



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"	
ANZ	Investment Simplicity Plus IO Special Offer
Bank First	Complete Var Inv First Home Buyer
Bank First	First Home Buyers Package Inv Complete Variable
Community First CU	Accelerator Package Investment Loan IO <250k
Freedom Lend	Investment Freedom Construction
Freedom Lend	Investment Freedom Variable IO 80%
Gateway Bank	Inv Low Rate Essentials IO
Homestar Finance	Investment IO Variable 150-749k 80%
loans.com.au	Essentials Variable - Investor IO
loans.com.au	Smart Loan Package Offset IO
Newcastle Permanent	Premium Plus Package Investment Premium Variable IO 150-499k
Pacific Mortgage Group	Investment Variable IO
QBANK	Classic Investor Offer 90%
Qudos Bank	Value Package Low Cost Home Loan Investment IO 80%
RACQ Bank	Choices Mortgage Breaker Investor Special IO 150k+
Reduce Home Loans	Investor Rate Buster High Lend IO
State Custodians	Low Rate Home Loan w Offset- Inv IO 80%
✦ "Rising Star"	
CUA	Achieve Variable Investment Construction



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Company	Product
★★★★	
Auswide Bank	Freedom Package Investment IO 100k+ Special Offer
Bank First	Inv Complete Variable
Bank First	Premier Package Home Loan Inv Variable
Bank of Sydney	Expect More Investment Variable IO 100k+
Bankwest	Complete Variable Home Loan Investment IO 90% 200k+
bcu	Inv OMG! Variable Rate IO
CUA	Accelerate Variable INV Construction
Endeavour Mutual Bank	Variable Investment Loan P&I
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%
IMB	Budget Home Loan IO- Investment
ING	Inv Mortgage Simplifier IO 150-499k
ING	Inv Orange Advantage Variable IO 150-499k
loans.com.au	INV Offset 80 IO
MyState Bank	Inv Basic Variable Home Loan IO 80%
MyState Bank	Special Residential Investment Loan IO 80%
Nexus Mutual	Platinum Investment Home Loan IO 50-80%
Northern Inland CU	Dream Value Investor IO 80
P&N Bank	& Investor Loan (IO)
P&N Bank	Home Loan & Bag & Investor Loan (IO) 50k+
Qudos Bank	Low Cost Home Loan Investment IO 80%
RESI Mortgage Corp	Inv Flexi Options IO 80% Special Offer
Suncorp Bank	Back To Basics Investment IO 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
AMO Group	Investment Variable IO
AMP Bank	Investment Basic Variable Loan IO
AMP Bank	Professional Package Investment Variable IO 100-249k
Aussie	Inv Select Basic Variable IO 100-499k
Aussie	Inv Select Standard Variable IO 100-499k 80%
Australian Unity	Wealth Builder Home Loan IO
Australian Unity	Wealth Builder Package Variable IO
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 80%
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	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
Bendigo Bank	Residential Investment Variable IO 50-249k
Beyond Bank	Total Home Loan Inv Variable New Money Offer 50k+ IO
Click Loans	Basic Investor Home Loan IO 80%
Click Loans	Investor Offset IO 80%
Commonwealth Bank	Inv Extra (2 Year Intro) IO 2 yrs
Commonwealth Bank	Inv Extra (4 Year Intro) IO 4 yrs
Commonwealth Bank	Inv Extra IO 90%



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Investor Variable \$200,000 Interest Only

Company	Product
★★★	
Credit Union SA	Investment Discounted Variable Rate Home Loan IO
Credit Union SA	Investment Variable Home Loan Package IO
Credit Union SA	Investment Variable Home Loan Package Special Offer IO
CUA	Accelerate Variable INV IO
First Option Bank	Classic Investment Loan L52 IO
First Option Bank	Inv Smart Start Home Loan L41 IO
First Option Bank	Premium Investment Loan L54 IO
Firstmac	Construction INV 90
Firstmac	Inv Home Loan 80
Firstmac	Inv VIP 80 IO
Firstmac	Inv Vital 80 IO
Geelong Bank	Affinity Home Loan Package Inv IO 80% 150k+
Geelong Bank	Mutual Home Loan Inv IO 80%
Greater Bank	Great Rate Investment Variable IO
Greater Bank	Investment Standard Variable IO
Greater Bank	Ultimate Investment Variable IO
Heritage Bank	Home Advantage Investment Variable IO 150-249k
Heritage Bank	Investment Standard Discount Variable
Horizon Credit Union	Basic Investment Residential Loan
Horizon Credit Union	Mortgage Breaker Investment Loan
Hume Bank	Investment Interest Saver IO
IMB	Inv Essentials (100% Offset) IO
loans.com.au	Construction - Investor
Macquarie Bank	Basic Flyer Home Loan Inv IO 80
Macquarie Bank	Basic Variable Investment IO 80
Macquarie Bank	Offset Flyer Home Loan Inv 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 Home Loan IO
NAB	Inv Base Variable Indicator Rate
NAB	Inv Base Variable Rate - IO



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Company	Product
★★★	
Newcastle Permanent	Investment Premium Variable IO
Newcastle Permanent	Real Deal Investment IO
Newcastle Permanent	Real Deal Investment IO Special Offer 80% 150k+
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	Investment Variable Rate Home Loan IO
RACQ Bank	Investment Mortgage Breaker
RAMS	Inv Low Rate IO
Reduce Home Loans	Inv Rate Buster 100% Offset Var IO
Regional Australia Bank	Inv Partnership Advantage Var IO
Regional Australia Bank	Investment Basic IO
Reliance Bank	All In One 2 yr Discount Variable Inv IO
Reliance Bank	First Rate Special Investment IO
RESI Mortgage Corp	Inv Flexi Options IO 80%
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 Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable
The Mutual Bank	Package Home Loan Inv Premium Variable 150k+
Transport Mutual Credit Union	Investment Variable IO
WAW Credit Union	Investment Home Loan Intro IO Offer 2 yrs
Westpac	Inv Flexi First Option IO



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Investor Variable \$200,000 Interest Only

Company	Product
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★★★

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 \$200,000 Interest Only

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 60-80% 100k+
Bank of us	Investment FlexiChoice
BankSA	Advantage Package Investment Variable IO 150-249k
BOQ	Inv Clear Path Var Home Loan IO
Commonwealth Bank	Inv Standard Variable Rate IO
Commonwealth Bank	Wealth Package Inv Standard Variable Rate IO 150-349k
Credit Union SA	Investment Standard Variable IO
Delphi Bank	Residential Investment Home Loan IO
Firefighters Mutual Bank	Inv Interest Only Variable
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	Home Equity - Investment IO
HSBC	Investment Variable IO
Hume Bank	Investment Variable IO
Illawarra Credit Union	Variable Invest Lite IO
MyState Bank	Inv Standard Variable IO 80%
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
RAMS	Inv Full Feature IO
Regional Australia Bank	Inv Mortgage Offset IO
Reliance Bank	All In One Investment IO



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Investor Variable \$200,000 Interest Only

Company	Product
★★	
Reliance Bank	All In One Rewards Package Inv IO 30-349k
Reliance Bank	First Rate Investment IO
St.George Bank	Advantage Package Investment Variable IO 150-249k
Teachers Mutual Bank	Inv Interest Only Variable
UniBank	Inv Interest Only Variable
WAW Credit Union	Investment Home Loan 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 60-80%
Bank of Sydney	Investment Variable
BankSA	Investment Variable IO
BOQ	Home Loan Privileges Investment Standard Variable IO 150-249k
BOQ	Investment Standard Variable IO
Gateway Bank	Investment Variable IO
IMB	Investment Standard Variable IO
St.George Bank	Investment Variable IO
Suncorp Bank	Standard Variable Investment IO
Not rated	
CUA	Achieve Variable Investment IO



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Investment Basic Variable
AMO Group	Investment Variable
CUA	Achieve Variable Investment P&I
Freedom Lend	Investment Freedom Construction
Freedom Lend	Investment Freedom Variable PI 80%
Freedom Lend	Investment Freedom Variable PI 80%
Gateway Bank	Inv Low Rate Essentials
Heritage Bank	Investment Discount Variable P&I 80%
Homestar Finance	Investment P&I Variable 150-749k 80%
Hume Bank	Flexi Low Rate - Investment
IMB	Budget Home Loan P&I- Investment
loans.com.au	Smart Loan Package Offset P+I
Mortgage House	Advantage Investment Home Loan 80 (Special)
Mortgage House	Inv Advantage Home Loan P&I
Pacific Mortgage Group	Investment Variable P&I
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%
Suncorp Bank	Back To Basics Investment P&I 150k+
Transport Mutual Credit Union	Switch and Save Investment
UBank	Discount Offer - Investor Var P&I
WAW Credit Union	Back to Basics Investment Loan
Westpac	First Time Buyer Investment Flexi First Option P&I Intro 5 yrs
✦ "Rising Star"	
Queensland Country Credit Union	RateSaver Investment Home Loan



