv - P&I |
| Freedom Lend | Investment Freedom Construction |
| Freedom Lend | Investment Freedom Variable PI 500k+ 80% |
| Homestar Finance | Investment P&I Variable 750k+ 80% |
| loans.com.au | Smart Loan Package Offset P+ |
| Mortgage House | Inv Advantage Variable P&I 750k+ |
| MOVE Bank | myWealth Standard Variable Package 750k+ |
| Northern Inland CU | Dream Value Investor PI 80 |
| Pacific Mortgage Group | Investment Variable P&I |
| Reduce Home Loans | Inv Rate Buster 100% Offset Var |
| Reduce Home Loans | Investor Rate Buster Escape |
| Reduce Home Loans | Investor Rate Buster High Lend |
| Reduce Home Loans | Investor Rate Lovers Variable |
| State Custodians | Low Rate Home Loan w Offset- InvP&I 80% |
| TicToc Home Loans | Variable Invest P&I |
| UBank | Discount Offer - Investor Var P&I |
| Virgin Money | Reward Me - Inv Variable 80 P&I 750k+ |



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Investor Variable \$750,000 Principle & Interest

| Company | Product |
|------------------------|---|
| ★★★★ | |
| AMP Bank | Professional Package Investment Variable P+I 750k+ |
| ANZ | Investment Simplicity Plus P&I |
| Aussie | Inv IQ Basic Variable PI 80% |
| Aussie | Inv IQ Offset Variable PI 80% |
| Aussie | Inv Select Basic Variable PI 500k+ 80% |
| Australian Unity | Wealth Builder Package Variable 200k+ |
| Bank of Melbourne | Investment Basic Promo Variable P&I |
| Bank of Sydney | Expect More Investment Variable 100k+ |
| BankSA | Inv Basic Promo Variable P&I |
| bcu | Inv OMG! Variable Rate P&I |
| Beyond Bank | Total Home Loan Inv Variable New Money Offer 50k+ |
| BOQ | Investment Economy |
| Click Loans | The Online Inv Offset Home Loan PI 80% |
| Click Loans | The Online Investor Home Loan PI 80% |
| FCCS Credit Union | Affinity Home Loan Package Mutual Home Loan Inv P+I 80% 150 |
| Gateway Bank | Inv Low Rate Essentials |
| Gateway Bank | Premium Investment Variable 80% 150k+ |
| Heritage Bank | Home Advantage Investment Variable P&I 700k+ |
| Heritage Bank | Investment Discount Variable P&I 80% |
| ING | Inv Mortgage Simplifier PI 500k+ |
| loans.com.au | Essentials Variable - Investor P&I |
| loans.com.au | INV Offset 80 PI |
| Macquarie Credit Union | Power Home Loan Package Inv Power 400k+ |
| ME | Member Package Inv Flexible Home Loan Max 80 LVR 700k+ |
| MOVE Bank | Wealth Builder |
| Newcastle Permanent | Premium Plus Package Investment Premium Variable P&I 80% 75 |
| QBANK | Classic Investor Offer 80% |
| RACQ Bank | Choices Mortgage Breaker Investor Special 150k+ |
| RESI Mortgage Corp | Inv Smart Pro P&I 200-m 80% |
| St.George Bank | Investment Basic Promo Variable P&I |
| Suncorp Bank | Back To Basics Investment P&I 150k+ |
| Suncorp Bank | Home Package Plus Variable Inv PI 90% 150k+ |



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Investor Variable \$750,000 Principle & Interest

