

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.

Bank First Investment Complete Home Loan Fixed  Bank First Investment Premier Package Home Loan Fixed  bcu Investment Fixed  Firefighters Mutual Bank Investment Fixed  Health Professionals Bank Investment Fixed  MOVE Bank Complete Package Fixed Investment Loan  Pacific Mortgage Group Investment Fixed  QBANK Investment Fixed  RACQ Bank Investment Fixed  RACQ Bank Investment Choices Fixed  RACQ Bank Investment Fixed  Teachers Mutual Bank Investment Fixed  UBank Investment Fixed  UBank Investment Fixed  Ubank Investment Fixed  UniBank Investment Fixed  Andelaide Bank Investment Own Home Loan Fixed  Adelaide Bank Investment Fixed  AMO Group Investment Fixed  ANZ Breakfree Investment Fixed  ANZ Breakfree Investment Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Basic Home Loan Fixed  Endeavour Mutual Bank Investment Fixed  Firedeavour Mutual Bank Investment Fixed Investment Fixed  Endeavour Mutual Bank Investment Fixed Home Loan  Greater Bank Investment Fixed Home Loan  Greater Bank Investment Fixed Investment Fixed Home Loan  Greater Bank Investment Fixed Home Loan	Company	Product
Bank First Investment Premier Package Home Loan Fixed  bcu Investment Fixed  Firefighters Mutual Bank Investment Fixed  Health Professionals Bank Investment Fixed  MOVE Bank Complete Package Fixed Investment Loan  Pacific Mortgage Group Investment Fixed  QBANK Investment Fixed  RACQ Bank Investment Choices Fixed  RACQ Bank Investment Fixed  TicToc Home Loans Investment Fixed  UBank Investment Fixed  UniBank Investment UHomeLoan Fixed  ****  86 400 Investment Own Home Loan Fixed  AMO Group Investment Fixed  AMO Group Investment Fixed  AMO Group Investment Fixed  ANZ Breakfree Investment Fixed  ANZ Breakfree Investment Fixed  Bank Australia Investment Fixed  Bank Australia Investment Premium Package Fixed  Bank Australia Investment Fixed  Investment Fixed Home Loan	★★★★★ Outstanding Value	
Firefighters Mutual Bank Investment Fixed  Health Professionals Bank Investment Fixed  MOVE Bank Complete Package Fixed Investment Loan  Pacific Mortgage Group Investment Fixed  QBANK Investment Fixed  RACQ Bank Investment Fixed  RACQ Bank Investment Fixed  RACQ Bank Investment Fixed  Teachers Mutual Bank Investment Fixed  UBank Investment Fixed  UniBank Investment Hixed  UniBank Investment Hixed  Adelaide Bank Investment Fixed  AMO Group Investment Fixed  ANZ Breakfree Investment Fixed  ANZ Breakfree Investment Fixed  Bank Australia Investment Exed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Basic Home Loan Fixed  Greater Bank Investment Fixed	Bank First	Investment Complete Home Loan Fixed
Firefighters Mutual Bank Investment Fixed  Health Professionals Bank Investment Fixed  MOVE Bank Complete Package Fixed Investment Loan  Pacific Mortgage Group Investment Fixed  QBANK Investment Fixed  RACQ Bank Investment Choices Fixed  RACQ Bank Investment Fixed  Teachers Mutual Bank Investment Fixed  TicToc Home Loans Investment Fixed  UBank Investment Fixed  UniBank Investment Fixed  *****  86 400 Investment Fixed  Adelaide Bank Investment Own Home Loan Fixed  Adelaide Bank Investment Fixed  AMO Group Investment Fixed  AMO Group Investment Fixed  ANZ Breakfree Investment Fixed  Anab Bank Australia Investment Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Fixed Fixed Home Loan Fixed  Investment Fixed Investment Fixed  Bank Australia Investment Fixed Investment Fixed  Fixed Fixed Home Loan Fixed  Bank Australia Investment Fixed Investment Fixed  Fixed Fixed Home Loan Fixed Investment Fixed  Fixed Fixed Home Loan Fixed Investment Fixed  Fixed Fixed Home Loan Investment Fixed Investment Fixed Investment Fixed Investment Fixed	Bank First	Investment Premier Package Home Loan Fixed
Health Professionals Bank Investment Fixed  MOVE Bank Complete Package Fixed Investment Loan  Pacific Mortgage Group Investment Fixed  QBANK Investment Fixed  RACQ Bank Investment Fixed  RACQ Bank Investment Fixed  Teachers Mutual Bank Investment Fixed  UBank Investment Fixed  UniBank Investment Hixed  UniBank Investment Hixed  Adelaide Bank Investment Own Home Loan Fixed  AMO Group Investment SwartSaver Fixed  ANZ Breakfree Investment Fixed  Anab Bank Australia Investment Fixed  Bank Australia Investment Fixed  Greater Bank Investment Basic Home Loan  Investment Fixed  Investment Basic Home Loan Fixed  Bank Australia Investment Fixed	bcu	Investment Fixed
MOVE Bank Complete Package Fixed Investment Loan  Pacific Mortgage Group Investment Fixed  QBANK Investment Fixed  RACQ Bank Investment Choices Fixed  RACQ Bank Investment Fixed  Teachers Mutual Bank Investment Fixed  UBank Investment Fixed  UniBank Investment Fixed  UniBank Investment Fixed  UniBank Investment Fixed  UniBank Investment Fixed  Adelaide Bank Investment Own Home Loan Fixed  AMO Group Investment Fixed  ANZ Breakfree Investment Fixed  Ans Australia Investment Fixed  Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Greater Bank Investment Fixed  Investment Fixed  Investment Premium Package Fixed  Investment Fixed  Investment Fixed  Investment Fixed  Investment Fixed  Investment Fixed  Investment Premium Package Fixed  Investment Mutual Bank Investment Fixed	Firefighters Mutual Bank	Investment Fixed
Pacific Mortgage Group  Investment Fixed  RACQ Bank  Investment Choices Fixed  RACQ Bank  Investment Fixed  Teachers Mutual Bank  Investment Fixed  UBank  Investment Fixed  UniBank  Investment Fixed  Adelaide Bank  Investment Own Home Loan Fixed  AMO Group  Investment SmartSaver Fixed  ANZ  Breakfree Investment Fixed  Anz  Arab Bank Australia  Investment Basic Home Loan Fixed  Bank Australia  Investment Fixed  Investment Fixed Home Loan	Health Professionals Bank	Investment Fixed
QBANK       Investment Fixed         RACQ Bank       Investment Fixed         Teachers Mutual Bank       Investment Fixed         TicToc Home Loans       Investment Fixed         UBank       Investment UHomeLoan Fixed         UniBank       Investment Fixed         ★★★★       86 400         Adelaide Bank       Investment Own Home Loan Fixed         AMO Group       Investment Fixed         ANZ       Breakfree Investment Fixed         Anab Bank Australia       Investment Basic Home Loan Fixed         Bank Australia       Investment Premium Package Fixed         Endeavour Mutual Bank       Investment Fixed         Greater Bank       Investment Great Rate Fixed Home Loan	MOVE Bank	Complete Package Fixed Investment Loan
RACQ Bank Investment Choices Fixed  RACQ Bank Investment Fixed  Teachers Mutual Bank Investment Fixed  UBank Investment Fixed  UniBank Investment UHomeLoan Fixed  UniBank Investment Fixed  UniBank Investment Fixed  ****  86 400 Investment Own Home Loan Fixed  Adelaide Bank Investment SmartSaver Fixed  AMO Group Investment Fixed  ANZ Breakfree Investment Fixed  Arab Bank Australia Investment Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Fixed  Bonk Australia Investment Fixed Home Loan	Pacific Mortgage Group	Investment Fixed
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Teachers Mutual Bank Investment Fixed  TicToc Home Loans Investment Fixed  UBank Investment UHomeLoan Fixed  UniBank Investment Fixed  ****  86 400 Investment Own Home Loan Fixed  Adelaide Bank Investment SmartSaver Fixed  AMO Group Investment Fixed  ANZ Breakfree Investment Fixed  Arab Bank Australia Investment Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Freater Bank Investment Fixed  Investment Fixed  Investment Fremium Package Fixed  Endeavour Mutual Bank Investment Fixed  Investment Fixed Home Loan	RACQ Bank	Investment Choices Fixed
TicToc Home Loans Investment Fixed  Unank Investment UHomeLoan Fixed  UniBank Investment Fixed  ****  86 400 Investment Own Home Loan Fixed  Adelaide Bank Investment SmartSaver Fixed  AMO Group Investment Fixed  ANZ Breakfree Investment Fixed  Arab Bank Australia Investment Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Fixed  Endeavour Mutual Bank Investment Fixed  Greater Bank Investment Fixed  Investment Fixed	RACQ Bank	Investment Fixed
UniBank Investment UHomeLoan Fixed  ****  86 400 Investment Own Home Loan Fixed  Adelaide Bank Investment SmartSaver Fixed  AMO Group Investment Fixed  ANZ Breakfree Investment Fixed  Arab Bank Australia Investment Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Greater Bank Investment Great Rate Fixed Home Loan	Teachers Mutual Bank	Investment Fixed
UniBank Investment Fixed  ****  86 400 Investment Own Home Loan Fixed  Adelaide Bank Investment SmartSaver Fixed  AMO Group Investment Fixed  ANZ Breakfree Investment Fixed  Arab Bank Australia Investment Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Greater Bank Investment Great Rate Fixed Home Loan	TicToc Home Loans	Investment Fixed
****  86 400 Investment Own Home Loan Fixed  Adelaide Bank Investment SmartSaver Fixed  AMO Group Investment Fixed  ANZ Breakfree Investment Fixed  Arab Bank Australia Investment Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Greater Bank Investment Great Rate Fixed Home Loan	UBank	Investment UHomeLoan Fixed
Adelaide Bank Investment SmartSaver Fixed  AMO Group Investment Fixed  ANZ Breakfree Investment Fixed  Arab Bank Australia Investment Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Greater Bank Investment Great Rate Fixed Home Loan	UniBank	Investment Fixed
Adelaide Bank Investment SmartSaver Fixed  AMO Group Investment Fixed  ANZ Breakfree Investment Fixed  Arab Bank Australia Investment Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Greater Bank Investment Great Rate Fixed Home Loan	****	
AMO Group Investment Fixed  Breakfree Investment Fixed  Arab Bank Australia Investment Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Greater Bank Investment Great Rate Fixed Home Loan	86 400	Investment Own Home Loan Fixed
ANZ Breakfree Investment Fixed  Arab Bank Australia Investment Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Greater Bank Investment Great Rate Fixed Home Loan	Adelaide Bank	Investment SmartSaver Fixed
Arab Bank Australia Investment Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Greater Bank Investment Great Rate Fixed Home Loan	AMO Group	Investment Fixed
Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Greater Bank Investment Great Rate Fixed Home Loan	ANZ	Breakfree Investment Fixed
Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Greater Bank Investment Great Rate Fixed Home Loan	Arab Bank Australia	Investment Fixed
Endeavour Mutual Bank Investment Fixed  Greater Bank Investment Great Rate Fixed Home Loan	Bank Australia	Investment Basic Home Loan Fixed
Greater Bank Investment Great Rate Fixed Home Loan	Bank Australia	Investment Premium Package Fixed
	Endeavour Mutual Bank	Investment Fixed
Greater Bank Investment Standard Fixed Home Loan	Greater Bank	Investment Great Rate Fixed Home Loan
	Greater Bank	Investment Standard Fixed Home Loan
Greater Bank Investment Ultimate Fixed Home Loan	Greater Bank	Investment Ultimate Fixed Home Loan
HSBC Investment Fixed	HSBC	Investment Fixed
People's Choice Credit Union Investment Home Loan Package Fixed	People's Choice Credit Union	Investment Home Loan Package Fixed
Qudos Bank Investment Fixed	Qudos Bank	Investment Fixed
Reduce Home Loans Wealth Maximiser	Reduce Home Loans	Wealth Maximiser
Sydney Mutual Bank Investment Fixed	Sydney Mutual Bank	Investment Fixed