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★★	
ANZ	Investment Simplicity Plus P&I Special Offer
Auswide Bank	Freedom Package Investment P&I 100k+ Special Offer
Bank of Melbourne	Investment Basic Promo Variable P&I 60-80%
Bank of Sydney	Expect More Investment Variable 100k+
Bank of us	Inv Topline 80%
BankSA	Inv Basic Promo Variable P&I
Bankwest	Complete Variable Home Loan Investment 200k+
bcu	Inv OMG! Variable Rate P&I
Click Loans	Basic Investor Home Loan PI 80%
Click Loans	Investor Offset PI 80%
Click Loans	The Online Inv Offset Home Loan PI 80%
Commonwealth Bank	Inv Extra P&I 90%
CUA	Accelerate Variable INV P&I
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
Macquarie Bank	Basic Variable Investment PI 80
MOVE Bank	Wealth Builder
MyState Bank	Inv Basic Variable Home Loan 80%
MyState Bank	Special Residential Investment Loan 80%
Newcastle Permanent	Premium Plus Package Investment Premium Variable P&I 80% 150-499k
Newcastle Permanent	Real Deal Investment P&I Special Offer 80% 150k+
Nexus Mutual	Platinum Investment Home Loan P&I 50-80%
QBANK	Classic Investor Offer 90%
Qudos Bank	Low Cost Home Loan Investment P&I 80%
Queensland Country Credit Union	Inv Discount Variable Package Rate (LVR <80%
Queenslanders CU	Inv Discount Variable Package Rate (LVR <80%
RACQ Bank	Choices Mortgage Breaker Investor Special P&I 150k+
Reduce Home Loans	Inv Rate Buster 100% Offset Var
RESI Mortgage Corp	Inv Flexi Options 80% Special Offer
RESI Mortgage Corp	Inv Smart Pro P&I 200-m 80%



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★★	
St.George Bank	Investment Basic Promo Variable P&I
TicToc Home Loans	Variable Invest P&I
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 \$200,000 Principal & Interest

Company	Product
★★★	
Adelaide Bank	Investment Smartfit Variable P&I
Adelaide Bank	Investment SmartSaver P&I 90%
AMP Bank	Investment Basic Variable Loan P+I
Aussie	Inv Select Basic Variable PI 100-499k 80%
Aussie	Inv Select Standard Variable PI 100-499k 80%
Australian Military Bank	Investment Home Loan PI
Australian Unity	Investment Variable P&I
Australian Unity	Wealth Builder Home Loan P&I
Australian Unity	Wealth Builder Package Variable 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 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 Inv Variable P&I 60-80% 100k+
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	Premium Select Home Loan Inv P&I 80% 20-499k
bcu	Inv Maximum Discount Variable P&I
bcu	Inv Standard 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
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 200-299k



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★	
Beyond Bank	Pinnacle Investment Special Offer Variable P&I
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
BOQ	Investment Economy
Commonwealth Bank	Inv Extra (2 Year Intro) P&I 2 yrs
Commonwealth Bank	Inv Extra (4 Year Intro) P&I 4 yrs
Community First CU	Accelerator Package Investment Loan P&I <250k
Community First CU	True Basic Home Loan Inv - P&I 80%
Credit Union SA	Investment Discounted Variable Rate Home Loan P&I
Credit Union SA	Investment Variable Home Loan Package P&I
Credit Union SA	Investment Variable Home Loan Package Special Offer P&I
Easy Street Fin Services	Inv Std Var Rate Home Loan - P&I
Endeavour Mutual Bank	Variable Investment Loan P&I
Firefighters Mutual Bank	Inv Flexi Choice
First Option Bank	Classic Investment Loan L52
First Option Bank	Inv Smart Start Home Loan L41
First Option Bank	Premium Investment Loan L54
Firstmac	Inv Home Loan 80
Firstmac	Inv VIP 80
Firstmac	Inv Vital 80 P&I
Gateway Bank	Premium Investment Variable 80% 150k+
Geelong Bank	Affinity Home Loan Package Inv P+I 80% 150k+
Geelong Bank	Mutual Home Loan Inv P+I 80%
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	Residential Investment



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Investor Variable \$200,000 Principal & 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
HSBC	Investment Home Value 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
loans.com.au	INV Offset 80 PI
Macquarie Bank	Basic Flyer Home Loan Inv PI 80
Macquarie Bank	Offset Flyer Home Loan Inv PI 80
Macquarie Bank	Offset Variable Investment PI 80
Macquarie Credit Union	Discounted Variable Rate Investment 2 yrs Intro
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
MOVE Bank	myWealth Standard Variable Package
MOVE Bank	Standard Variable Rate Investment
NAB	Inv Base Variable Rate - P&I
Newcastle Permanent	Real Deal Investment P&I
Northern Inland CU	Basic Investor
Northern Inland CU	Dream Value Investor PI 80
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 <90 Package P&I 100k+
People's Choice Credit Union	Home Loan Package Investment Standard Variable P&I 100k+



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★★	
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
Qudos Bank	Investment Variable Rate Home Loan P&I
Qudos Bank	Value Package Low Cost Home Loan Inv P&I 80%
RAMS	Inv Low Rate P&I
Regional Australia Bank	Inv Partnership Advantage Var P&I
Regional Australia Bank	Investment Basic P&I
Reliance Bank	All In One 2 yr Discount Variable Inv P&I
Reliance Bank	All In One Rewards Package Inv P&I 30-349k
Reliance Bank	First Rate Investment P&I
Reliance Bank	First Rate Special Investment P&I
RESI Mortgage Corp	Inv Flexi Options 80%
SCU	Inv ProPack PI
SERVICE ONE Alliance Bank	Investment Standard Variable P&I 50-249k
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 Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable
The Mutual Bank	Package Home Loan Inv Premium Variable 150k+
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



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
AMP Bank	Professional Package Investment Variable P+I 100-249k
ANZ	Breakfree Investment Variable P&I 80% 150-249k
ANZ	Investment Variable P&I
Arab Bank Australia	HeadStart Investment Home Loan 1 yr Intro
Arab Bank Australia	Inv Essentials Home Loan P+I
Arab Bank Australia	Inv The Basics
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable P&I 60-80%
Bank of us	Investment FlexiChoice
Bank of us	Investment FlexiLine
BankSA	Advantage Package Investment Variable P&I 150-249k
Bankwest	Equaliser Home Loan Investment 3 yr Intro Variable
Bankwest	Regular Saver Home Loan Investment
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
Credit Union SA	Investment Standard Variable P&I
Delphi Bank	Residential Investment Home LoanP&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 P&I
Illawarra Credit Union	Variable Invest Lite PI
MyState Bank	Inv Standard Variable 80%
NAB	Choice Package Investment Tailored Variable - P&I 100-249k
NAB	Inv Base Variable Indicator Rate



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Investor Variable \$200,000 Principal & Interest

Company	Product
★★	
NAB	Investment Tailored Variable - P&I
NAB	Private Tailored Pkg Investment Tailored Variable - P&I 100-249k
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	Home Loan Value Investor 150-349k
Northern Inland CU	Smart Variable Investment
QBANK	Standard Variable Investor
RACQ Bank	Investment Mortgage Breaker
RAMS	Inv Full Feature P&I
Regional Australia Bank	Inv Mortgage Offset P&I
Reliance Bank	All In One Investment P&I
St.George Bank	Advantage Package Investment Variable P&I 150-249k
WAW Credit Union	Investment Home Loan
WAW Credit Union	Investment Home Loan Intro Offer 2 yrs
Westpac	Premier Advantage Rocket Investment Loan P&I 150-249k
Westpac	Rocket Investment Loan P&I
★	
AMP Bank	Investment Classic Variable P+I
AMP Bank	Investment Intro 1yr Variable P+I
Auswide Bank	Investment Standard Variable
Bank of Sydney	Investment Variable
BankSA	Investment Variable P&I
Bankwest	Variable Investment 80%
BOQ	Home Loan Privileges Investment Standard Variable 150-249k
BOQ	Investment Standard Variable
IMB	Investment Standard Variable P&I
ME	Inv Flexible Home Loan Max 80 LVR
People's Choice Credit Union	Investment Standard Variable P&I
St.George Bank	Investment Variable P&I
Suncorp Bank	Standard Variable Investment P&I



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Investor Variable \$350,000 Interest Only

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Investment Simplicity Plus IO Special Offer
Bank First	Complete Var Inv First Home Buyer
bcu	Inv OMG! Variable Rate IO
Community First CU	Accelerator Package Investment Loan IO 250k+
Freedom Lend	Investment Freedom Construction
Freedom Lend	Investment Freedom Variable IO 80%
Gateway Bank	Inv Low Rate Essentials IO
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
Newcastle Permanent	Premium Plus Package Investment Premium Variable IO 150-499k
Nexus Mutual	Platinum Investment Home Loan IO 50-80%
Pacific Mortgage Group	Investment Variable IO
QBANK	Classic Investor Offer 90%
Qudos Bank	Value Package Low Cost Home Loan Investment IO 80%
RACQ Bank	Choices Mortgage Breaker Investor Special IO 150k+
State Custodians	Low Rate Home Loan w Offset- Inv IO 80%
◆ "Rising Star"	
CUA	Achieve Variable Investment Construction



Home Loans Star Ratings

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Investor Variable \$350,000 Interest Only

Company	Product
★★★★	
Auswide Bank	Freedom Package Investment IO 100k+ Special Offer
Bank First	First Home Buyers Package Inv Complete Variable
Bank First	Inv Complete Variable
Bank First	Premier Package Home Loan Inv Variable
Bank of Sydney	Expect More Investment Variable IO 100k+
Bankwest	Complete Variable Home Loan Investment IO 90% 200k+
CUA	Accelerate Variable INV Construction
Endeavour Mutual Bank	Variable Investment Loan P&I
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 250-699k
Heritage Bank	Investment Discount Variable IO 150k+ 80%
Hunter United	Interest Only Home Loan Investor
IMB	Budget Home Loan IO- Investment
ING	Inv Mortgage Simplifier IO 150-499k
ING	Inv Orange Advantage Variable IO 150-499k
MyState Bank	Inv Basic Variable Home Loan IO 80%
MyState Bank	Special Residential Investment Loan IO 80%
Northern Inland CU	Dream Value Investor IO 80
P&N Bank	& Investor Loan (IO)
P&N Bank	Home Loan & Bag & Investor Loan (IO) 50k+
Qudos Bank	Low Cost Home Loan Investment IO 80%
Reduce Home Loans	Investor Rate Buster High Lend IO
RESI Mortgage Corp	Inv Flexi Options IO 80%
RESI Mortgage Corp	Inv Flexi Options IO 80% Special Offer
Suncorp Bank	Back To Basics Investment IO 150k+
TicToc Home Loans	Investor IO 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
AMO Group	Investment Variable IO
AMP Bank	Investment Basic Variable Loan IO
AMP Bank	Professional Package Investment Variable IO 250-499k
Aussie	Inv Select Basic Variable IO 100-499k
Aussie	Inv Select Standard Variable IO 100-499k 80%
Australian Unity	Wealth Builder Home Loan IO
Australian Unity	Wealth Builder Package Variable IO
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 China	Discount Investment Home Loan IO
Bank of Melbourne	Investment Basic Promo Variable IO 80%
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
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
Beyond Bank	Total Home Loan Inv Variable New Money Offer 50k+ IO
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%



