



Fixed Rate Home Loans Award

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Fixed Rate Home Loans

Company	Product	100% Offset Account	Redraw Facility	Interest in Advanced Payments	Fixed Rate Set	Guaranteed Rate Fee (\$, %)	Additional Repayment	Maximum Lump Sum Repayments (\$, %)	Cost of Refix (\$)
Adelaide Bank	Investment SmartFix	Full	✓	✗	Accept	Nil	✓	20000.00	Nil
Adelaide Bank	Investment SmartSaver Fixed	No	✓	✗	Accept	Nil	✓	20000.00	Nil
Adelaide Bank	SmartFix	Full	✓	✗	Accept	Nil	✓	20000.00	Nil
Adelaide Bank	SmartSaver Fixed	No	✓	✗	Accept	Nil	✓	20000.00	Nil
AMO Group	Investment Fixed	Full	✓	✗	Drawdown	Nil	✓	20000	200
AMO Group	Residential Fixed	Full	✓	✗	Drawdown	Nil	✓	20000	200
AMP Bank	Basic Fixed	No	✗	✗	Drawdown	0.15%	✗	10000.00	Nil
AMP Bank	Investment Basic Fixed	No	✗	✗	Drawdown	0.15%	✗	10000.00	Nil
AMP Bank	Investment Fixed	No	✗	✗	Drawdown	0.15%	✗	10000.00	Nil
AMP Bank	Residential Fixed	No	✗	✗	Drawdown	0.15%	✗	10000.00	Nil
ANZ	Investment Fixed	Full	✗	✗	Drawdown	750.00	✓	5000.00	Nil
ANZ	Residential Fixed	Full	✗	✗	Drawdown	750.00	✓	5000.00	Nil
Arab Bank Australia	Investment Fixed	No	✗	✗	Accept	Nil	✗	N/A	300.00
Arab Bank Australia	Residential Fixed	No	✗	✗	Accept	Nil	✗	N/A	300.00
Aussie	Inv Select Basic Fixed PI	No	✗	✗	Drawdown	750.00	✓	5%	Nil
Aussie	Inv Select Standard Fixed PI	No	✗	✗	Drawdown	750.00	✓	5%	Nil
Aussie	Select Basic Fixed PI	No	✗	✗	Drawdown	750.00	✓	5%	Nil
Aussie	Select Standard Fixed PI	No	✗	✗	Drawdown	750.00	✓	5%	Nil
Australian Military Bank	Fixed Rate	No	✗	✗	Drawdown	Nil	✗	N/A	300.00
Australian Military Bank	Inv Fixed Rate	No	✗	✗	Drawdown	Nil	✗	N/A	300.00



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Australian Unity	Investment Fixed	No	✗	✗	Drawdown	1000	✓	No max	249
Australian Unity	Residential Fixed	No	✗	✗	Drawdown	699	✓	No max	249
Auswide Bank	Investment Standard Fixed	Full	✓	✗	Accept	250	✓	No max	300.00
Auswide Bank	Standard Fixed P&I	Full	✓	✗	Accept	250	✓	No max	300.00
Bank Australia	Basic Fixed	No	✓	✓	N/A	N/A	✓	20000	Nil
Bank Australia	Inv Basic Fixed	No	✓	✓	Drawdown	Nil	✓	20000	150.00
Bank Australia	Inv Premium Fixed	No	✓	✓	Drawdown	Nil	✓	20000	Nil
Bank Australia	Residential Premium Fixed	No	✓	✗	Drawdown	Nil	✓	20000	Nil
Bank First	Inv Complete Fixed	No	✓	✗	Drawdown	0.15%	✓	30000.00	Nil
Bank First	Inv Standard Fixed	No	✓	✗	Drawdown	0.15%	✓	30000.00	Nil
Bank First	Residential Fixed	No	✓	✗	Drawdown	0.15%	✓	30000.00	Nil
Bank First	Standard Fixed - Owner Occupied	No	✓	✗	Drawdown	0.15%	✓	30000.00	Nil
Bank of China	Fixed Rate Home Loan	No	✓	✗	Drawdown	700	✓	10000	300
Bank of China	Fixed Rate Investment Home Loan	No	✓	✗	Drawdown	700	✓	10000	300
Bank of Melbourne	Investment Fixed	Partial	✓	✓	Accept	500.00	✓	10000.00	500.00
Bank of Melbourne	Residential Fixed	Partial	✓	✗	Accept	500.00	✓	10000.00	500.00
Bank of Sydney	Investment Fixed	No	✗	✓	Drawdown	0.20%	✓	No max	350
Bank of Sydney	Residential Fixed	No	✗	✗	Drawdown	0.20%	✓	10000.00	Nil
Bank of us	Fixed Investment FlexiChoice	No	✓	✗	Accept	Nil	✓	No max	200.00
Bank of us	FlexiDiscount Fixed	No	✓	✗	N/A	N/A	✓	No max	200.00