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Company	Product
***	
Adelaide Bank	Investment SmartFix
AMP Bank	Professional Package Investment Fixed
ANZ	Investment Fixed
Aussie	Investment Elevate Fixed
Aussie	Investment Elevate Offset Fixed
Aussie	Investment Select Basic Fixed
Australian Unity	Wealth Builder Investor Fixed
Australian Unity	Wealth Builder Investor Package Fixed
Auswide Bank	Investment Freedom Package Fixed
Bank Australia	Investment Premium Fixed
Bank of Melbourne	Investment Advantage Package Fixed
Bank of Melbourne	Investment Fixed
BankSA	Investment Advantage Package Fixed
BankSA	Investment Fixed
BankVic	Investment Fixed
BankVic	Investment Premium Home Fixed
Bankwest	Investment Complete Home Loan Fixed Rate
Bendigo Bank	Investment Complete Home Loan Fixed
BOQ	Investment Fixed
Commonwealth Bank	Investment Wealth Package Fixed
Community First CU	Investment Accelerator Package Fixed
Community First CU	Investment Fixed
Credit Union SA	Investment Fixed Home Loan Package
CUA	Investor Fixed
Delphi Bank	Investment Standard Fixed
Easy Street Fin Services	Investment Easy Street Fixed
Freedom Lend	Investment Freedom Fixed
Heritage Bank	Investment Fixed
Heritage Bank	Investment Home Advantage Fixed
Homestar Finance	Investment Star Fixed Home Loan
Horizon Bank	Fixed Rate Investment Loan
Hume Bank	Investment Fixed