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Investor Variable \$350,000 Interest Only

Company	Product
★★★	
Commonwealth Bank	Inv Extra (2 Year Intro) IO 2 yrs
Commonwealth Bank	Inv Extra (4 Year Intro) IO 4 yrs
Commonwealth Bank	Inv Extra IO 90%
Credit Union SA	Investment Discounted Variable Rate Home Loan IO
Credit Union SA	Investment Variable Home Loan Package IO
Credit Union SA	Investment Variable Home Loan Package Special Offer IO
CUA	Accelerate Variable INV IO
First Option Bank	Classic Investment Loan L52 IO
First Option Bank	Inv Smart Start Home Loan L41 IO
First Option Bank	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+
Geelong Bank	Affinity Home Loan Package Inv IO 80% 150k+
Geelong Bank	Mutual Home Loan Inv IO 80%
Greater Bank	Great Rate Investment Variable IO
Greater Bank	Investment Standard Variable IO
Greater Bank	Ultimate Investment Variable IO
Heritage Bank	Investment Standard Discount Variable
Horizon Credit Union	Basic Investment Residential Loan
Horizon Credit Union	Mortgage Breaker Investment Loan
Hume Bank	Investment Interest Saver IO
Illawarra Credit Union	Variable Invest IO
IMB	Inv Essentials (100% Offset) IO
loans.com.au	Construction - Investor
Macquarie Bank	Basic Flyer Home Loan Inv IO 80
Macquarie Bank	Basic Variable Investment IO 80
Macquarie Bank	Offset Flyer Home Loan Inv IO 80
Macquarie Bank	Offset Variable Investment IO 80



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Investor Variable \$350,000 Interest Only

Company	Product
★★★	
Macquarie Credit Union	Inv Property Variable
Macquarie Credit Union	Power Home Loan Package Inv Power 250-399k
Mortgage House	Inv Advantage 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	Real Deal Investment IO
Newcastle Permanent	Real Deal Investment IO Special Offer 80% 150k+
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	Home Loan Package Investment Standard Variable IO 100k+
People's Choice Credit Union	Investment Basic Variable IO 80%
Police Bank	Inv Premium Variable
QBANK	Classic Investor
QBANK	Classic Plus Investor 250k+
QBANK	Standard Variable Investor
Qudos Bank	Investment Variable Rate Home Loan IO
RACQ Bank	Investment Mortgage Breaker
RAMS	Inv Low Rate IO
Reduce Home Loans	Inv Rate Buster 100% Offset Var IO
Regional Australia Bank	Inv Partnership Advantage Var IO 250k+
Regional Australia Bank	Investment Basic IO
Reliance Bank	All In One 2 yr Discount Variable Inv IO
Reliance Bank	First Rate Special Investment IO
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 Mac	Property Investment Loan 250k+
The Mutual Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable



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Investor Variable \$350,000 Interest Only

Company	Product
★★★	
The Mutual Bank	Package Home Loan Inv Premium Variable 150k+
Transport Mutual Credit Union	Investment Variable IO
UBank	Inv UHomeLoan Variable
WAW Credit Union	Investment Home Loan Intro IO Offer 2 yrs
Westpac	Inv Flexi First Option 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	Breakfree Investment Variable IO 250-699k
ANZ	Breakfree Investment Variable IO Special 250-499k
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 60-80% 100k+
Bank of Melbourne	Investment Variable IO 60-80%
Bank of us	Investment FlexiChoice
BankSA	Advantage Package Investment Variable IO 250-499k
Bankwest	Regular Saver Home Loan Investment
BOQ	Home Loan Privileges Investment Standard Variable IO 250-999k
BOQ	Inv Clear Path Var Home Loan IO
Commonwealth Bank	Inv Standard Variable Rate IO
Commonwealth Bank	Wealth Package Inv Standard Variable Rate IO 350-749k
Credit Union SA	Investment Standard Variable IO
Delphi Bank	Residential Investment Home Loan IO
Firefighters Mutual Bank	Inv Interest Only Variable
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	Home Equity - Investment IO
HSBC	Investment Variable IO
Hume Bank	Investment Variable IO
MyState Bank	Inv Standard Variable IO 80%
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	Investment Standard Variable IO
RAMS	Inv Full Feature IO



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Investor Variable \$350,000 Interest Only

Company	Product
★★	
Regional Australia Bank	Inv Mortgage Offset IO
Reliance Bank	All In One Investment IO
Reliance Bank	All In One Rewards Package Inv IO 350-749k
Reliance Bank	First Rate Investment IO
St.George Bank	Advantage Package Investment Variable IO 250-499k
Teachers Mutual Bank	Inv Interest Only Variable
UniBank	Inv Interest Only Variable
WAW Credit Union	Investment Home Loan 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
BankSA	Investment Variable IO
BOQ	Investment Standard Variable IO
Citi	Investment Offset Variable IO
Citi	Investment Variable IO
Gateway Bank	Investment Variable IO
IMB	Investment Standard Variable IO
St.George Bank	Investment Variable IO
Suncorp Bank	Standard Variable Investment IO
Not rated	
CUA	Achieve Variable Investment IO



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Investment Basic Variable
AMO Group	Investment Variable
CUA	Achieve Variable Investment P&I
Freedom Lend	Investment Freedom Construction
Freedom Lend	Investment Freedom Variable PI 80%
Freedom Lend	Investment Freedom Variable PI 80%
Gateway Bank	Inv Low Rate Essentials
Homestar Finance	Investment P&I Variable 150-749k 80%
Hume Bank	Flexi Low Rate - Investment
Hunter United	Platinum Investment Home Loan
IMB	Budget Home Loan P&I- Investment
loans.com.au	Smart Loan Package Offset P+I
Mortgage House	Advantage Investment Home Loan 80 (Special)
Mortgage House	Inv Advantage Home Loan P&I
Newcastle Permanent	Premium Plus Package Investment Premium Variable P&I 80% 150-499k
Pacific Mortgage Group	Investment Variable P&I
RACQ Bank	Choices Mortgage Breaker Investor Special P&I 150k+
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%
Suncorp Bank	Back To Basics Investment P&I 150k+
UBank	Discount Offer - Investor Var P&I
WAW Credit Union	Back to Basics Investment Loan
Westpac	First Time Buyer Investment Flexi First Option P&I Intro 5 yrs
◇ "Rising Star"	
Queensland Country Credit Union	RateSaver Investment Home Loan



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★★★	
ANZ	Investment Simplicity Plus P&I Special Offer
Auswide Bank	Freedom Package Investment P&I 100k+ Special Offer
Bank of Melbourne	Investment Basic Promo Variable P&I 60-80%
Bank of Sydney	Expect More Investment Variable 100k+
Bank of us	Inv Topline 80%
BankSA	Inv Basic Promo Variable P&I
Bankwest	Complete Variable Home Loan Investment 200k+
bcu	Inv OMG! Variable Rate P&I
Click Loans	Basic Investor Home Loan PI 80%
Click Loans	Investor Offset PI 80%
Click Loans	The Online Inv Offset Home Loan PI 80%
Commonwealth Bank	Inv Extra P&I 90%
Community First CU	Accelerator Package Investment Loan P&I 250k+
Credit Union SA	Investment Variable Home Loan Package Special Offer P&I
CUA	Accelerate Variable INV P&I
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
MOVE Bank	Wealth Builder
MyState Bank	Inv Basic Variable Home Loan 80%
MyState Bank	Special Residential Investment Loan 80%
Nexus Mutual	Platinum Investment Home Loan P&I 50-80%
Northern Inland CU	Dream Value Investor PI 80
Qudos Bank	Low Cost Home Loan Investment P&I 80%
Queensland Country Credit Union	Inv Discount Variable Package Rate (LVR <80%
Queenslanders CU	Inv Discount Variable Package Rate (LVR <80%
Reduce Home Loans	Inv Rate Buster 100% Offset Var
RESI Mortgage Corp	Inv Flexi Options 80% Special Offer
RESI Mortgage Corp	Inv Smart Pro P&I 200-m 80%



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★★★	
St.George Bank	Investment Basic Promo Variable P&I
TicToc Home Loans	Variable Invest P&I
Transport Mutual Credit Union	Switch and Save Investment
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 Principal & Interest

Company	Product
★★★	
Adelaide Bank	Investment Smartfit Variable P&I
Adelaide Bank	Investment SmartSaver P&I 90%
AMP Bank	Investment Basic Variable Loan P+I
AMP Bank	Professional Package Investment Variable P+I 250-499k
ANZ	Breakfree Investment Variable P&I Special 80% 250-499k
Aussie	Inv Select Basic Variable PI 100-499k 80%
Aussie	Inv Select Standard Variable PI 100-499k 80%
Australian Military Bank	Investment Home Loan PI
Australian Unity	Investment Variable P&I
Australian Unity	Wealth Builder Home Loan P&I
Australian Unity	Wealth Builder Package Variable 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 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 China	Discount Investment Home Loan P&I
Bank of Melbourne	Advantage Package Inv Variable P&I 60-80% 100k+
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	Premium Select Home Loan Inv P&I 80% 20-499k
bcb	Inv Maximum Discount Variable P&I
Bendigo Bank	Basic Variable Investment PI
Bendigo Bank	Connect Package Variable Investment 250-499k P&I
Bendigo Bank	Residential Investment Variable PI 250-499k