Company

Product

★★★★

Yellow Brick Road

Empower Package Inv Empower Variable PI 80% 150k+

Yellow Brick Road

Inv Empower Variable PI 80%



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Investor Variable \$750,000 Principle & Interest

| Company | Product |
|--------------------------|---|
| ★★★ | |
| Adelaide Bank | Investment Smartfit Variable P&I |
| Adelaide Bank | Investment SmartSaver P&I |
| AMP Bank | Affinity Package Investment Variable P+I 750k+ |
| AMP Bank | Investment Basic Variable Loan P+I |
| AMP Bank | Select Package Investment Variable P+I 750k+ |
| ANZ | Breakfree Investment Variable P&I 80% 700k+ |
| ANZ | Breakfree Investment Variable P&I Special 80% 500k+ |
| Aussie | Inv Select Standard Variable PI 500k+ 80% |
| Australian Military Bank | Investment Home Loan PI |
| Australian Unity | Wealth Builder Home Loan P&I |
| Bank Australia | Basic Home Loan - Inv (LVR <80) P&I |
| Bank Australia | Inv Premium - P&I |
| Bank Australia | Inv Premium Package - P&I 700k+ |
| Bank First | Complete Var Inv First Home Buyer |
| Bank First | First Home Buyers Package Inv Complete Variable |
| Bank First | Inv Complete Variable |
| Bank First | Premier Package Home Loan Inv Variable |
| Bank of Melbourne | Advantage Package Investment Variable P&I 750k+ |
| Bank of us | Inv Topline 80% |
| BankSA | Advantage Package Investment Variable P&I 750k+ |
| BankVic | Diversified Investor Inv standard variable 750k+ |
| BankVic | Inv standard variable |
| BankVic | Portfolio Inv standard variable 750k+ |
| BankVic | Premium Home Inv standard variable 750k+ |
| BankVic | Property Investor Inv standard variable 750k+ |
| Bankwest | Complete Home Loan Variable Investment 200k+ |
| Bankwest | Premium Select Home Loan Inv P&I 500k+ |
| bcu | Inv Maximum Discount Variable P&I |
| Bendigo Bank | Basic Variable Investment PI |
| Bendigo Bank | Connect Package Variable Investment 500k+ P&I |
| Bendigo Bank | Residential Investment Variable PI 500k+ |
| Beyond Bank | Investment Basic Variable |



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Investor Variable \$750,000 Principle & Interest

| Company | Product |
|---------------------------|---|
| ★★★ | |
| Beyond Bank | Low Rate Special Investment |
| Beyond Bank | Pinnacle +Plus Pkg Investment Variable 300k+ |
| Beyond Bank | Total Home Loan Investment Variable 500k+ |
| BOQ | Inv Clear Path Variable Home Loan |
| Citi | Investment Basic Variable P&I 80% |
| Citi | Mortgage Plus Investment Offset Variable P&I 80% 250k+ |
| Citi | Mortgage Plus Investment Variable P&I 80% 250k+ |
| Click Loans | Basic Investor Home Loan PI 80% |
| Click Loans | Investor Offset PI 80% |
| Click Loans | The Online Investor Home Loan 80 PI 80% |
| Commonwealth Bank | Inv Extra (2 Year Intro) P&I 2 yrs |
| Commonwealth Bank | Inv Extra P&I |
| Commonwealth Bank | Wealth Package Inv Standard Variable Rate P&I 750k+ |
| Community First CU | Accelerator Home Loan Inv True Value Var HI - P&I 250k+ |
| Community First CU | True Basic Home Loan Inv - P&I 80% |
| CUA | Balanced Variable INV P&I |
| Easy Street Fin Services | Inv Std Var Rate Home Loan - P&I |
| FCCS Credit Union | Mutual Home Loan Inv P+I 80% |
| First Option Credit Union | Premium Plus Investment Loan L56 |
| Firstmac | Inv Home Loan 80 |
| Firstmac | Inv VIP 80 |
| Firstmac | Inv Vital 80 P&I |
| G&C Mutual Bank | Premium Package Inv Premium- Package Only 300k+ |
| Greater Bank | Great Rate Discount Investment Variable P&I \$150k+ |
| Greater Bank | Great Rate Investment Variable P&I |
| Greater Bank | Investment Standard Variable P&I |
| Greater Bank | Ultimate Discount Investment Variable P&I 150k+ |
| Greater Bank | Ultimate Investment Variable P&I |
| Heritage Bank | Investment Standard Discount Variable |
| Holiday Coast CU | Inv Live Life Standard |
| Horizon Credit Union | Basic Investment Residential Loan |
| Horizon Credit Union | Kickstart First Home Buyer Inv Loan |