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Company	Product
***	
Hume Bank	Investment Property Package Fixed
IMB	Investment Fixed
ING	Investment Fixed
Macquarie Bank	Investment Basic Flyer Home Loan Fixed
Macquarie Bank	Investment Basic Home Loan Fixed
Macquarie Bank	Investment Offset Home Loan Fixed
Mortgage House	Advantage Investment Fixed Home Loan
Mortgage House	Advantage Investment Fixed Home Loan
MyState Bank	Investment Fixed
NAB	Inv Tailored Fixed
NAB	Investment Choice Package Tailored Fixed
Newcastle Permanent	Investment Fixed
Newcastle Permanent	Investment Premium Plus Package Fixed
Regional Australia Bank	Investment Fixed Home Loan
Regional Australia Bank	Investment Partnership Advantage Fixed Home Loan
RESI Mortgage Corp	Investment Flexi Options Fixed
St.George Bank	Investment Advantage Package Fixed
St.George Bank	Investment Fixed
Summerland Credit Union	Investment Standard Fixed
Suncorp Bank	Investment Home Package Plus Fixed
The Mutual Bank	Inv Premium Fixed
The Mutual Bank	Investment Package Home Loan Premium Fixed
Westpac	Fixed Rate Investment Loan
Westpac	Premier Advantage Fixed Rate Investment Loan
Yellow Brick Road	Investment Flexi Options Fixed



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Company	Product
**	
Australian Military Bank	Investment Fixed Rate
Bank of China	Fixed Rate Investment Home Loan
Bank of Sydney	Investment Expect More Fixed
Bank of us	Investment FlexiChoice Fixed
Bankwest	Investment Fixed Rate
Beyond Bank	Investment Pinnacle Fixed
Beyond Bank	Investment Total Home Loan Fixed
Commonwealth Bank	Investment Fixed
Firstmac	Investor VIP Fixed Loan
G&C Mutual Bank	Investment Fixed
Gateway Bank	Premium Investment Fixed
loans.com.au	Fixed - Investor
Macquarie Bank	Investment Offset Flyer Home Loan Fixed
Macquarie Credit Union	Investment Fixed Rate Home Loan
ME	Investment Flexible Fixed
ME	Investment Member Package Flexible Fixed
People's Choice Credit Union	Investment Fixed
Queensland Country Bank	Investment Fixed Rate Home Loan
Queensland Country Bank	Investment Fixed Rate Package Home Loan
Reliance Bank	Investment Fixed Rate
Suncorp Bank	Investment Fixed
The Capricornian	Inv Premium Choice Fixed
The Mac	Investment Standard Fixed
WAW Credit Union	Inv Fixed
*	
AMP Bank	Investment Basic Fixed
Auswide Bank	Investment Standard Fixed
Credit Union SA	Investment Fixed Rate Home Loan
Gateway Bank	Investment Fixed
Illawarra Credit Union	Fixed Invest
Transport Mutual Credit Union	Investment Fixed



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Investor 3 Year Fixed \$200,000 Interest Only	
Company	Product
Not rated	
G&C Mutual Bank	Investment 3 Year Fixed Rate Package
HSBC	Investor Home Loan Package Fixed
Illawarra Credit Union	Bare Essentials Investment Loan Fixed
Illawarra Credit Union	The Works Package Investment Loan Fixed



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#### Investor 3 Year Fixed \$200,000 Principal & Interest

Company	Product
★★★★★ Outstanding Value	
Bank Australia	Investment Basic Home Loan Fixed
Bank First	Investment Complete Home Loan Fixed
Bank First	Investment Premier Package Home Loan Fixed
bcu	Investment Fixed
Endeavour Mutual Bank	Investment Fixed
Firefighters Mutual Bank	Investment Fixed
Health Professionals Bank	Investment Fixed
Pacific Mortgage Group	Investment Fixed
QBANK	Investment Fixed
Reduce Home Loans	Wealth Maximiser
Sydney Mutual Bank	Investment Fixed
Teachers Mutual Bank	Investment Fixed
TicToc Home Loans	Investment Fixed
UBank	Investment UHomeLoan Fixed
UniBank	Investment Fixed
****	
86 400	Investment Own Home Loan Fixed
Adelaide Bank	Investment SmartSaver Fixed
AMO Group	Investment Fixed
ANZ	Breakfree Investment Fixed
Bank Australia	Investment Premium Fixed
Bank Australia	Investment Premium Package Fixed
Greater Bank	Investment Great Rate Fixed Home Loan
Greater Bank	Investment Standard Fixed Home Loan
Mortgage House	Advantage Investment Fixed Home Loan
MOVE Bank	Complete Package Fixed Investment Loan
People's Choice Credit Union	Investment Home Loan Package Fixed
Qudos Bank	Investment Fixed
RACQ Bank	Investment Choices Fixed
RACQ Bank	Investment Fixed
Regional Australia Bank	Investment Fixed Home Loan
Regional Australia Bank	Investment Partnership Advantage Fixed Home Loan

Report Date: February, 2021

Home Loans Star Ratings 2021 - Page 6



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Company	Product
***	
Adelaide Bank	Investment SmartFix
AMP Bank	Professional Package Investment Fixed
ANZ	Investment Fixed
Arab Bank Australia	Investment Fixed
Aussie	Investment Elevate Fixed
Aussie	Investment Elevate Offset Fixed
Aussie	Investment Select Basic Fixed
Australian Unity	Wealth Builder Investor Fixed
Australian Unity	Wealth Builder Investor Package Fixed
Auswide Bank	Investment Freedom Package Fixed
Bank of Melbourne	Investment Advantage Package Fixed
Bank of Melbourne	Investment Fixed
BankSA	Investment Advantage Package Fixed
BankSA	Investment Fixed
BankVic	Investment Fixed
BankVic	Investment Premium Home Fixed
Bankwest	Investment Complete Home Loan Fixed Rate
Bankwest	Investment Fixed Rate
Bendigo Bank	Investment Complete Home Loan Fixed
Beyond Bank	Investment Total Home Loan Fixed
BOQ	Investment Fixed
Commonwealth Bank	Investment Wealth Package Fixed
Community First CU	Investment Accelerator Package Fixed
Community First CU	Investment Fixed
Credit Union SA	Investment Fixed Home Loan Package
CUA	Investor Fixed
Delphi Bank	Investment Standard Fixed
Easy Street Fin Services	Investment Easy Street Fixed
Freedom Lend	Investment Freedom Fixed
Gateway Bank	Premium Investment Fixed
Greater Bank	Investment Ultimate Fixed Home Loan
Heritage Bank	Investment Fixed