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BankSA	Investment Fixed	Partial	✓	✓	Accept	500.00	✓	10000.00	500.00
BankSA	Residential Fixed	Partial	✓	✗	Accept	500.00	✓	10000.00	500.00
BankVic	Fixed	Full	✗	✗	Drawdown	Nil	✓	10000.00	Nil
BankVic	Investment Fixed	No	✗	✗	Drawdown	Nil	✓	10000.00	Nil
Bankwest	Fixed Rate Investment	Partial	✓	✓	Drawdown	0.15%	✓	10000.00	135.00
Bankwest	Fixed Rate Owner Occupied	Partial	✓	✗	Drawdown	0.15%	✓	10000.00	135.00
bcu	Investment Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	250.00
bcu	Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	250.00
Bendigo Bank	Basic Fixed Investment	No	✓	✗	Drawdown	0.15%	✓	20.00%	Nil
Bendigo Bank	Basic Fixed Owner Occupied	No	✓	✗	Drawdown	0.15%	✓	20%	Nil
Bendigo Bank	Fixed Investment	Partial	✓	✗	Drawdown	0.15%	✓	20.00%	Nil
Bendigo Bank	Residential Fixed	Partial	✓	✗	Drawdown	0.15%	✓	20%	150.00
Beyond Bank	First Home Buyers Fixed Rate Loan	No	✓	✓	Drawdown	0.15%	✓	25000	150
Beyond Bank	Investment Fixed	No	✓	✓	Drawdown	0.15%	✓	25000.00	300.00
Beyond Bank	Residential Fixed	No	✓	✗	Drawdown	0.15%	✓	25000.00	Nil
BOQ	Investment Fixed	Full	✗	✗	Drawdown	0.15%	✓	5000.00	300.00
BOQ	Residential Fixed	Full	✗	✗	Drawdown	0.15%	✓	5000.00	300.00
Citi	Investment Standard Fixed	No	✗	✗	Accept	Nil	✓	1000.00	Nil
Citi	Standard Fixed	No	✗	✗	Accept	Nil	✓	1000.00	Nil