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Investor Variable \$750,000 Principle & Interest

| Company | Product |
|------------------------------|--|
| ★★★ | |
| Horizon Credit Union | Mortgage Breaker Investment Loan |
| Horizon Credit Union | Platinum Investment Loan 150k+ |
| Horizon Credit Union | Special Value Plus Investment Loan |
| HSBC | Premier Investment Home Smart 750-1m |
| HSBC | Premier Investment Variable P&I 750-1m |
| Hume Bank | Inv Interest Saver (Refinance) P&I |
| Hume Bank | Investment Interest Saver P&I |
| Hume Bank | Property Package Investment Variable P&I 500k+ |
| Illawarra CU NSW | Variable Invest PI |
| IMB | Inv Essentials (100% Offset) P&I |
| Liberty Financial | Inv Liberty Free 70 - 80 LVR |
| Liberty Financial | Inv Liberty Star 70 - 80 LVR |
| Macquarie Credit Union | Inv Basic Home Loan |
| Macquarie Credit Union | Inv Property Variable |
| ME | Inv Basic Home Loan Max 80 LVR |
| Mortgage House | Inv Advantage Complete Variable P&I |
| MyState | Inv Basic Variable Home Loan |
| MyState | Special Residential Investment Loan |
| NAB | Choice Package Investment Tailored Variable - P&I 750k+ |
| NAB | Inv Base Variable Rate - P&I |
| NAB | Private Tailored Pkg Investment Tailored Variable - P&I 750k |
| Newcastle Permanent | Real Deal - Investment P&I |
| Nexus Mutual | Platinum Standard Home Loan P&I INV 700k+ |
| Northern Inland CU | Basic Investor |
| Northern Inland CU | Home Loan Value Investor 750k+ |
| P&N Bank | & Investor Loan (P&I) |
| P&N Bank | Home Loan & Bag & Investor Loan (P&I) 50k+ |
| P&N Bank | Inv Smooth Home Loan 80% |
| People's Choice Credit Union | Home Loan Package Inv Standard Var <80 Package P&I 100k+ |
| People's Choice Credit Union | Investment Basic Variable P&I 80% |
| Police Bank | Inv Premium Variable |
| QBANK | Classic Investor |



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Investor Variable \$750,000 Principle & Interest

| Company | Product |
|---------------------------------|--|
| ★★★ | |
| QBANK | Classic Plus Investor 250k+ |
| QBANK | Classic Plus Investor Offer 500k+ |
| Qudos Bank | Inv Standard Variable Rate |
| Qudos Bank | Low Cost Home Loan- Inv 80% |
| Queensland Country Credit Union | Inv Discount Variable Package Rate (LVR <80% |
| RAMS | Inv Low Rate P&I |
| Regional Australia Bank | Inv Partnership Advantage Var P&I 250k+ |
| Regional Australia Bank | Investment Basic P&I 25 yrs |
| RESI Mortgage Corp | Inv Flexi Options |
| SCU | Inv ProPack PI |
| SERVICE ONE Alliance Bank | Investment Standard Variable P&I 500k+ |
| St.George Bank | Advantage Package Investment Variable P&I 750k+ |
| Suncorp Bank | Home Package Plus Variable Investment 80% 150k+ |
| The Mac | Property Investment Loan 250k+ |
| The Mutual | Inv Mutual |
| The Mutual | Inv Premium Variable |
| The Mutual | Package Home Loan Inv Premium Variable 150k+ |
| The Rock | Inv Basic Variable Home Loan |
| The Rock | Investment Essentials |
| Transport Mutual Credit Union | Investment Basic Variable |
| Transport Mutual Credit Union | Switch and Save Investment |
| UBank | Inv UHomeLoan Variable |
| Westpac | Investment Flexi First Option P&I |
| Westpac | Premier Advantage Rocket Investment Loan P&I 750k+ |
| Westpac | Special-Inv Flexi First Option P&I 2 yrs |
| Woolworths Employees CU | Investment Construction Loan |
| Woolworths Employees CU | Investment Special Offer PI |
| Woolworths Employees CU | Standard Investment Variable PI |