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★★	
Beyond Bank	Investment Basic Variable
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+
Beyond Bank	Pinnacle Investment Special Offer Variable P&I
Beyond Bank	Total Home Loan Inv Variable New Money Offer 50k+
Beyond Bank	Total Home Loan Investment Variable 300-499k
BOQ	Investment Economy
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+
Commonwealth Bank	Inv Extra (2 Year Intro) P&I 2 yrs
Commonwealth Bank	Inv Extra (4 Year Intro) P&I 4 yrs
Community First CU	True Basic Home Loan Inv - P&I 80%
Credit Union SA	Investment Discounted Variable Rate Home Loan P&I
Credit Union SA	Investment Variable Home Loan Package P&I
Easy Street Fin Services	Inv Std Var Rate Home Loan - P&I
Endeavour Mutual Bank	Variable Investment Loan P&I
Firefighters Mutual Bank	Inv Flexi Choice
First Option Bank	Inv Smart Start Home Loan L41
First Option Bank	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+
Geelong Bank	Affinity Home Loan Package Inv P+I 80% 150k+
Geelong Bank	Mutual Home Loan Inv P+I 80%
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	Residential Investment



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Investor Variable \$350,000 Principal & 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	Investment Interest Saver P&I
Hume Bank	Property Package Investment Variable P&I 250-499k
Illawarra Credit Union	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
loans.com.au	Essentials Variable - Investor P&I
loans.com.au	INV Offset 80 PI
Macquarie Bank	Basic Flyer Home Loan Inv PI 80
Macquarie Bank	Basic Variable Investment PI 80
Macquarie Bank	Offset Flyer Home Loan Inv PI 80
Macquarie Bank	Offset Variable Investment PI 80
Macquarie Credit Union	Discounted Variable Rate Investment 2 yrs Intro
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
MOVE Bank	myWealth Standard Variable Package 250-499k
MOVE Bank	Standard Variable Rate Investment
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 250-499k
Newcastle Permanent	Real Deal Investment P&I
Newcastle Permanent	Real Deal Investment P&I Special Offer 80% 150k+
Northern Inland CU	Basic Investor
Northern Inland CU	Home Loan Value Investor 350-499k



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★★	
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 <90 Package P&I 100k+
People's Choice Credit Union	Home Loan Package Investment Standard Variable P&I 100k+
People's Choice Credit Union	Investment Basic Variable P&I 80%
Police Bank	Inv Premium Variable
QBANK	Classic Investor
QBANK	Classic Investor Offer 90%
QBANK	Classic Plus Investor 250k+
Qudos Bank	Investment Variable Rate Home Loan P&I
Qudos Bank	Value Package Low Cost Home Loan Inv P&I 80%
RAMS	Inv Low Rate P&I
Regional Australia Bank	Inv Partnership Advantage Var P&I 250k+
Regional Australia Bank	Investment Basic P&I
Reliance Bank	All In One Rewards Package Inv P&I 350-749k
Reliance Bank	First Rate Special Investment P&I
RESI Mortgage Corp	Inv Flexi Options 80%
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 Inv PI 90% 150k+
Suncorp Bank	Home Package Plus Variable Investment 80% 150k+
Teachers Mutual Bank	Inv Flexi Choice
The Mac	Property Investment Loan 250k+
The Mutual Bank	Inv Mutual
The Mutual Bank	Package Home Loan Inv Premium Variable 150k+
Transport Mutual Credit Union	Investment Basic Variable
UBank	Inv UHomeLoan Variable
UniBank	Inv Flexi Choice
Westpac	Investment Flexi First Option P&I
Westpac	Premier Advantage Rocket Investment Loan P&I 250-499k



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
ANZ	Breakfree Investment Variable P&I 80% 250-699k
ANZ	Investment Variable P&I
Arab Bank Australia	HeadStart Investment Home Loan 1 yr Intro
Arab Bank Australia	Inv Essentials Home Loan P+I
Arab Bank Australia	Inv The Basics
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable P&I 60-80%
Bank of us	Investment FlexiChoice
Bank of us	Investment FlexiLine
BankSA	Investment Variable P&I
BankVic	Investment offset
Bankwest	Equaliser Home Loan Investment 3 yr Intro Variable
Bankwest	Regular Saver Home Loan Investment
bcu	Inv Standard Variable P&I
Beyond Bank	Investment Variable
BOQ	Home Loan Privileges Investment Standard Variable 250-999k
BOQ	Inv Clear Path Variable Home Loan
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
Credit Union SA	Investment Standard Variable P&I
Delphi Bank	Residential Investment Home LoanP&I
First Option Bank	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 P&I



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Investor Variable \$350,000 Principal & Interest

Company	Product
★★	
MyState Bank	Inv Standard Variable 80%
NAB	Inv Base Variable Indicator Rate
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
QBANK	Standard Variable Investor
RACQ Bank	Investment Mortgage Breaker
RAMS	Inv Full Feature P&I
Regional Australia Bank	Inv Mortgage Offset P&I
Reliance Bank	All In One 2 yr Discount Variable Inv P&I
Reliance Bank	All In One Investment P&I
Reliance Bank	First Rate Investment P&I
St.George Bank	Investment Variable P&I
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Variable
WAW Credit Union	Investment Home Loan
WAW Credit Union	Investment Home Loan Intro Offer 2 yrs
Westpac	Rocket Investment Loan P&I



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Investor Variable \$350,000 Principal & Interest

Company	Product
★	
AMP Bank	Investment Classic Variable P+I
AMP Bank	Investment Intro 1yr Variable P+I
Auswide Bank	Investment Standard Variable
Bank of Sydney	Investment Variable
Bankwest	Variable Investment 80%
BOQ	Investment Standard Variable
Citi	Investment Offset Variable P&I 80%
Citi	Investment Variable P&I 80%
Gateway Bank	Inv Construction Loan
IMB	Investment Standard Variable P&I
ME	Inv Flexible Home Loan Max 80 LVR
People's Choice Credit Union	Investment Standard Variable P&I
Suncorp Bank	Standard Variable Investment P&I
Not rated	
Northern Inland CU	Introductory Investment Loan P&I



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Investor Variable \$500,000 Interest Only

Company	Product
★★★★★ "Outstanding Value"	
bcu	Inv OMG! Variable Rate IO
Community First CU	Accelerator Package Investment Loan IO 250k+
CUA	Accelerate Variable INV Construction
Freedom Lend	Investment Freedom Construction
Freedom Lend	Investment Freedom Variable IO 80%
Gateway Bank	Inv Low Rate Essentials IO
Homestar Finance	Investment IO Variable 150-749k 80%
loans.com.au	Essentials Variable - Investor IO
loans.com.au	Smart Loan Package Offset IO
Macquarie Credit Union	Power Home Loan Package Inv Power 400k+
Newcastle Permanent	Premium Plus Package Investment Premium Variable IO 500-749k
Nexus Mutual	Platinum Investment Home Loan IO 50-80%
Pacific Mortgage Group	Investment Variable IO
QBANK	Classic Investor Offer 90%
Qudos Bank	Value Package Low Cost Home Loan Investment IO 80%
RACQ Bank	Choices Mortgage Breaker Investor Special IO 150k+
State Custodians	Low Rate Home Loan w Offset- Inv IO 80%
Virgin Money	Reward Me - Inv Variable 80 IO 500-749k
◆ "Rising Star"	
CUA	Achieve Variable Investment Construction



Home Loans Star Ratings

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Investor Variable \$500,000 Interest Only

Company	Product
★★★★★	
ANZ	Investment Simplicity Plus IO Special Offer
Auswide Bank	Freedom Package Investment IO 100k+ Special Offer
Bank Australia	Inv Premium Package IO - 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 Sydney	Expect More Investment Variable IO 100k+
Bankwest	Complete Variable Home Loan Investment IO 90% 200k+
Gateway Bank	Premium Investment Variable 80% IO 150k+
Greater Bank	Ultimate Discount Investment Variable IO 150k+
Heritage Bank	Home Advantage Investment Variable IO 250-699k
Heritage Bank	Investment Discount Variable IO 150k+ 80%
Hunter United	Interest Only Home Loan Investor
IMB	Budget Home Loan IO- Investment
ING	Inv Mortgage Simplifier IO 500k+
ING	Inv Orange Advantage Variable IO 500k- 1mil
loans.com.au	INV Offset 80 IO
MyState Bank	Inv Basic Variable Home Loan IO 80%
MyState Bank	Special Residential Investment Loan IO 80%
Northern Inland CU	Dream Value Investor IO 80
P&N Bank	& Investor Loan (IO)
P&N Bank	Home Loan & Bag & Investor Loan (IO) 50k+
QBANK	Classic Plus Investor Offer 500k+
Qudos Bank	Low Cost Home Loan Investment IO 80%
Reduce Home Loans	Investor Rate Buster High Lend IO
RESI Mortgage Corp	Inv Flexi Options IO 80%
RESI Mortgage Corp	Inv Flexi Options IO 80% Special Offer
Suncorp Bank	Back To Basics Investment IO 150k+
TicToc Home Loans	Investor IO Variable
UBank	Investor IO-Investor Extra IO Offer



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Investor Variable \$500,000 Interest Only