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Commonwealth Bank	Investment Fixed	No	✗	✓	Accept	750.00	✓	10000.00	Nil
Commonwealth Bank	Residential Fixed	No	✗	✗	Accept	750.00	✓	10000.00	Nil
Community First CU	Honeymoon Fixed	Full	✓	✗	Drawdown	500.00	✓	25000.00	250
Community First CU	Investment Honeymoon Fixed	Full	✓	✗	Drawdown	500.00	✓	25000.00	250
Community First CU	Investment True Fixed	Full	✓	✗	Drawdown	500.00	✓	25000.00	250
Community First CU	True Fixed	Full	✓	✗	Drawdown	500.00	✓	25000.00	250
Credit Union SA	Fixed Home Loan Package	No	✓	✗	Drawdown	0.15%	✓	10000	Nil
Credit Union SA	Fixed Rate Home Loan	No	✓	✗	Drawdown	0.15%	✓	10000	Nil
Credit Union SA	Investment Fixed Home Loan Package	No	✓	✗	Drawdown	0.15%	✓	10000	Nil
Credit Union SA	Investment Fixed Rate Home Loan	No	✓	✗	Drawdown	0.15%	✓	10000	Nil
CUA	Fixed - Investor	No	✓	✗	Accept	Nil	✓	N/A	Nil
CUA	Fixed - Owner Occupier	No	✓	✗	Accept	Nil	✓	N/A	Nil
CUA	Fixed Investor IO	No	✓	✗	Accept	Nil	✓	N/A	Nil
CUA	Premium Fixed - Investor	No	✓	✗	Accept	Nil	✓	N/A	Nil
CUA	Premium Fixed - Owner Occupier	No	✓	✗	Accept	Nil	✓	N/A	Nil
Delphi Bank	Investment Standard Fixed	No	✗	✓	Drawdown	400.00	✗	N/A	300.00
Delphi Bank	Standard Fixed	No	✗	✗	Drawdown	400.00	✗	N/A	300.00
Easy Street Fin Services	Easy Street Fixed	Full	✓	✗	Drawdown	500	✓	25000.00	500
Easy Street Fin Services	Inv Easy Street Fixed	Full	✓	✗	Drawdown	500	✓	25000.00	500



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Endeavour Mutual Bank	Fixed	Full	✓	✗	N/A	N/A	✓	No max	Nil
Endeavour Mutual Bank	Investment Fixed	Full	✓	✗	Drawdown	Nil	✓	No max	Nil
Firefighters Mutual Bank	Inv Standard Fixed	Full	✗	✗	Accept	0.15%	✗	N/A	Nil
Firefighters Mutual Bank	Standard Fixed	Full	✗	✗	Accept	0.15%	✗	N/A	Nil
First Option Bank	Investment Standard Fixed	Full	✓	✗	N/A	N/A	✓	No max	Nil
First Option Bank	Residential Fixed	Full	✓	✗	N/A	N/A	✓	No max	150.00
Firstmac	Inv VIP Fixed	No	✗	✗	Drawdown	350.00	✓	10000.00	260.00
Firstmac	VIP Fixed	No	✗	✗	Drawdown	350.00	✓	10000.00	260.00
Freedom Lend	Freedom Fixed	No	✓	✗	Drawdown	600	✓	20000.00	Nil
Freedom Lend	Investment Freedom Fixed	No	✓	✗	Drawdown	500.00	✓	20000.00	Nil
G&C Mutual Bank	Get Ahead Start Fixed	No	✓	✗	Accept	0.15%	✓	No max	Nil
G&C Mutual Bank	Investment Standard Fixed	No	✓	✗	Accept	0.15%	✓	5%	Nil
G&C Mutual Bank	Residential Fixed	No	✓	✗	Accept	0.15%	✓	5%	Nil
Gateway Bank	Investment Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	Nil
Gateway Bank	Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	Nil