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Investor Variable \$750,000 Principle & Interest

| Company | Product |
|---------------------------|--|
| ★★ | |
| AMP Bank | Investment Essential Home Loan |
| ANZ | Investment Variable P&I |
| Arab Bank Australia | 12 Month HeadStart INV Home Loan |
| Arab Bank Australia | Inv Essentials Home Loan P+I |
| Arab Bank Australia | Inv The Basics |
| Bank First | Inv Standard Variable |
| Bank of Melbourne | Investment Variable P&I |
| Bank of us | Investment FlexiChoice |
| Bank of us | Investment FlexiLine |
| BankSA | Investment Variable P&I |
| BankVic | Investment offset |
| Bankwest | Regular Saver Home Loan Investment |
| Bankwest | Variable Investment 80% |
| bcu | Inv Standard Variable P&I |
| Beyond Bank | Investment Variable |
| BOQ | Home Loan Privileges Investment Standard Variable 250-999k |
| Commonwealth Bank | Inv Standard Variable Rate P&I |
| Community First CU | Inv True Value Var HI - P&I |
| First Option Credit Union | Classic Investment Loan L52 |
| G&C Mutual Bank | Investment Standard Variable P&I |
| G&C Mutual Bank | Solutions Package Inv Solutions- Package Only |
| Gateway Bank | Investment Variable |
| Heritage Bank | Investment Variable P&I |
| HSBC | Investment Home Smart |
| HSBC | Investment Home Value P&I |
| HSBC | Investment Variable P&I |
| Hume Bank | Investment Variable (Refinance) P&I |
| Hume Bank | Investment Variable P&I |
| IMB | Investment Standard Variable P&I |
| MOVE Bank | Standard Variable Rate Investment |
| MyState | Inv Standard Variable |
| NAB | Inv Base Variable Indicator Rate |



Home Loans Star Ratings

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

Investor Variable \$750,000 Principle & Interest

| Company | Product |
|-------------------------------|---------------------------------------|
| ★★ | |
| NAB | Investment Tailored Variable - P&I |
| Newcastle Permanent | Premium Variable - Investment P&I 80% |
| Newcastle Permanent | Real Options - Investment P&I |
| Nexus Mutual | Standard Home Loan P&I INV |
| Northern Inland CU | Smart Variable Investment |
| People's Choice Credit Union | Investment Standard Variable P&I |
| QBANK | Standard Variable Investor |
| RACQ Bank | Inv Intro Rate Mortgage Breaker 1 yr |
| RACQ Bank | Investment Mortgage Breaker |
| RAMS | Inv Full Feature P&I |
| Regional Australia Bank | Inv Mortgage Offset P&I |
| St.George Bank | Investment Variable P&I |
| Teachers Mutual Bank | Inv Flexi Choice |
| Transport Mutual Credit Union | Investment Variable |
| UniBank | Inv Flexi Choice |
| WAW Credit Union | Investment Home Loan |
| WAW Credit Union | Investment Home Loan Intro Offer |
| Westpac | Rocket Investment Loan P&I |
| ★ | |
| AMP Bank | Investment Classic Variable P+I |
| Auswide Bank | Investment Standard Variable |
| Bank of Sydney | Investment Variable |
| Bankwest | Investment Equaliser Home Loan 3 yrs |
| BOQ | Investment Standard Variable |
| Citi | Investment Offset Variable P&I 80% |
| Citi | Investment Variable P&I 80% |
| Commonwealth Bank | Inv Viridian Line Of Credit |
| Delphi Bank | Residential Investment Home LoanP&I |
| Gateway Bank | Inv Construction Loan |
| ME | Inv Flexible Home Loan Max 80 LVR |
| Suncorp Bank | Standard Variable Investment P&I |
| The Rock | Investment Variable |