Company	Product
★★★	
Adelaide Bank	Investment Smartfit Variable IO
Adelaide Bank	Investment SmartSaver IO
AMO Group	Investment Variable IO
AMP Bank	Investment Basic Variable Loan IO
AMP Bank	Professional Package Investment Variable IO 500-749k
ANZ	Breakfree Investment Variable IO Special 500k+
Aussie	Inv Select Basic Variable IO 500k+
Aussie	Inv Select Standard Variable IO 500k+ 80%
Australian Unity	Wealth Builder Home Loan IO
Australian Unity	Wealth Builder Package Variable IO
Bank Australia	Basic Home Loan - Inv (LVR <80) IO
Bank Australia	Inv Premium - IO
Bank First	Inv Standard Variable
Bank of China	Discount Investment Home Loan IO
Bank of Melbourne	Investment Basic Promo Variable IO 80%
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
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+
Beyond Bank	Total Home Loan Inv Variable New Money Offer 50k+ IO
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%



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Investor Variable \$500,000 Interest Only

Company	Product
★★★	
Commonwealth Bank	Inv Extra (2 Year Intro) IO 2 yrs
Commonwealth Bank	Inv Extra (4 Year Intro) IO 4 yrs
Commonwealth Bank	Inv Extra IO 90%
Credit Union SA	Investment Discounted Variable Rate Home Loan IO
Credit Union SA	Investment Variable Home Loan Package IO
Credit Union SA	Investment Variable Home Loan Package Special Offer IO
CUA	Accelerate Variable INV IO
Endeavour Mutual Bank	Variable Investment Loan P&I
First Option Bank	Classic Investment Loan L52 IO
First Option Bank	Inv Smart Start Home Loan L41 IO
First Option Bank	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+
Geelong Bank	Affinity Home Loan Package Inv IO 80% 150k+
Geelong Bank	Mutual Home Loan Inv IO 80%
Greater Bank	Great Rate Discount Investment Variable IO \$150k+
Greater Bank	Great Rate Investment Variable IO
Greater Bank	Investment Standard Variable IO
Greater Bank	Ultimate Investment Variable IO
Heritage Bank	Investment Standard Discount Variable
Horizon Credit Union	Basic Investment Residential Loan
Horizon Credit Union	Mortgage Breaker Investment Loan
HSBC	Premier Investment Variable IO 500-749k
Hume Bank	Investment Interest Saver IO
Illawarra Credit Union	Variable Invest IO
IMB	Inv Essentials (100% Offset) IO
loans.com.au	Construction - Investor
Macquarie Bank	Basic Flyer Home Loan Inv IO 80



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Investor Variable \$500,000 Interest Only

Company	Product
★★★	
Macquarie Bank	Basic Variable Investment IO 80
Macquarie Bank	Offset Flyer Home Loan Inv IO 80
Macquarie Bank	Offset Variable Investment IO 80
Macquarie Credit Union	Inv Property Variable
Mortgage House	Inv Advantage 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	Real Deal Investment IO Special Offer 80% 150k+
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	Home Loan Package Investment Standard Variable IO 100k+
People's Choice Credit Union	Investment Basic Variable IO 80%
Police Bank	Inv Premium Variable
QBANK	Classic Investor
QBANK	Classic Plus Investor 250k+
QBANK	Standard Variable Investor
Qudos Bank	Investment Variable Rate Home Loan IO
RACQ Bank	Investment Mortgage Breaker
RAMS	Inv Low Rate IO
Reduce Home Loans	Inv Rate Buster 100% Offset Var IO
Regional Australia Bank	Inv Partnership Advantage Var IO 250k+
Regional Australia Bank	Investment Basic IO
Reliance Bank	All In One 2 yr Discount Variable Inv IO
Reliance Bank	First Rate Special Investment IO
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 Mac	Property Investment Loan 250k+
The Mutual Bank	Inv Mutual



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Investor Variable \$500,000 Interest Only

Company	Product
★★★	
The Mutual Bank	Inv Premium Variable
The Mutual Bank	Package Home Loan Inv Premium Variable 150k+
Transport Mutual Credit Union	Investment Variable IO
UBank	Inv UHomeLoan Variable
WAW Credit Union	Investment Home Loan Intro IO Offer 2 yrs
Westpac	Inv Flexi First Option 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	Breakfree Investment Variable IO 250-699k
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 60-80% 100k+
Bank of Melbourne	Investment Variable IO 60-80%
Bank of us	Investment FlexiChoice
BankSA	Advantage Package Investment Variable IO 500-749k
Bankwest	Regular Saver Home Loan Investment
BOQ	Home Loan Privileges Investment Standard Variable IO 250-999k
BOQ	Inv Clear Path Var Home Loan IO
Commonwealth Bank	Inv Standard Variable Rate IO
Commonwealth Bank	Wealth Package Inv Standard Variable Rate IO 350-749k
Credit Union SA	Investment Standard Variable IO
Delphi Bank	Residential Investment Home Loan IO
Firefighters Mutual Bank	Inv Interest Only Variable
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	Home Equity - Investment IO
HSBC	Investment Variable IO
HSBC	Premier Home Equity - Investment IO 500-749k
Hume Bank	Investment Variable IO
MyState Bank	Inv Standard Variable IO 80%
NAB	Inv Base Variable Indicator Rate
NAB	Investment Tailored Variable - IO
Newcastle Permanent	Real Deal Investment IO
Newcastle Permanent	Real Options - Investment IO
Nexus Mutual	Standard Home Loan IO INV
People's Choice Credit Union	Investment Standard Variable IO



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Investor Variable \$500,000 Interest Only

Company	Product
★★	
RAMS	Inv Full Feature IO
Regional Australia Bank	Inv Mortgage Offset IO
Reliance Bank	All In One Investment IO
Reliance Bank	All In One Rewards Package Inv IO 350-749k
Reliance Bank	First Rate Investment IO
St.George Bank	Advantage Package Investment Variable IO 500-749k
Teachers Mutual Bank	Inv Interest Only Variable
UniBank	Inv Interest Only Variable
WAW Credit Union	Investment Home Loan IO
Westpac	Premier Advantage Rocket Investment Loan IO 500-749k
Westpac	Rocket Investment Loan IO
★	
AMP Bank	Investment Classic Variable IO
Auswide Bank	Investment Standard Variable IO
Bank of Sydney	Investment Variable
BankSA	Investment Variable IO
BOQ	Investment Standard Variable IO
Citi	Investment Offset Variable IO
Citi	Investment Variable IO
Gateway Bank	Investment Variable IO
IMB	Investment Standard Variable IO
St.George Bank	Investment Variable IO
Suncorp Bank	Standard Variable Investment IO
Not rated	
CUA	Achieve Variable Investment IO



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Investment Basic Variable
AMO Group	Investment Variable
Auswide Bank	Freedom Package Investment P&I 100k+ Special Offer
Freedom Lend	Investment Freedom Construction
Freedom Lend	Investment Freedom Variable PI 80%
Freedom Lend	Investment Freedom Variable PI 80%
Gateway Bank	Inv Low Rate Essentials
Homestar Finance	Investment P&I Variable 150-749k 80%
Hume Bank	Flexi Low Rate - Investment
Hunter United	Platinum Investment Home Loan
IMB	Budget Home Loan P&I- Investment
loans.com.au	Smart Loan Package Offset P+I
Mortgage House	Advantage Investment Home Loan 80 (Special)
Mortgage House	Inv Advantage Home Loan P&I
Newcastle Permanent	Premium Plus Package Investment Premium Variable P&I 80% 500-749k
Pacific Mortgage Group	Investment Variable P&I
Queensland Country Credit Union	Inv Discount Variable Package Rate (LVR <80%
Queenslanders CU	Inv Discount Variable Package Rate (LVR <80%
RACQ Bank	Choices Mortgage Breaker Investor Special P&I 150k+
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%
UBank	Discount Offer - Investor Var P&I
Virgin Money	Reward Me - Inv Variable 80 P&I 500-749k
Westpac	First Time Buyer Investment Flexi First Option P&I Intro 5 yrs
◆ "Rising Star"	
Queensland Country Credit Union	RateSaver Investment Home Loan



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★★★	
AMP Bank	Professional Package Investment Variable P+I 500-749k
ANZ	Investment Simplicity Plus P&I Special Offer
Bank of Melbourne	Investment Basic Promo Variable P&I 60-80%
Bank of Sydney	Expect More Investment Variable 100k+
Bank of us	Inv Topline 80%
BankSA	Inv Basic Promo Variable P&I
Bankwest	Complete Variable Home Loan Investment 200k+
bcu	Inv OMG! Variable Rate P&I
Beyond Bank	Total Home Loan Inv Variable New Money Offer 50k+
Click Loans	Basic Investor Home Loan PI 80%
Click Loans	Investor Offset PI 80%
Click Loans	The Online Inv Offset Home Loan PI 80%
Commonwealth Bank	Inv Extra P&I 90%
Community First CU	Accelerator Package Investment Loan P&I 250k+
Credit Union SA	Investment Variable Home Loan Package Special Offer P&I
CUA	Accelerate Variable INV P&I
CUA	Achieve Variable Investment P&I
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+
ING	Inv Orange Advantage Variable PI 500k-1mil
MyState Bank	Inv Basic Variable Home Loan 80%
MyState Bank	Special Residential Investment Loan 80%
Nexus Mutual	Platinum Investment Home Loan P&I 50-80%
Northern Inland CU	Dream Value Investor PI 80
Qudos Bank	Low Cost Home Loan Investment P&I 80%
Reduce Home Loans	Inv Rate Buster 100% Offset Var
RESI Mortgage Corp	Inv Flexi Options 80% Special Offer
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+



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★★★★	
Suncorp Bank	Home Package Plus Variable Inv PI 90% 150k+
TicToc Home Loans	Variable Invest P&I
Transport Mutual Credit Union	Switch and Save Investment
WAW Credit Union	Back to Basics Investment Loan
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 Principal & Interest