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Greater Bank	Great Rate Discount Fixed	No	✓	✗	Drawdown	Nil	✓	No max	Nil
Greater Bank	Great Rate Fixed	No	✓	✗	Drawdown	Nil	✓	No max	350.00
Greater Bank	Great Rate Investment Fixed	No	✓	✗	Drawdown	Nil	✓	No max	350.00
Greater Bank	Investment Standard Fixed	No	✓	✗	Drawdown	Nil	✓	No max	350.00
Greater Bank	Investment Ultimate Fixed	No	✓	✗	Drawdown	Nil	✓	No max	350.00
Greater Bank	Standard Fixed	No	✓	✗	Drawdown	Nil	✓	No max	350.00
Greater Bank	Ultimate Discount Fixed	No	✓	✗	Drawdown	Nil	✓	No max	350.00
Greater Bank	Ultimate Fixed	No	✓	✗	Drawdown	Nil	✓	No max	350.00
Heritage Bank	Investment Fixed	No	✓	✗	Drawdown	0.15%	✓	No max	Nil
Heritage Bank	Residential Fixed	No	✓	✗	Drawdown	0.15%	✓	No max	Nil
Holiday Coast CU	Fixed N Easy	No	✓	✗	Accept	0.15%	✓	10000.00	250.00
Holiday Coast CU	Inv Fixed N Easy	No	✓	✗	Drawdown	0.15%	✓	10000.00	250.00
Homestar Finance	Investment IO Fixed	No	✗	✗	Drawdown	395	✓	20000.00	Nil
Homestar Finance	Investment P&I Fixed	No	✗	✗	Drawdown	395	✓	20000.00	Nil
Homestar Finance	Owner Occupied IO Fixed	No	✗	✗	Drawdown	395	✓	20000.00	Nil
Homestar Finance	Owner Occupied P&I Fixed	No	✗	✗	Drawdown	395	✓	20000.00	Nil
Horizon Credit Union	Fixed Rate Home Loan	Full	✓	✗	Drawdown	200.00	✓	30000.00	Nil
Horizon Credit Union	Fixed Rate Investment Loan	Full	✓	✗	Drawdown	200.00	✓	30000.00	Nil
HSBC	Investment Fixed	No	✗	✓	Drawdown	Nil	✓	10000.00	Nil
HSBC	Residential Fixed	No	✗	✗	Drawdown	Nil	✓	10000.00	Nil



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Hume Bank	Investment Fixed	No	✓	✓	Drawdown	0.15%	✓	25%	300.00
Hume Bank	Residential Fixed	No	✓	✗	Drawdown	0.15%	✓	25%	300.00
Hunter United	Fixed	No	✗	✗	Accept	Nil	✓	3%	350
Illawarra Credit Union	Fixed	No	✓	✗	Accept	0.15%	✓	No max	300
Illawarra Credit Union	Fixed Invest	No	✓	✗	Accept	0.15%	✓	15%	300
IMB	Investment Fixed	No	✓	✗	Drawdown	Nil	✓	20000	Nil
IMB	Residential Fixed P&I	No	✓	✗	Drawdown	Nil	✓	20000	Nil
ING	Investment Fixed	No	✗	✓	Drawdown	749.00	✓	9999.99	Nil
ING	Residential Fixed	No	✗	✗	Drawdown	749.00	✓	9999.99	Nil
Liberty Financial	Inv Liberty Fixed	Full	✓	✗	Drawdown	Nil	✓	10000.00	Nil
Liberty Financial	Liberty Fixed	Full	✓	✗	Drawdown	Nil	✓	10000.00	Nil
loans.com.au	Fixed - Investor	No	✗	✗	Drawdown	350.00	✓	10000.00	260.00
loans.com.au	Fixed - Owner Occupier	No	✗	✗	Drawdown	350.00	✓	10000.00	260.00
Macquarie Bank	Basic Fixed Investment IO	No	✗	✗	Accept	Nil	✗	10000	Nil
Macquarie Bank	Basic Fixed Investment PI	No	✗	✗	Accept	Nil	✗	10000.00	Nil
Macquarie Bank	Basic Fixed Owner Occupied IO	No	✗	✗	Accept	Nil	✗	10000	Nil
Macquarie Bank	Basic Fixed Owner Occupied PI	No	✗	✗	Accept	Nil	✗	10000.00	Nil
Macquarie Bank	Offset Fixed Investment	Full	✗	✗	Accept	Nil	✗	10000	Nil
Macquarie Bank	Offset Fixed Owner Occupied	Full	✗	✗	Accept	Nil	✗	10000	Nil