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Company	Product
***	
Homestar Finance	Investment Star Fixed Home Loan
Horizon Bank	Fixed Rate Investment Loan
HSBC	Investment Fixed
Hume Bank	Investment Fixed
Hume Bank	Investment Property Package Fixed
IMB	Investment Fixed
ING	Investment Fixed
Macquarie Bank	Investment Basic Flyer Home Loan Fixed
Macquarie Bank	Investment Basic Home Loan Fixed
Macquarie Bank	Investment Offset Flyer Home Loan Fixed
Macquarie Bank	Investment Offset Home Loan Fixed
Mortgage House	Advantage Investment Fixed Home Loan
MyState Bank	Investment Fixed
NAB	Inv Tailored Fixed
NAB	Investment Choice Package Tailored Fixed
Northern Inland CU	Investment Introductory Home Loan Fixed
People's Choice Credit Union	Investment Fixed
Queensland Country Bank	Investment Fixed Rate Package Home Loan
RESI Mortgage Corp	Investment Flexi Options Fixed
St.George Bank	Investment Advantage Package Fixed
St.George Bank	Investment Fixed
Summerland Credit Union	Investment Standard Fixed
Suncorp Bank	Investment Home Package Plus Fixed
Westpac	Fixed Rate Investment Loan
Westpac	Premier Advantage Fixed Rate Investment Loan
Yellow Brick Road	Investment Flexi Options Fixed



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#### Investor 3 Year Fixed \$200,000 Principal & Interest

Company	Product
**	
Bank of Sydney	Investment Expect More Fixed
Bank of us	Investment FlexiChoice Fixed
Beyond Bank	Investment Fixed
Beyond Bank	Investment Pinnacle Fixed
Commonwealth Bank	Investment Fixed
Firstmac	Investor VIP Fixed Loan
G&C Mutual Bank	Investment Fixed
Heritage Bank	Investment Home Advantage Fixed
loans.com.au	Fixed - Investor
Macquarie Credit Union	Investment Fixed Rate Home Loan
ME	Investment Flexible Fixed
ME	Investment Member Package Flexible Fixed
Newcastle Permanent	Investment Fixed
Newcastle Permanent	Investment Premium Plus Package Fixed
Northern Inland CU	Investment Fixed Home Loan
Queensland Country Bank	Investment Fixed Rate Home Loan
Reliance Bank	Investment Fixed Rate
Suncorp Bank	Investment Fixed
The Capricornian	Inv Premium Choice Fixed
The Mac	Investment Standard Fixed
The Mutual Bank	Inv Premium Fixed
The Mutual Bank	Investment Package Home Loan Premium Fixed
Transport Mutual Credit Union	Investment Fixed
WAW Credit Union	Inv Fixed
*	
AMP Bank	Investment Basic Fixed
Australian Military Bank	Investment Fixed Rate
Auswide Bank	Investment Standard Fixed
Bank of China	Fixed Rate Investment Home Loan
Credit Union SA	Investment Fixed Rate Home Loan
Gateway Bank	Investment Fixed
Illawarra Credit Union	Fixed Invest

Report Date: February, 2021

Home Loans Star Ratings 2021 - Page 9



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Company	Product
Not rated	
G&C Mutual Bank	Investment 3 Year Fixed Rate Package
HSBC	Investor Home Loan Package Fixed
Illawarra Credit Union	Bare Essentials Investment Loan Fixed
Illawarra Credit Union	The Works Package Investment Loan Fixed
LCU	Property Investment Mortgage Fixed



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Company	Product
★★★★★ Outstanding Value	
Bank First	Investment Complete Home Loan Fixed
Bank First	Investment Premier Package Home Loan Fixed
bcu	Investment Fixed
Firefighters Mutual Bank	Investment Fixed
Health Professionals Bank	Investment Fixed
MOVE Bank	Complete Package Fixed Investment Loan
Pacific Mortgage Group	Investment Fixed
QBANK	Investment Fixed
RACQ Bank	Investment Choices Fixed
RACQ Bank	Investment Fixed
Teachers Mutual Bank	Investment Fixed
TicToc Home Loans	Investment Fixed
UBank	Investment UHomeLoan Fixed
UniBank	Investment Fixed
♦ Rising Star	
HSBC	Investor Home Loan Package Fixed



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Company	Product
***	
86 400	Investment Own Home Loan Fixed
Adelaide Bank	Investment SmartSaver Fixed
AMO Group	Investment Fixed
ANZ	Breakfree Investment Fixed
Arab Bank Australia	Investment Fixed
Bank Australia	Investment Basic Home Loan Fixed
Bank Australia	Investment Premium Package Fixed
Endeavour Mutual Bank	Investment Fixed
Greater Bank	Investment Great Rate Fixed Home Loan
Greater Bank	Investment Standard Fixed Home Loan
Greater Bank	Investment Ultimate Fixed Home Loan
HSBC	Investment Fixed
People's Choice Credit Union	Investment Home Loan Package Fixed
Qudos Bank	Investment Fixed
Reduce Home Loans	Wealth Maximiser
Sydney Mutual Bank	Investment Fixed



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Company	Product
***	
Adelaide Bank	Investment SmartFix
AMP Bank	Professional Package Investment Fixed
ANZ	Investment Fixed
Aussie	Investment Elevate Fixed
Aussie	Investment Elevate Offset Fixed
Aussie	Investment Select Basic Fixed
Australian Unity	Wealth Builder Investor Fixed
Australian Unity	Wealth Builder Investor Package Fixed
Auswide Bank	Investment Freedom Package Fixed
Bank Australia	Investment Premium Fixed
Bank of Melbourne	Investment Advantage Package Fixed
Bank of Melbourne	Investment Fixed
BankSA	Investment Advantage Package Fixed
BankSA	Investment Fixed
BankVic	Investment Fixed
BankVic	Investment Premium Home Fixed
Bankwest	Investment Complete Home Loan Fixed Rate
Bendigo Bank	Investment Complete Home Loan Fixed
BOQ	Investment Fixed
Citi	Investment Mortgage Plus Fixed
Citi	Investment Standard Fixed
Commonwealth Bank	Investment Wealth Package Fixed
Community First CU	Investment Accelerator Package Fixed
Community First CU	Investment Fixed
Credit Union SA	Investment Fixed Home Loan Package
CUA	Investor Fixed
Delphi Bank	Investment Standard Fixed
Easy Street Fin Services	Investment Easy Street Fixed
Freedom Lend	Investment Freedom Fixed
Heritage Bank	Investment Fixed
Heritage Bank	Investment Home Advantage Fixed
Homestar Finance	Investment Star Fixed Home Loan



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Company	Product
***	
Horizon Bank	Fixed Rate Investment Loan
Hume Bank	Investment Fixed
Hume Bank	Investment Property Package Fixed
IMB	Investment Fixed
ING	Investment Fixed
Macquarie Bank	Investment Basic Flyer Home Loan Fixed
Macquarie Bank	Investment Basic Home Loan Fixed
Macquarie Bank	Investment Offset Home Loan Fixed
Mortgage House	Advantage Investment Fixed Home Loan
Mortgage House	Advantage Investment Fixed Home Loan
MyState Bank	Investment Fixed
NAB	Inv Tailored Fixed
NAB	Investment Choice Package Tailored Fixed
Newcastle Permanent	Investment Fixed
Newcastle Permanent	Investment Premium Plus Package Fixed
Regional Australia Bank	Investment Fixed Home Loan
Regional Australia Bank	Investment Partnership Advantage Fixed Home Loan
RESI Mortgage Corp	Investment Flexi Options Fixed
St.George Bank	Investment Advantage Package Fixed
St.George Bank	Investment Fixed
Summerland Credit Union	Investment Standard Fixed
Suncorp Bank	Investment Home Package Plus Fixed
The Mutual Bank	Inv Premium Fixed
The Mutual Bank	Investment Package Home Loan Premium Fixed
Westpac	Fixed Rate Investment Loan
Westpac	Premier Advantage Fixed Rate Investment Loan
Yellow Brick Road	Investment Flexi Options Fixed