Company	Product
★★★	
Adelaide Bank	Investment Smartfit Variable P&I
Adelaide Bank	Investment SmartSaver P&I 90%
AMP Bank	Investment Basic Variable Loan P+I
ANZ	Breakfree Investment Variable P&I Special 80% 500k+
Aussie	Inv Select Basic Variable PI 500k+ 80%
Aussie	Inv Select Standard Variable PI 500k+ 80%
Australian Military Bank	Investment Home Loan PI
Australian Unity	Investment Variable P&I
Australian Unity	Wealth Builder Home Loan P&I
Australian Unity	Wealth Builder Package Variable 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	Inv Standard Variable
Bank First	Premier Package Home Loan Inv Variable
Bank of China	Discount Investment Home Loan P&I
Bank of Melbourne	Advantage Package Inv Variable P&I 60-80% 100k+
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	Premium Select Home Loan Inv P&I 80% 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 \$500,000 Principal & Interest

Company	Product
★★★	
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+
Beyond Bank	Pinnacle Investment Special Offer Variable P&I
Beyond Bank	Total Home Loan Investment Variable 500k+
BOQ	Investment Economy
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+
Commonwealth Bank	Inv Extra (2 Year Intro) P&I 2 yrs
Commonwealth Bank	Inv Extra (4 Year Intro) P&I 4 yrs
Community First CU	True Basic Home Loan Inv - P&I 80%
Credit Union SA	Investment Discounted Variable Rate Home Loan P&I
Credit Union SA	Investment Variable Home Loan Package P&I
Easy Street Fin Services	Inv Std Var Rate Home Loan - P&I
Endeavour Mutual Bank	Variable Investment Loan P&I
Firefighters Mutual Bank	Inv Flexi Choice
First Option Bank	Inv Smart Start Home Loan L41
First Option Bank	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+
Geelong Bank	Affinity Home Loan Package Inv P+I 80% 150k+
Geelong Bank	Mutual Home Loan Inv P+I 80%
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	Residential Investment
Horizon Credit Union	Basic Investment Residential Loan
Horizon Credit Union	Kickstart First Home Buyer Inv Loan



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Investor Variable \$500,000 Principal & 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
Hume Bank	Investment Interest Saver P&I
Hume Bank	Property Package Investment Variable P&I 500k+
Illawarra Credit Union	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
loans.com.au	Essentials Variable - Investor P&I
loans.com.au	INV Offset 80 PI
Macquarie Bank	Basic Flyer Home Loan Inv PI 80
Macquarie Bank	Basic Variable Investment PI 80
Macquarie Bank	Offset Flyer Home Loan Inv PI 80
Macquarie Bank	Offset Variable Investment PI 80
Macquarie Credit Union	Discounted Variable Rate Investment 2 yrs Intro
Macquarie Credit Union	Inv Basic Home Loan
Macquarie Credit Union	Inv Property Variable
Macquarie Credit Union	Power Home Loan Package Inv Power 400k+
ME	Inv Basic Home Loan Max 80 LVR
ME	Member Package Inv Flexible Home Loan Max 80 LVR 400-699k
MOVE Bank	myWealth Standard Variable Package 500-749k
MOVE Bank	Standard Variable Rate Investment
MOVE Bank	Wealth Builder
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 500-749k
Newcastle Permanent	Real Deal Investment P&I
Newcastle Permanent	Real Deal Investment P&I Special Offer 80% 150k+
Northern Inland CU	Basic Investor



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★★	
Northern Inland CU	Home Loan Value Investor 500-749k
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 <90 Package P&I 100k+
People's Choice Credit Union	Home Loan Package Investment Standard Variable P&I 100k+
People's Choice Credit Union	Investment Basic Variable P&I 80%
Police Bank	Inv Premium Variable
QBANK	Classic Investor
QBANK	Classic Investor Offer 90%
QBANK	Classic Plus Investor 250k+
QBANK	Classic Plus Investor Offer 500k+
Qudos Bank	Investment Variable Rate Home Loan P&I
Qudos Bank	Value Package Low Cost Home Loan Inv P&I 80%
RAMS	Inv Low Rate P&I
Regional Australia Bank	Inv Partnership Advantage Var P&I 250k+
Regional Australia Bank	Investment Basic P&I
Reliance Bank	All In One Rewards Package Inv P&I 350-749k
Reliance Bank	First Rate Special Investment P&I
RESI Mortgage Corp	Inv Flexi Options 80%
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+
Teachers Mutual Bank	Inv Flexi Choice
The Mac	Property Investment Loan 250k+
The Mutual Bank	Inv Mutual
The Mutual Bank	Package Home Loan Inv Premium Variable 150k+
Transport Mutual Credit Union	Investment Basic Variable
UBank	Inv UHomeLoan Variable
UniBank	Inv Flexi Choice
Westpac	Investment Flexi First Option P&I



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Investor Variable \$500,000 Principal & Interest

Company

Product

★★★

Westpac

Premier Advantage Rocket Investment Loan P&I 500-749k



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
ANZ	Breakfree Investment Variable P&I 80% 250-699k
ANZ	Investment Variable P&I
Arab Bank Australia	HeadStart Investment Home Loan 1 yr Intro
Arab Bank Australia	Inv Essentials Home Loan P+I
Arab Bank Australia	Inv The Basics
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable P&I 60-80%
Bank of us	Investment FlexiChoice
Bank of us	Investment FlexiLine
BankSA	Investment Variable P&I
BankVic	Investment offset
Bankwest	Equaliser Home Loan Investment 3 yr Intro Variable
Bankwest	Regular Saver Home Loan Investment
bcu	Inv Standard Variable P&I
Beyond Bank	Investment Variable
BOQ	Home Loan Privileges Investment Standard Variable 250-999k
BOQ	Inv Clear Path Variable Home Loan
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
Credit Union SA	Investment Standard Variable P&I
Delphi Bank	Residential Investment Home LoanP&I
First Option Bank	Classic Investment Loan L52
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
HSBC	Premier Investment Variable P&I 500-749k
Hume Bank	Investment Variable P&I



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Investor Variable \$500,000 Principal & Interest

Company	Product
★★	
MyState Bank	Inv Standard Variable 80%
NAB	Inv Base Variable Indicator Rate
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
QBANK	Standard Variable Investor
RACQ Bank	Investment Mortgage Breaker
RAMS	Inv Full Feature P&I
Regional Australia Bank	Inv Mortgage Offset P&I
Reliance Bank	All In One 2 yr Discount Variable Inv P&I
Reliance Bank	All In One Investment P&I
Reliance Bank	First Rate Investment P&I
St.George Bank	Investment Variable P&I
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Variable
WAW Credit Union	Investment Home Loan
WAW Credit Union	Investment Home Loan Intro Offer 2 yrs
Westpac	Rocket Investment Loan P&I



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Investor Variable \$500,000 Principal & Interest

Company	Product
★	
AMP Bank	Investment Classic Variable P+I
AMP Bank	Investment Intro 1yr Variable P+I
Auswide Bank	Investment Standard Variable
Bank of Sydney	Investment Variable
Bankwest	Variable Investment 80%
BOQ	Investment Standard Variable
Citi	Investment Offset Variable P&I 80%
Citi	Investment Variable P&I 80%
G&C Mutual Bank	Investment Standard Variable P&I
Gateway Bank	Inv Construction Loan
IMB	Investment Standard Variable P&I
ME	Inv Flexible Home Loan Max 80 LVR
People's Choice Credit Union	Investment Standard Variable P&I
Suncorp Bank	Standard Variable Investment P&I
Not rated	
Northern Inland CU	Introductory Investment Loan P&I



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Investor Variable \$750,000 Interest Only

Company	Product
★★★★★ "Outstanding Value"	
Bank First	Premier Package Home Loan Inv Variable
bcu	Inv OMG! Variable Rate IO
Community First CU	Accelerator Package Investment Loan IO 250k+
CUA	Accelerate Variable INV Construction
Freedom Lend	Investment Freedom Construction
Freedom Lend	Investment Freedom Variable IO 80%
Gateway Bank	Inv Low Rate Essentials IO
Homestar Finance	Investment IO Variable 750k+ 80%
loans.com.au	Smart Loan Package Offset IO
Macquarie Credit Union	Power Home Loan Package Inv Power 400k+
Newcastle Permanent	Premium Plus Package Investment Premium Variable IO 750-899k
Nexus Mutual	Platinum Investment Home Loan IO 50-80%
Pacific Mortgage Group	Investment Variable IO
QBANK	Classic Investor Offer 90%
Qudos Bank	Value Package Low Cost Home Loan Investment IO 80%
RACQ Bank	Choices Mortgage Breaker Investor Special IO 150k+
State Custodians	Low Rate Home Loan w Offset- Inv IO 80%
Virgin Money	Reward Me - Inv Variable 80 IO 750k+
◇ "Rising Star"	
CUA	Achieve Variable Investment Construction



Home Loans Star Ratings

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Investor Variable \$750,000 Interest Only

Company	Product
★★★★★	
ANZ	Investment Simplicity Plus IO Special Offer
Auswide Bank	Freedom Package Investment IO 100k+ Special Offer
Bank Australia	Inv Premium Package IO - 700k+
Bank First	Complete Var Inv First Home Buyer
Bank First	First Home Buyers Package Inv Complete Variable
Bank First	Inv Complete Variable
Bank of Sydney	Expect More Investment Variable IO 100k+
Bankwest	Complete Variable Home Loan Investment IO 90% 200k+
Freedom Lend	Investment Freedom Variable IO 750k+ 80%
Gateway Bank	Premium Investment Variable 80% 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%
Hunter United	Interest Only Home Loan Investor
IMB	Budget Home Loan IO- Investment
ING	Inv Orange Advantage Variable IO 500k- 1mil
loans.com.au	Essentials Variable - Investor IO
loans.com.au	INV Offset 80 IO
MyState Bank	Inv Basic Variable Home Loan IO 80%
MyState Bank	Special Residential Investment Loan IO 80%
Northern Inland CU	Dream Value Investor IO 80
P&N Bank	& Investor Loan (IO)
P&N Bank	Home Loan & Bag & Investor Loan (IO) 50k+
QBANK	Classic Plus Investor Offer 500k+
Qudos Bank	Low Cost Home Loan Investment IO 80%
Reduce Home Loans	Investor Rate Buster High Lend IO
RESI Mortgage Corp	Inv Flexi Options IO 80%
RESI Mortgage Corp	Inv Flexi Options IO 80% Special Offer
Suncorp Bank	Back To Basics Investment IO 150k+
TicToc Home Loans	Investor IO Variable
UBank	Investor IO-Investor Extra IO Offer