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ME	Flexible Fixed	No	✗	✗	Drawdown	500.00	✓	30000.00	Nil
ME	Inv Flexible Fixed	No	✗	✗	Drawdown	500.00	✓	30000.00	Nil
Mortgage House	Advantage Fixed	Full	✓	✗	Accept	Nil	✓	20000.00	Nil
Mortgage House	Inv Advantage Fixed	Full	✓	✗	Accept	Nil	✓	20000.00	Nil
MOVE Bank	Flexi Fixed	Full	✓	✗	Accept	375.00	✓	No max	Nil
MOVE Bank	Inv Lockit	Full	✗	✗	Accept	375.00	✓	10000.00	Nil
MOVE Bank	Lockit Fixed Rate	Full	✗	✗	Accept	375	✓	10000	Nil
MOVE Bank	Ultra Low Lockit Home Loan	No	✗	✗	Accept	Nil	✓	10000	Nil
MyState Bank	Investment Fixed	No	✗	✗	Drawdown	0.15%	✓	10000.00	150.00
MyState Bank	Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	10000.00	150.00
NAB	First Home Buyer Special- Pkg Only	No	✗	✗	Drawdown	0.15%	✓	20000.00	Nil
NAB	Inv Tailored Fixed	No	✗	✓	Drawdown	0.15%	✓	20000.00	Nil
NAB	Tailored Fixed	No	✗	✗	Drawdown	0.15%	✓	20000.00	Nil



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Newcastle Permanent	Fixed Rate - Investment IO	No	✗	✗	Accept	Nil	✓	25000.00	Nil
Newcastle Permanent	Fixed Rate - Investment P&I	No	✗	✗	Accept	Nil	✓	25000.00	Nil
Newcastle Permanent	Fixed Rate - IO	No	✗	✗	Accept	Nil	✓	25000.00	Nil
Newcastle Permanent	Fixed Rate - P&I	No	✗	✗	Accept	Nil	✓	25000.00	Nil
Newcastle Permanent	Premium Plus Package Fixed Rate - Investment IO	No	✓	✗	Accept	Nil	✓	25000.00	Nil
Newcastle Permanent	Premium Plus Package Fixed Rate - Investment P&I	No	✓	✗	Accept	Nil	✓	25000.00	Nil
Newcastle Permanent	Premium Plus Package Fixed Rate - IO	No	✓	✗	Accept	Nil	✓	25000.00	Nil
Newcastle Permanent	Premium Plus Package Fixed Rate - P&I	No	✓	✗	Accept	Nil	✓	25000.00	Nil
Nexus Mutual	Investment Fixed	No	✓	✗	Drawdown	0.15%	✓	10000	250.00
Nexus Mutual	Residential Fixed	No	✓	✗	Drawdown	0.15%	✓	10000	250.00
Northern Inland CU	Fixed Rate Investor	No	✓	✗	Accept	350.00	✓	10000.00	Nil
Northern Inland CU	Fixed Rate Owner Occupied	No	✓	✗	Accept	350.00	✓	10000.00	Nil
Northern Inland CU	Introductory Home Loan Fixed	No	✓	✗	Drawdown	350.00	✗	10000.00	Nil
Northern Inland CU	Introductory Home Loan Investor Fixed	No	✓	✗	Drawdown	350.00	✗	10000.00	Nil
Pacific Mortgage Group	Investment Fixed	Full	✗	✗	Drawdown	Nil	✗	N/A	Nil
Pacific Mortgage Group	Residential Fixed	Full	✗	✗	Drawdown	Nil	✗	N/A	Nil
People's Choice Credit Union	Investment Fixed	No	✗	✗	Accept	0.15%	✓	10000.00	Nil
People's Choice Credit Union	Residential Fixed	No	✗	✗	Accept	0.15%	✓	10000.00	Nil
Police Bank	Inv Premium Fixed	No	✓	✗	Accept	Nil	✓	5000.00	315.00
Police Bank	Premium Fixed	No	✗	✗	Accept	Nil	✓	5000.00	315