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Bankwest	Investment Fixed Rate
Beyond Bank	Investment Pinnacle Fixed
Beyond Bank	Investment Total Home Loan Fixed
Commonwealth Bank	Investment Fixed
Firstmac	Investor VIP Fixed Loan
Gateway Bank	Premium Investment Fixed
loans.com.au	Fixed - Investor
Macquarie Bank	Investment Offset Flyer Home Loan Fixed
Macquarie Credit Union	Investment Fixed Rate Home Loan
ME	Investment Flexible Fixed
ME	Investment Member Package Flexible Fixed
People's Choice Credit Union	Investment Fixed
Queensland Country Bank	Investment Fixed Rate Home Loan
Queensland Country Bank	Investment Fixed Rate Package Home Loan
Reliance Bank	Investment Fixed Rate
Suncorp Bank	Investment Fixed
The Capricornian	Inv Premium Choice Fixed
The Mac	Investment Standard Fixed
Transport Mutual Credit Union	Investment Fixed
WAW Credit Union	Inv Fixed
*	
AMP Bank	Investment Basic Fixed
Auswide Bank	Investment Standard Fixed
Credit Union SA	Investment Fixed Rate Home Loan
G&C Mutual Bank	Investment Fixed
Gateway Bank	Investment Fixed
Illawarra Credit Union	Fixed Invest



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Company	Product
Not rated	
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Illawarra Credit Union	Bare Essentials Investment Loan Fixed
Illawarra Credit Union	The Works Package Investment Loan Fixed



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Company	Product
<b>★★★★</b> Outstanding Value	
Bank Australia	Investment Premium Package Fixed
Bank First	Investment Complete Home Loan Fixed
Bank First	Investment Premier Package Home Loan Fixed
bcu	Investment Fixed
Endeavour Mutual Bank	Investment Fixed
Firefighters Mutual Bank	Investment Fixed
Health Professionals Bank	Investment Fixed
Pacific Mortgage Group	Investment Fixed
QBANK	Investment Fixed
Reduce Home Loans	Wealth Maximiser
Sydney Mutual Bank	Investment Fixed
Teachers Mutual Bank	Investment Fixed
TicToc Home Loans	Investment Fixed
UBank	Investment UHomeLoan Fixed
UniBank	Investment Fixed



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AMO Group	Investment Fixed
ANZ	Breakfree Investment Fixed
Bank Australia	Investment Basic Home Loan Fixed
Credit Union SA	Investment Fixed Home Loan Package
Greater Bank	Investment Great Rate Fixed Home Loan
Greater Bank	Investment Standard Fixed Home Loan
HSBC	Investment Fixed
Mortgage House	Advantage Investment Fixed Home Loan
MOVE Bank	Complete Package Fixed Investment Loan
People's Choice Credit Union	Investment Home Loan Package Fixed
Qudos Bank	Investment Fixed
RACQ Bank	Investment Choices Fixed
RACQ Bank	Investment Fixed
Regional Australia Bank	Investment Fixed Home Loan
Regional Australia Bank	Investment Partnership Advantage Fixed Home Loan



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Adelaide Bank Investment SmartFix  AMP Bank Professional Package Investment Fixed  ANZ Investment Fixed  ANS Investment Fixed  Aussie Investment Elevate Fixed  Aussie Investment Elevate Fixed  Aussie Investment Elevate Offset Fixed  Aussie Investment Select Basic Fixed  Australian Unity Wealth Builder Investor Fixed  Australian Unity Wealth Builder Investor Package Fixed  Australian Unity Wealth Builder Investor Package Fixed  Australian Investment Freedom Package Fixed  Bank Australia Investment Freedom Package Fixed  Bank of Melbourne Investment Advantage Package Fixed  Bank of Melbourne Investment Fixed  BankSA Investment Fixed  BankSA Investment Fixed  BankVic Investment Fixed  BankVic Investment Fixed  BankVic Investment Fixed  BankWic Investment Fixed  Bankwest Investment Fixed Rate  Bankwest Investment Complete Home Loan Fixed Rate  Bankwest Investment Complete Home Loan Fixed Rate  Bendigo Bank Investment Tixed Home Loan Fixed Rate  Bendigo Bank Investment Tixed Home Loan Fixed  BCQ Investment Fixed  COTI Investment Standard Fixed  COmmonwealth Bank Investment Wealth Package Fixed  COmmonwealth Bank Investment Standard Fixed  COmmonwealth Bank Investment Standard Fixed  COmmonwealth Bank Investment Standard Fixed  COMMONWEAT Investment Fixed Fixed  Freedom Lead Investment Fixed  COMMONWEAT Investment Fixed  COMMONWEAT Investment Fixed  COMMONWEAT Investment Fixed Fixed  Commonweat Fixed Investment Fixed  COMMONWEAT Investment Fixed Fixed  COMMONWEAT Investment Fixed  COMMONWEAT Investment Fixed  COMMONWEAT Investment Fixed  COMMONWEAT Investment Fi	Company	Product
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Freedom Lend Investment Freedom Fixed	Delphi Bank	Investment Standard Fixed
	Easy Street Fin Services	Investment Easy Street Fixed
Gateway Bank Premium Investment Fixed	Freedom Lend	Investment Freedom Fixed
	Gateway Bank	Premium Investment Fixed



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Company	Product
***	
Greater Bank	Investment Ultimate Fixed Home Loan
Heritage Bank	Investment Home Advantage Fixed
Homestar Finance	Investment Star Fixed Home Loan
Horizon Bank	Fixed Rate Investment Loan
Hume Bank	Investment Fixed
Hume Bank	Investment Property Package Fixed
IMB	Investment Fixed
ING	Investment Fixed
Macquarie Bank	Investment Basic Flyer Home Loan Fixed
Macquarie Bank	Investment Basic Home Loan Fixed
Macquarie Bank	Investment Offset Flyer Home Loan Fixed
Macquarie Bank	Investment Offset Home Loan Fixed
Mortgage House	Advantage Investment Fixed Home Loan
MyState Bank	Investment Fixed
NAB	Inv Tailored Fixed
NAB	Investment Choice Package Tailored Fixed
Northern Inland CU	Investment Introductory Home Loan Fixed
People's Choice Credit Union	Investment Fixed
Queensland Country Bank	Investment Fixed Rate Package Home Loan
RESI Mortgage Corp	Investment Flexi Options Fixed
St.George Bank	Investment Advantage Package Fixed
St.George Bank	Investment Fixed
Summerland Credit Union	Investment Standard Fixed
Suncorp Bank	Investment Home Package Plus Fixed
Westpac	Fixed Rate Investment Loan
Westpac	Premier Advantage Fixed Rate Investment Loan
Yellow Brick Road	Investment Flexi Options Fixed