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Investor Variable \$750,000 Interest Only

Company	Product
★★★	
Adelaide Bank	Investment Smartfit Variable IO
Adelaide Bank	Investment SmartSaver IO
AMO Group	Investment Variable IO
AMP Bank	Investment Basic Variable Loan IO
AMP Bank	Professional Package Investment Variable IO 750k+
ANZ	Breakfree Investment Variable IO Special 500k+
Aussie	Inv Select Basic Variable IO 500k+
Aussie	Inv Select Standard Variable IO 500k+ 80%
Australian Unity	Wealth Builder Home Loan IO
Australian Unity	Wealth Builder Package Variable IO
Bank Australia	Basic Home Loan - Inv (LVR <80) IO
Bank Australia	Inv Premium - IO
Bank First	Inv Standard Variable
Bank of China	Discount Investment Home Loan IO
Bank of Melbourne	Investment Basic Promo Variable IO 80%
BankSA	Inv Basic Promo Variable IO
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+
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+
Beyond Bank	Total Home Loan Inv Variable New Money Offer 50k+ IO
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%



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Investor Variable \$750,000 Interest Only

Company	Product
★★★	
Commonwealth Bank	Inv Extra (2 Year Intro) IO 2 yrs
Commonwealth Bank	Inv Extra (4 Year Intro) IO 4 yrs
Commonwealth Bank	Inv Extra IO 90%
Credit Union SA	Investment Discounted Variable Rate Home Loan IO
Credit Union SA	Investment Variable Home Loan Package IO
Credit Union SA	Investment Variable Home Loan Package Special Offer IO
CUA	Accelerate Variable INV IO
Endeavour Mutual Bank	Variable Investment Loan P&I
First Option Bank	Premium Plus Investment Loan L56 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+
Geelong Bank	Affinity Home Loan Package Inv IO 80% 150k+
Geelong Bank	Mutual Home Loan Inv IO 80%
Greater Bank	Great Rate Discount Investment Variable IO \$150k+
Greater Bank	Great Rate Investment Variable IO
Greater Bank	Investment Standard Variable IO
Greater Bank	Ultimate Investment Variable IO
Heritage Bank	Investment Standard Discount Variable
Horizon Credit Union	Basic Investment Residential Loan
Horizon Credit Union	Mortgage Breaker Investment Loan
HSBC	Premier Investment Variable IO 750-1m
Hume Bank	Investment Interest Saver IO
Illawarra Credit Union	Variable Invest IO
IMB	Inv Essentials (100% Offset) IO
ING	Inv Mortgage Simplifier IO 500k+
loans.com.au	Construction - Investor
Macquarie Bank	Basic Flyer Home Loan Inv IO 80
Macquarie Bank	Basic Variable Investment IO 80



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Investor Variable \$750,000 Interest Only

Company	Product
★★★	
Macquarie Bank	Offset Flyer Home Loan Inv IO 80
Macquarie Bank	Offset Variable Investment IO 80
Macquarie Credit Union	Inv Property Variable
Mortgage House	Inv Advantage Home Loan IO
NAB	Choice Package Investment Tailored Variable - IO 750k+
NAB	Inv Base Variable Rate - IO
Newcastle Permanent	Investment Premium Variable IO
Newcastle Permanent	Real Deal Investment IO Special Offer 80% 150k+
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	Home Loan Package Investment Standard Variable IO 100k+
People's Choice Credit Union	Investment Basic Variable IO 80%
Police Bank	Inv Premium Variable
QBANK	Classic Investor
QBANK	Classic Plus Investor 250k+
QBANK	Standard Variable Investor
Qudos Bank	Investment Variable Rate Home Loan IO
RACQ Bank	Investment Mortgage Breaker
RAMS	Inv Low Rate IO
Reduce Home Loans	Inv Rate Buster 100% Offset Var IO
Regional Australia Bank	Inv Partnership Advantage Var IO 250k+
Regional Australia Bank	Investment Basic IO
Reliance Bank	All In One 2 yr Discount Variable Inv IO
Reliance Bank	First Rate Special Investment IO
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 Mac	Property Investment Loan 250k+
The Mutual Bank	Inv Mutual
The Mutual Bank	Inv Premium Variable



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Investor Variable \$750,000 Interest Only

Company	Product
★★★	
The Mutual Bank	Package Home Loan Inv Premium Variable 150k+
Transport Mutual Credit Union	Investment Variable IO
UBank	Inv UHomeLoan Variable
WAW Credit Union	Investment Home Loan Intro IO Offer 2 yrs
Westpac	Inv Flexi First Option IO
Westpac	Premier Advantage Rocket Investment Loan IO 750k+
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 \$750,000 Interest Only

Company	Product
★★	
ANZ	Breakfree Investment Variable IO 700k+
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 60-80% 100k+
Bank of Melbourne	Investment Variable IO 60-80%
Bank of us	Investment FlexiChoice
BankSA	Advantage Package Investment Variable IO 750k+
Bankwest	Regular Saver Home Loan Investment
BOQ	Home Loan Privileges Investment Standard Variable IO 250-999k
BOQ	Inv Clear Path Var Home Loan IO
Commonwealth Bank	Inv Standard Variable Rate IO
Commonwealth Bank	Wealth Package Inv Standard Variable Rate IO 750k+
Credit Union SA	Investment Standard Variable IO
Delphi Bank	Residential Investment Home Loan IO
Firefighters Mutual Bank	Inv Interest Only Variable
First Option Bank	Classic Investment Loan L52 IO
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	Home Equity - Investment IO
HSBC	Investment Variable IO
HSBC	Premier Home Equity - Investment IO 750-1m
Hume Bank	Investment Variable IO
MyState Bank	Inv Standard Variable IO 80%
NAB	Inv Base Variable Indicator Rate
NAB	Investment Tailored Variable - IO
Newcastle Permanent	Real Deal Investment IO
Newcastle Permanent	Real Options - Investment IO
Nexus Mutual	Standard Home Loan IO INV



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Investor Variable \$750,000 Interest Only

Company	Product
★★	
RAMS	Inv Full Feature IO
Regional Australia Bank	Inv Mortgage Offset IO
Reliance Bank	All In One Investment IO
Reliance Bank	All In One Rewards Package Inv IO 750k+
Reliance Bank	First Rate Investment IO
St.George Bank	Advantage Package Investment Variable IO 750k+
Teachers Mutual Bank	Inv Interest Only Variable
UniBank	Inv Interest Only Variable
WAW Credit Union	Investment Home Loan IO
Westpac	Rocket Investment Loan IO
★	
AMP Bank	Investment Classic Variable IO
Auswide Bank	Investment Standard Variable IO
Bank of Sydney	Investment Variable
BankSA	Investment Variable IO
BOQ	Investment Standard Variable IO
Citi	Investment Offset Variable IO
Citi	Investment Variable IO
Gateway Bank	Investment Variable IO
IMB	Investment Standard Variable IO
People's Choice Credit Union	Investment Standard Variable IO
St.George Bank	Investment Variable IO
Suncorp Bank	Standard Variable Investment IO
Not rated	
CUA	Achieve Variable Investment IO



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★★★★ "Outstanding Value"	
AMO Group	Investment Basic Variable
AMO Group	Investment Variable
Auswide Bank	Freedom Package Investment P&I 100k+ Special Offer
Community First CU	Accelerator Package Investment Loan P&I 250k+
Freedom Lend	Investment Freedom Construction
Freedom Lend	Investment Freedom Variable PI 80%
Freedom Lend	Investment Freedom Variable PI 80%
Gateway Bank	Inv Low Rate Essentials
Heritage Bank	Home Advantage Investment Variable P&I 700k+
Hunter United	Platinum Investment Home Loan
loans.com.au	Smart Loan Package Offset P+I
Mortgage House	Advantage Investment Home Loan 80 (Special)
Mortgage House	Inv Advantage Home Loan P&I
Newcastle Permanent	Premium Plus Package Investment Premium Variable P&I 80% 750-899k
Pacific Mortgage Group	Investment Variable P&I
Queensland Country Credit Union	Inv Discount Variable Package Rate (LVR <80%
Queenslanders CU	Inv Discount Variable Package Rate (LVR <80%
RACQ Bank	Choices Mortgage Breaker Investor Special P&I 150k+
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%
UBank	Discount Offer - Investor Var P&I
Virgin Money	Reward Me - Inv Variable 80 P&I 750k+
Westpac	First Time Buyer Investment Flexi First Option P&I Intro 5 yrs
◇ "Rising Star"	
Queensland Country Credit Union	RateSaver Investment Home Loan