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QBANK	Investment Fixed	No	✓	✗	Drawdown	0.15%	✓	10000.00	Nil
QBANK	Residential Fixed	No	✓	✗	Drawdown	0.15%	✓	10000.00	Nil
QBANK	Residential Fixed <80% LVR	No	✓	✗	Drawdown	0.15%	✓	10000.00	Nil
Qudos Bank	Fixed Rate	No	✗	✗	Drawdown	Nil	✓	10000.00	Nil
Qudos Bank	Inv Fixed Rate	No	✗	✗	Drawdown	Nil	✓	10000.00	Nil
Queensland Country Credit Union	Fixed Rate Home Loan	Full	✗	✓	Accept	Nil	✓	10000	Nil
Queensland Country Credit Union	Investment Fixed Rate Home Loan	Full	✓	✗	Accept	Nil	✓	10000	Nil
Queensland Country Credit Union	RateSaver Home Loan	Full	✓	✗	Accept	Nil	✓	No max	Nil
Queenslanders CU	Fixed Rate Home Loan	Full	✓	✗	Accept	Nil	✓	10000	Nil
Queenslanders CU	Investment Fixed Rate Home Loan	Full	✓	✗	Accept	Nil	✓	10000	Nil
Queenslanders CU	RateSaver Home Loan	Full	✓	✗	N/A	N/A	✓	No max	Nil
RACQ Bank	Investment Fixed	No	✗	✓	Drawdown	500.00	✓	10000.00	300.00
RACQ Bank	Residential Fixed	No	✗	✓	Drawdown	500.00	✓	10000.00	300.00
RAMS	Fixed Rate	No	✓	✗	Accept	0.15%	✓	300000.00	295.00
RAMS	Inv Fixed Rate	No	✓	✓	Accept	0.15%	✓	30000.00	295.00
Regional Australia Bank	Inv Fixed Home Loan P&I	No	✗	✗	Accept	Nil	✗	N/A	Nil
Regional Australia Bank	Inv Partnership Advantage Fixed P&I	No	✓	✗	Accept	Nil	✓	No max	Nil
Regional Australia Bank	Owner Occ Fixed Home Loan P&I	No	✗	✗	Accept	Nil	✗	N/A	Nil
Regional Australia Bank	Partnership Advantage Fixed P&I	No	✓	✗	Accept	Nil	✓	No max	Nil



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Reliance Bank	Fixed Rate Investment	No	✗	✗	Drawdown	300	✓	10000	150
Reliance Bank	Fixed Rate Owner Occupied	No	✗	✗	Drawdown	300	✓	10000	150
RESI Mortgage Corp	Flexi Options Fixed P&I	Full	✓	✗	Accept	Nil	✓	No max	Nil
RESI Mortgage Corp	Inv Flexi Options Fixed P&I	Full	✓	✗	Accept	Nil	✓	No max	Nil
RESI Mortgage Corp	Inv Smart Pro Fixed	Full	✓	✗	Accept	Nil	✓	No max	Nil
RESI Mortgage Corp	Smart Pro Fixed	No	✗	✗	Drawdown	Nil	✓	20000.00	100.00
SCU	Investment My Life Fixed	No	✓	✗	N/A	N/A	✓	10000	300.00
SCU	Investment Standard Fixed	No	✓	✗	N/A	N/A	✓	10000	300.00
SCU	Residential Fixed	No	✓	✗	N/A	N/A	✓	10000	300.00
SERVICE ONE Alliance Bank	Investment Fixed	Full	✓	✓	Accept	600.00	✓	No max	Nil
SERVICE ONE Alliance Bank	Residential Fixed	Full	✓	✗	Accept	600.00	✓	No max	Nil
St.George Bank	Investment Fixed	Partial	✓	✓	Accept	500.00	✓	10000.00	500.00
St.George Bank	Residential Fixed	Partial	✓	✗	Accept	500.00	✓	10000.00	500.00
Summerland Credit Union	Investment Standard Fixed	No	✗	✗	Drawdown	Nil	✓	10000.00	300.00
Summerland Credit Union	Standard Fixed	No	✗	✗	Drawdown	Nil	✓	10000.00	300.00
Suncorp Bank	First Home Buyer 5 Yr Fixed <95% PI	No	✗	✗	Drawdown	0.15%	✓	500	Nil
Suncorp Bank	Investment Fixed P&I	No	✗	✓	Drawdown	0.15%	✓	500	Nil
Suncorp Bank	Owner Occupied Fixed P&I	No	✗	✗	Drawdown	0.15%	✓	500	Nil
Teachers Mutual Bank	Inv Standard Fixed	Full	✗	✗	Accept	0.15%	✗	N/A	Nil
Teachers Mutual Bank	Standard Fixed	Full	✗	✗	Accept	0.15%	✗	N/A	Nil



Fixed Rate Home Loans Award

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.