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#### Investor 3 Year Fixed \$350,000 Principal & Interest

Company	Product
**	
Bank of Sydney	Investment Expect More Fixed
Bank of us	Investment FlexiChoice Fixed
Beyond Bank	Investment Fixed
Beyond Bank	Investment Pinnacle Fixed
Commonwealth Bank	Investment Fixed
Firstmac	Investor VIP Fixed Loan
G&C Mutual Bank	Investment Fixed
Heritage Bank	Investment Fixed
loans.com.au	Fixed - Investor
Macquarie Credit Union	Investment Fixed Rate Home Loan
ME	Investment Flexible Fixed
ME	Investment Member Package Flexible Fixed
Newcastle Permanent	Investment Fixed
Newcastle Permanent	Investment Premium Plus Package Fixed
Northern Inland CU	Investment Fixed Home Loan
Queensland Country Bank	Investment Fixed Rate Home Loan
Reliance Bank	Investment Fixed Rate
Suncorp Bank	Investment Fixed
The Capricornian	Inv Premium Choice Fixed
The Mac	Investment Standard Fixed
The Mutual Bank	Inv Premium Fixed
The Mutual Bank	Investment Package Home Loan Premium Fixed
Transport Mutual Credit Union	Investment Fixed
WAW Credit Union	Inv Fixed
*	
AMP Bank	Investment Basic Fixed
Australian Military Bank	Investment Fixed Rate
Auswide Bank	Investment Standard Fixed
Bank of China	Fixed Rate Investment Home Loan
Credit Union SA	Investment Fixed Rate Home Loan
Gateway Bank	Investment Fixed
Illawarra Credit Union	Fixed Invest

Report Date: February, 2021

Home Loans Star Ratings 2021 - Page 2



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Company	Product
Not rated	
G&C Mutual Bank	Investment 3 Year Fixed Rate Package
HSBC	Investor Home Loan Package Fixed
Illawarra Credit Union	Bare Essentials Investment Loan Fixed
Illawarra Credit Union	The Works Package Investment Loan Fixed
LCU	Property Investment Mortgage Fixed



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#### **Investor 3 Year Fixed \$500,000 Interest Only**