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★★★	
AMP Bank	Professional Package Investment Variable P+I 750k+
Bank Australia	Inv Premium Package - P&I 700k+
Bank of Melbourne	Investment Basic Promo Variable P&I 60-80%
Bank of Sydney	Expect More Investment Variable 100k+
Bank of us	Inv Topline 80%
BankSA	Inv Basic Promo Variable P&I
Bankwest	Complete Variable Home Loan Investment 200k+
bcu	Inv OMG! Variable Rate P&I
Beyond Bank	Total Home Loan Inv Variable New Money Offer 50k+
Click Loans	Basic Investor Home Loan PI 80%
Click Loans	Investor Offset PI 80%
Click Loans	The Online Inv Offset Home Loan PI 80%
Commonwealth Bank	Inv Extra P&I 90%
Credit Union SA	Investment Variable Home Loan Package Special Offer P&I
CUA	Accelerate Variable INV P&I
CUA	Achieve Variable Investment P&I
Gateway Bank	Premium Investment Variable 80% 150k+
Heritage Bank	Investment Discount Variable P&I 80%
Homestar Finance	Investment P&I Variable 750k+ 80%
Hume Bank	Flexi Low Rate - Investment
IMB	Budget Home Loan P&I- Investment
ING	Inv Orange Advantage Variable PI 500k-1mil
MOVE Bank	myWealth Standard Variable Package 750k+
MyState Bank	Inv Basic Variable Home Loan 80%
MyState Bank	Special Residential Investment Loan 80%
Nexus Mutual	Platinum Investment Home Loan P&I 50-80%
Northern Inland CU	Dream Value Investor PI 80
Reduce Home Loans	Inv Rate Buster 100% Offset Var
RESI Mortgage Corp	Inv Flexi Options 80% Special Offer
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+



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★★★★	
Suncorp Bank	Home Package Plus Variable Inv PI 90% 150k+
TicToc Home Loans	Variable Invest P&I
Transport Mutual Credit Union	Switch and Save Investment
WAW Credit Union	Back to Basics Investment Loan
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 Principal & Interest

Company	Product
★★★	
Adelaide Bank	Investment Smartfit Variable P&I
Adelaide Bank	Investment SmartSaver P&I 90%
AMP Bank	Investment Basic Variable Loan P+I
ANZ	Breakfree Investment Variable P&I 80% 700k+
ANZ	Breakfree Investment Variable P&I Special 80% 500k+
ANZ	Investment Simplicity Plus P&I Special Offer
Aussie	Inv Select Basic Variable PI 500k+ 80%
Aussie	Inv Select Standard Variable PI 500k+ 80%
Australian Military Bank	Investment Home Loan PI
Australian Unity	Investment Variable P&I
Australian Unity	Wealth Builder Home Loan P&I
Australian Unity	Wealth Builder Package Variable P&I
Bank Australia	Basic Home Loan - Inv (LVR <80) P&I
Bank Australia	Inv Premium - P&I
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 China	Discount Investment Home Loan P&I
Bank of Melbourne	Advantage Package Inv Variable P&I 60-80% 100k+
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	Premium Select Home Loan Inv P&I 80% 500k+
bcb	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 \$750,000 Principal & Interest

Company	Product
★★★	
Beyond Bank	Investment Basic Variable
Beyond Bank	Pinnacle +Plus Pkg Investment Variable 300k+
Beyond Bank	Pinnacle Investment Special Offer Variable P&I
Beyond Bank	Total Home Loan Investment Variable 500k+
BOQ	Investment Economy
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+
Commonwealth Bank	Inv Extra (2 Year Intro) P&I 2 yrs
Commonwealth Bank	Inv Extra (4 Year Intro) P&I 4 yrs
Commonwealth Bank	Wealth Package Inv Standard Variable Rate P&I 750k+
Community First CU	True Basic Home Loan Inv - P&I 80%
Credit Union SA	Investment Discounted Variable Rate Home Loan P&I
Credit Union SA	Investment Variable Home Loan Package P&I
Easy Street Fin Services	Inv Std Var Rate Home Loan - P&I
Endeavour Mutual Bank	Variable Investment Loan P&I
Firefighters Mutual Bank	Inv Flexi Choice
First Option Bank	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+
Geelong Bank	Affinity Home Loan Package Inv P+I 80% 150k+
Geelong Bank	Mutual Home Loan Inv P+I 80%
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	Residential Investment
Horizon Credit Union	Basic Investment Residential Loan



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★★	
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	Premier Investment Home Smart 750-1m
Hume Bank	Investment Interest Saver P&I
Hume Bank	Property Package Investment Variable P&I 500k+
Illawarra Credit Union	Variable Invest PI
IMB	Inv Essentials (100% Offset) P&I
ING	Inv Mortgage Simplifier PI 500k+
Liberty Financial	Inv Liberty Free 70 - 80 LVR
Liberty Financial	Inv Liberty Star 70 - 80 LVR
loans.com.au	Essentials Variable - Investor P&I
loans.com.au	INV Offset 80 PI
Macquarie Bank	Basic Flyer Home Loan Inv PI 80
Macquarie Bank	Basic Variable Investment PI 80
Macquarie Bank	Offset Flyer Home Loan Inv PI 80
Macquarie Bank	Offset Variable Investment PI 80
Macquarie Credit Union	Discounted Variable Rate Investment 2 yrs Intro
Macquarie Credit Union	Inv Basic Home Loan
Macquarie Credit Union	Inv Property Variable
Macquarie Credit Union	Power Home Loan Package Inv Power 400k+
ME	Inv Basic Home Loan Max 80 LVR
ME	Member Package Inv Flexible Home Loan Max 80 LVR 700k+
MOVE Bank	Wealth Builder
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
Newcastle Permanent	Real Deal Investment P&I Special Offer 80% 150k+
Northern Inland CU	Basic Investor
Northern Inland CU	Home Loan Value Investor 750k+



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★★	
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 <90 Package P&I 100k+
People's Choice Credit Union	Home Loan Package Investment Standard Variable P&I 100k+
People's Choice Credit Union	Investment Basic Variable P&I 80%
Police Bank	Inv Premium Variable
QBANK	Classic Investor
QBANK	Classic Investor Offer 90%
QBANK	Classic Plus Investor 250k+
QBANK	Classic Plus Investor Offer 500k+
Qudos Bank	Investment Variable Rate Home Loan P&I
Qudos Bank	Low Cost Home Loan Investment P&I 80%
Qudos Bank	Value Package Low Cost Home Loan Inv P&I 80%
RAMS	Inv Low Rate P&I
Regional Australia Bank	Inv Partnership Advantage Var P&I 250k+
Regional Australia Bank	Investment Basic P&I
Reliance Bank	All In One Rewards Package Inv P&I 750k+
Reliance Bank	First Rate Special Investment P&I
RESI Mortgage Corp	Inv Flexi Options 80%
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+
Teachers Mutual Bank	Inv Flexi Choice
The Mac	Property Investment Loan 250k+
The Mutual Bank	Inv Mutual
The Mutual Bank	Package Home Loan Inv Premium Variable 150k+
Transport Mutual Credit Union	Investment Basic Variable
UBank	Inv UHomeLoan Variable
UniBank	Inv Flexi Choice
Westpac	Investment Flexi First Option P&I



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Investor Variable \$750,000 Principal & Interest

Company

Product

★★★

Westpac

Premier Advantage Rocket Investment Loan P&I 750k+



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★	
AMP Bank	Investment Essential Home Loan
ANZ	Investment Variable P&I
Arab Bank Australia	HeadStart Investment Home Loan 1 yr Intro
Arab Bank Australia	Inv Essentials Home Loan P+I
Arab Bank Australia	Inv The Basics
Bank of China	Investment Standard Variable
Bank of Melbourne	Investment Variable P&I 60-80%
Bank of us	Investment FlexiChoice
Bank of us	Investment FlexiLine
BankSA	Investment Variable P&I
BankVic	Investment offset
Bankwest	Equaliser Home Loan Investment 3 yr Intro Variable
Bankwest	Regular Saver Home Loan Investment
bcu	Inv Standard Variable P&I
Beyond Bank	Investment Variable
BOQ	Home Loan Privileges Investment Standard Variable 250-999k
BOQ	Inv Clear Path Variable Home Loan
Commonwealth Bank	Inv Standard Variable Rate P&I
Community First CU	Inv True Value Var HI - P&I
Credit Union SA	Investment Standard Variable P&I
Delphi Bank	Residential Investment Home LoanP&I
First Option Bank	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
HSBC	Premier Investment Variable P&I 750-1m
Hume Bank	Investment Variable P&I
MOVE Bank	Standard Variable Rate Investment



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Investor Variable \$750,000 Principal & Interest

Company	Product
★★	
MyState Bank	Inv Standard Variable 80%
NAB	Inv Base Variable Indicator Rate
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
QBANK	Standard Variable Investor
RACQ Bank	Investment Mortgage Breaker
RAMS	Inv Full Feature P&I
Regional Australia Bank	Inv Mortgage Offset P&I
Reliance Bank	All In One 2 yr Discount Variable Inv P&I
Reliance Bank	All In One Investment P&I
Reliance Bank	First Rate Investment P&I
St.George Bank	Investment Variable P&I
The Mutual Bank	Inv Premium Variable
Transport Mutual Credit Union	Investment Variable
WAW Credit Union	Investment Home Loan
WAW Credit Union	Investment Home Loan Intro Offer 2 yrs
Westpac	Rocket Investment Loan P&I



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Investor Variable \$750,000 Principal & Interest

Company	Product
★	
AMP Bank	Investment Classic Variable P+I
AMP Bank	Investment Intro 1yr Variable P+I
Auswide Bank	Investment Standard Variable
Bank of Sydney	Investment Variable
Bankwest	Variable Investment 80%
BOQ	Investment Standard Variable
Citi	Investment Offset Variable P&I 80%
Citi	Investment Variable P&I 80%
Gateway Bank	Inv Construction Loan
IMB	Investment Standard Variable P&I
ME	Inv Flexible Home Loan Max 80 LVR
People's Choice Credit Union	Investment Standard Variable P&I
Suncorp Bank	Standard Variable Investment P&I
Not rated	
Northern Inland CU	Introductory Investment Loan P&I