Fixed Rate Home Loans

Company	Product	100% Offset Account	Redraw Facility	Interest in Advanced Payments	Fixed Rate Set	Guaranteed Rate Fee (\$, %)	Additional Repayment	Maximum Lump Sum Repayments (\$, %)	Cost of Refix (\$)
The Capricornian	Inv Lifestyle Fixed	Full	✗	✗	Accept	395	✗	N/A	300
The Capricornian	Inv Premium Choice Fixed	Full	✗	✗	Accept	395	✓	10000	300
The Capricornian	Lifestyle Fixed	Full	✗	✗	Accept	395	✗	N/A	300
The Capricornian	Premium Choice Fixed	Full	✗	✗	Accept	395	✓	10000	300
The Mac	Investment Standard Fixed	No	✓	✗	Accept	Nil	✓	No max	Nil
The Mac	Standard Fixed	No	✓	✗	Accept	Nil	✓	No max	Nil
The Mutual Bank	Inv Premium Fixed	No	✗	✗	Drawdown	Nil	✓	20000	200.00
The Mutual Bank	Premium Fixed	No	✗	✗	Drawdown	Nil	✓	20000	200.00
TicToc Home Loans	Investment fixed P&I	Full	✓	✗	Accept	Nil	✓	20000.00	Nil
TicToc Home Loans	Live-in fixed	Full	✓	✗	Accept	Nil	✓	20000.00	Nil
Transport Mutual Credit Union	Investment Fixed	Full	✓	✗	Accept	Nil	✓	No max	Nil
Transport Mutual Credit Union	Residential Fixed	Full	✓	✗	Accept	Nil	✓	No max	Nil
UBank	Inv UHomeLoan Fixed	No	✗	✗	Accept	395.00	✓	20000.00	Nil
UBank	UHomeLoan Fixed	No	✗	✗	Accept	395.00	✓	20000.00	Nil
UniBank	Inv Standard Fixed	Full	✗	✗	Accept	0.15%	✗	N/A	Nil
UniBank	Standard Fixed	Full	✗	✗	Accept	0.15%	✗	N/A	Nil
WAW Credit Union	Inv Fixed	Full	✓	✗	N/A	N/A	✓	No max	600
WAW Credit Union	OO Fixed	Full	✓	✗	N/A	N/A	✓	No max	Nil
Westpac	Fixed Options	No	✓	✗	Drawdown	0.10%	✓	30000.00	150.00
Westpac	Investment Fixed	No	✓	✓	Drawdown	0.10%	✓	30000.00	150.00



Fixed Rate Home Loans Award

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Fixed Rate Home Loans

Company	Product	100% Offset Account	Redraw Facility	Interest in Advanced Payments	Fixed Rate Set	Guaranteed Rate Fee (\$, %)	Additional Repayment	Maximum Lump Sum Repayments (\$, %)	Cost of Refix (\$)
Yellow Brick Road	Flexi Options Fixed	Full	✓	✗	Accept	Nil	✓	No max	Nil
Yellow Brick Road	Inv Flexi Options Fixed	Full	✓	✗	Accept	Nil	✓	No max	Nil
Yellow Brick Road	Inv Smart Pro Fixed	No	✗	✗	Drawdown	Nil	✓	N/A	100.00
Yellow Brick Road	Smart Pro Fixed	No	✗	✗	Drawdown	Nil	✓	20000.00	100.00