Bank First Investment Complete Home Loan Fixed Bank First Investment Fixer Premier Package Home Loan Fixed bcu Investment Fixer Investment Loan Fixed Investment Fixer Investment Loan Fixed Investment Fixer Investment Loan Pacific Mortgage Group Investment Fixed RACQ Bank Investment Fixed RACQ Bank Investment Fixed RACQ Bank Investment Fixed Investment Fixed Investment Loan RACQ Bank Investment Fixed Investment UHome Loan Fixed  AMO Investment Fixed  AMO Investment Dwin Home Loan Fixed  AMO Group Investment Fixed AMO Braak Australia Investment Fixed  ARAC Bank Australia Investment Fixed  ARAC Bank Australia Investment Fixed  Bank Australia Investment Fixed  Bank Australia Investment Fixed  Firefighters Mutual Bank Investment Fixed  Greater Bank Investment Fixed Home Loan Greater Bank Investment Standard Fixed Home Loan Greater Bank Investment Fixed  HaBBC Investment Fixed  HaBBC Investment Fixed  Houstment Fixe	Company	Product
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Anz Breakfree Investment Fixed  Arab Bank Australia Investment Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Firefighters Mutual Bank Investment Fixed  Greater Bank Investment Great Rate Fixed Home Loan  Greater Bank Investment Standard Fixed Home Loan  Greater Bank Investment Ultimate Fixed Home Loan  Health Professionals Bank Investment Fixed  HSBC Investment Fixed  People's Choice Credit Union Investment Home Loan Package Fixed  Qudos Bank Investment Fixed  Reduce Home Loans Wealth Maximiser  Sydney Mutual Bank Investment Fixed  Teachers Mutual Bank Investment Fixed  UniBank Investment Fixed  Investment Fixed  Investment Fixed  Teachers Mutual Bank Investment Fixed  Investment Fixed  Investment Fixed  Investment Fixed	86 400	Investment Own Home Loan Fixed
Arab Bank Australia Investment Fixed Bank Australia Investment Basic Home Loan Fixed Bank Australia Investment Premium Package Fixed Endeavour Mutual Bank Investment Fixed Firefighters Mutual Bank Investment Fixed Greater Bank Investment Great Rate Fixed Home Loan Greater Bank Investment Standard Fixed Home Loan Greater Bank Investment Ultimate Fixed Home Loan Health Professionals Bank Investment Fixed HSBC Investment Fixed People's Choice Credit Union Investment Home Loan Package Fixed Qudos Bank Investment Fixed Reduce Home Loans Wealth Maximiser Sydney Mutual Bank Investment Fixed Teachers Mutual Bank Investment Fixed UniBank Investment Fixed	AMO Group	Investment Fixed
Bank Australia Investment Basic Home Loan Fixed Bank Australia Investment Premium Package Fixed Endeavour Mutual Bank Investment Fixed Firefighters Mutual Bank Investment Fixed Greater Bank Investment Great Rate Fixed Home Loan Greater Bank Investment Standard Fixed Home Loan Greater Bank Investment Ultimate Fixed Home Loan Health Professionals Bank Investment Fixed HSBC Investment Fixed People's Choice Credit Union Investment Home Loan Package Fixed Qudos Bank Investment Fixed Reduce Home Loans Wealth Maximiser Sydney Mutual Bank Investment Fixed Teachers Mutual Bank Investment Fixed UniBank Investment Fixed Investment Fixed	ANZ	Breakfree Investment Fixed
Bank Australia Investment Premium Package Fixed  Endeavour Mutual Bank Investment Fixed  Firefighters Mutual Bank Investment Fixed  Greater Bank Investment Great Rate Fixed Home Loan  Greater Bank Investment Standard Fixed Home Loan  Greater Bank Investment Ultimate Fixed Home Loan  Health Professionals Bank Investment Fixed  HSBC Investment Fixed  People's Choice Credit Union Investment Home Loan Package Fixed  Qudos Bank Investment Fixed  Reduce Home Loans Wealth Maximiser  Sydney Mutual Bank Investment Fixed  Teachers Mutual Bank Investment Fixed  UniBank Investment Fixed	Arab Bank Australia	Investment Fixed
Endeavour Mutual Bank Investment Fixed  Firefighters Mutual Bank Investment Fixed  Greater Bank Investment Great Rate Fixed Home Loan  Greater Bank Investment Standard Fixed Home Loan  Greater Bank Investment Ultimate Fixed Home Loan  Health Professionals Bank Investment Fixed  HSBC Investment Fixed  People's Choice Credit Union Investment Home Loan Package Fixed  Qudos Bank Investment Fixed  Reduce Home Loans Wealth Maximiser  Sydney Mutual Bank Investment Fixed  Teachers Mutual Bank Investment Fixed  UniBank Investment Fixed	Bank Australia	Investment Basic Home Loan Fixed
Firefighters Mutual Bank Investment Fixed Greater Bank Investment Great Rate Fixed Home Loan Greater Bank Investment Standard Fixed Home Loan Greater Bank Investment Ultimate Fixed Home Loan Health Professionals Bank Investment Fixed HSBC Investment Fixed People's Choice Credit Union Investment Home Loan Package Fixed Qudos Bank Investment Fixed Reduce Home Loans Wealth Maximiser Sydney Mutual Bank Investment Fixed Teachers Mutual Bank Investment Fixed UniBank Investment Fixed	Bank Australia	Investment Premium Package Fixed
Greater Bank Investment Great Rate Fixed Home Loan  Greater Bank Investment Standard Fixed Home Loan  Greater Bank Investment Ultimate Fixed Home Loan  Health Professionals Bank Investment Fixed  HSBC Investment Fixed  People's Choice Credit Union Investment Home Loan Package Fixed  Qudos Bank Investment Fixed  Reduce Home Loans Wealth Maximiser  Sydney Mutual Bank Investment Fixed  Teachers Mutual Bank Investment Fixed  UniBank Investment Fixed	Endeavour Mutual Bank	Investment Fixed
Greater Bank Investment Standard Fixed Home Loan Greater Bank Investment Ultimate Fixed Home Loan Health Professionals Bank Investment Fixed HSBC Investment Fixed People's Choice Credit Union Investment Home Loan Package Fixed Qudos Bank Investment Fixed Reduce Home Loans Wealth Maximiser Sydney Mutual Bank Investment Fixed Teachers Mutual Bank Investment Fixed UniBank Investment Fixed	Firefighters Mutual Bank	Investment Fixed
Greater Bank Investment Ultimate Fixed Home Loan Health Professionals Bank Investment Fixed HSBC Investment Fixed People's Choice Credit Union Investment Home Loan Package Fixed Qudos Bank Investment Fixed Reduce Home Loans Wealth Maximiser Sydney Mutual Bank Investment Fixed Teachers Mutual Bank Investment Fixed UniBank Investment Fixed	Greater Bank	Investment Great Rate Fixed Home Loan
Health Professionals Bank Investment Fixed  HSBC Investment Fixed  People's Choice Credit Union Investment Home Loan Package Fixed  Qudos Bank Investment Fixed  Reduce Home Loans Wealth Maximiser  Sydney Mutual Bank Investment Fixed  Teachers Mutual Bank Investment Fixed  UniBank Investment Fixed	Greater Bank	Investment Standard Fixed Home Loan
HSBC Investment Fixed  People's Choice Credit Union Investment Home Loan Package Fixed  Qudos Bank Investment Fixed  Reduce Home Loans Wealth Maximiser  Sydney Mutual Bank Investment Fixed  Teachers Mutual Bank Investment Fixed  UniBank Investment Fixed	Greater Bank	Investment Ultimate Fixed Home Loan
People's Choice Credit UnionInvestment Home Loan Package FixedQudos BankInvestment FixedReduce Home LoansWealth MaximiserSydney Mutual BankInvestment FixedTeachers Mutual BankInvestment FixedUniBankInvestment Fixed	Health Professionals Bank	Investment Fixed
Qudos Bank     Investment Fixed       Reduce Home Loans     Wealth Maximiser       Sydney Mutual Bank     Investment Fixed       Teachers Mutual Bank     Investment Fixed       UniBank     Investment Fixed	HSBC	Investment Fixed
Reduce Home Loans Wealth Maximiser  Sydney Mutual Bank Investment Fixed  Teachers Mutual Bank Investment Fixed  UniBank Investment Fixed	People's Choice Credit Union	Investment Home Loan Package Fixed
Sydney Mutual Bank Investment Fixed  Teachers Mutual Bank Investment Fixed  UniBank Investment Fixed	Qudos Bank	Investment Fixed
Teachers Mutual Bank Investment Fixed UniBank Investment Fixed	Reduce Home Loans	Wealth Maximiser
UniBank Investment Fixed	Sydney Mutual Bank	Investment Fixed
	Teachers Mutual Bank	Investment Fixed
Westpac Premier Advantage Fixed Rate Investment Loan	UniBank	Investment Fixed
	Westpac	Premier Advantage Fixed Rate Investment Loan

Report Date: February, 2021

Home Loans Star Ratings 2021 - Page 23



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Company	Product
***	
Adelaide Bank	Investment SmartFix
Adelaide Bank	Investment SmartSaver Fixed
AMP Bank	Professional Package Investment Fixed
ANZ	Investment Fixed
Aussie	Investment Elevate Fixed
Aussie	Investment Elevate Offset Fixed
Aussie	Investment Select Basic Fixed
Australian Unity	Wealth Builder Investor Fixed
Australian Unity	Wealth Builder Investor Package Fixed
Auswide Bank	Investment Freedom Package Fixed
Bank Australia	Investment Premium Fixed
Bank of Melbourne	Investment Advantage Package Fixed
Bank of Melbourne	Investment Fixed
BankSA	Investment Advantage Package Fixed
BankSA	Investment Fixed
BankVic	Investment Fixed
BankVic	Investment Premium Home Fixed
Bankwest	Investment Complete Home Loan Fixed Rate
Bendigo Bank	Investment Complete Home Loan Fixed
BOQ	Investment Fixed
Citi	Investment Mortgage Plus Fixed
Citi	Investment Standard Fixed
Commonwealth Bank	Investment Wealth Package Fixed
Community First CU	Investment Accelerator Package Fixed
Community First CU	Investment Fixed
Credit Union SA	Investment Fixed Home Loan Package
CUA	Investor Fixed
Delphi Bank	Investment Standard Fixed
Easy Street Fin Services	Investment Easy Street Fixed
Freedom Lend	Investment Freedom Fixed
Heritage Bank	Investment Fixed
Heritage Bank	Investment Home Advantage Fixed



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Company	Product
**	
Australian Military Bank	Investment Fixed Rate
Bank of China	Fixed Rate Investment Home Loan
Bank of Sydney	Investment Expect More Fixed
Bank of us	Investment FlexiChoice Fixed
Bankwest	Investment Fixed Rate
Beyond Bank	Investment Pinnacle Fixed
Beyond Bank	Investment Total Home Loan Fixed
Commonwealth Bank	Investment Fixed
Firstmac	Investor VIP Fixed Loan
Gateway Bank	Premium Investment Fixed
loans.com.au	Fixed - Investor
Macquarie Credit Union	Investment Fixed Rate Home Loan
ME	Investment Flexible Fixed
ME	Investment Member Package Flexible Fixed
People's Choice Credit Union	Investment Fixed
Queensland Country Bank	Investment Fixed Rate Home Loan
Queensland Country Bank	Investment Fixed Rate Package Home Loan
Reliance Bank	Investment Fixed Rate
Suncorp Bank	Investment Fixed
The Capricornian	Inv Premium Choice Fixed
The Mac	Investment Standard Fixed
The Mutual Bank	Inv Premium Fixed
Transport Mutual Credit Union	Investment Fixed
WAW Credit Union	Inv Fixed
*	
AMP Bank	Investment Basic Fixed
Auswide Bank	Investment Standard Fixed
Credit Union SA	Investment Fixed Rate Home Loan
G&C Mutual Bank	Investment Fixed
Gateway Bank	Investment Fixed
Illawarra Credit Union	Fixed Invest



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Investor 3 Year Fixed \$500,000 Interest Only	
Company	Product
Not rated	
G&C Mutual Bank	Investment 3 Year Fixed Rate Package
Illawarra Credit Union	Bare Essentials Investment Loan Fixed
Illawarra Credit Union	The Works Package Investment Loan Fixed



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Company	Product
★★★★★ Outstanding Value	
Bank Australia	Investment Premium Package Fixed
Bank First	Investment Complete Home Loan Fixed
Bank First	Investment Premier Package Home Loan Fixed
bcu	Investment Fixed
Endeavour Mutual Bank	Investment Fixed
Firefighters Mutual Bank	Investment Fixed
Health Professionals Bank	Investment Fixed
HSBC	Investor Home Loan Package Fixed
Pacific Mortgage Group	Investment Fixed
QBANK	Investment Fixed
RACQ Bank	Investment Choices Fixed
Reduce Home Loans	Wealth Maximiser
Sydney Mutual Bank	Investment Fixed
Teachers Mutual Bank	Investment Fixed
TicToc Home Loans	Investment Fixed
UBank	Investment UHomeLoan Fixed
UniBank	Investment Fixed



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Company	Product
***	
86 400	Investment Own Home Loan Fixed
Adelaide Bank	Investment SmartSaver Fixed
AMO Group	Investment Fixed
ANZ	Breakfree Investment Fixed
Bank Australia	Investment Basic Home Loan Fixed
Bankwest	Investment Complete Home Loan Fixed Rate
Citi	Investment Mortgage Plus Fixed
Credit Union SA	Investment Fixed Home Loan Package
Greater Bank	Investment Great Rate Fixed Home Loan
HSBC	Investment Fixed
Mortgage House	Advantage Investment Fixed Home Loan
MOVE Bank	Complete Package Fixed Investment Loan
People's Choice Credit Union	Investment Home Loan Package Fixed
Qudos Bank	Investment Fixed
RACQ Bank	Investment Fixed
Regional Australia Bank	Investment Partnership Advantage Fixed Home Loan



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Company	Product
***	
Adelaide Bank	Investment SmartFix
AMP Bank	Professional Package Investment Fixed
ANZ	Investment Fixed
Arab Bank Australia	Investment Fixed
Aussie	Investment Elevate Fixed
Aussie	Investment Elevate Offset Fixed
Aussie	Investment Select Basic Fixed
Australian Unity	Wealth Builder Investor Fixed
Australian Unity	Wealth Builder Investor Package Fixed
Auswide Bank	Investment Freedom Package Fixed
Bank Australia	Investment Premium Fixed
Bank of Melbourne	Investment Advantage Package Fixed
Bank of Melbourne	Investment Fixed
BankSA	Investment Advantage Package Fixed
BankSA	Investment Fixed
BankVic	Investment Fixed
BankVic	Investment Premium Home Fixed
Bankwest	Investment Fixed Rate
Bendigo Bank	Investment Complete Home Loan Fixed
Beyond Bank	Investment Total Home Loan Fixed
BOQ	Investment Fixed
Citi	Investment Standard Fixed
Commonwealth Bank	Investment Wealth Package Fixed
Community First CU	Investment Accelerator Package Fixed
Community First CU	Investment Fixed
CUA	Investor Fixed
Delphi Bank	Investment Standard Fixed
Easy Street Fin Services	Investment Easy Street Fixed
Freedom Lend	Investment Freedom Fixed
Gateway Bank	Premium Investment Fixed
Greater Bank	Investment Standard Fixed Home Loan
Greater Bank	Investment Ultimate Fixed Home Loan



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Company	Product
***	
Heritage Bank	Investment Home Advantage Fixed
Homestar Finance	Investment Star Fixed Home Loan
Horizon Bank	Fixed Rate Investment Loan
Hume Bank	Investment Fixed
Hume Bank	Investment Property Package Fixed
IMB	Investment Fixed
ING	Investment Fixed
Macquarie Bank	Investment Basic Flyer Home Loan Fixed
Macquarie Bank	Investment Basic Home Loan Fixed
Macquarie Bank	Investment Offset Flyer Home Loan Fixed
Macquarie Bank	Investment Offset Home Loan Fixed
Mortgage House	Advantage Investment Fixed Home Loan
MyState Bank	Investment Fixed
NAB	Inv Tailored Fixed
NAB	Investment Choice Package Tailored Fixed
Northern Inland CU	Investment Introductory Home Loan Fixed
People's Choice Credit Union	Investment Fixed
Queensland Country Bank	Investment Fixed Rate Package Home Loan
Regional Australia Bank	Investment Fixed Home Loan
RESI Mortgage Corp	Investment Flexi Options Fixed
St.George Bank	Investment Advantage Package Fixed
St.George Bank	Investment Fixed
Summerland Credit Union	Investment Standard Fixed
Suncorp Bank	Investment Home Package Plus Fixed
Westpac	Fixed Rate Investment Loan
Westpac	Premier Advantage Fixed Rate Investment Loan
Yellow Brick Road	Investment Flexi Options Fixed



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#### Investor 3 Year Fixed \$500,000 Principal & Interest

Company	Product
**	
Australian Military Bank	Investment Fixed Rate
Bank of Sydney	Investment Expect More Fixed
Bank of us	Investment FlexiChoice Fixed
Beyond Bank	Investment Fixed
Beyond Bank	Investment Pinnacle Fixed
Commonwealth Bank	Investment Fixed
Firstmac	Investor VIP Fixed Loan
Heritage Bank	Investment Fixed
loans.com.au	Fixed - Investor
Macquarie Credit Union	Investment Fixed Rate Home Loan
ME	Investment Flexible Fixed
ME	Investment Member Package Flexible Fixed
Newcastle Permanent	Investment Fixed
Newcastle Permanent	Investment Premium Plus Package Fixed
Northern Inland CU	Investment Fixed Home Loan
Queensland Country Bank	Investment Fixed Rate Home Loan
Reliance Bank	Investment Fixed Rate
Suncorp Bank	Investment Fixed
The Capricornian	Inv Premium Choice Fixed
The Mac	Investment Standard Fixed
The Mutual Bank	Inv Premium Fixed
The Mutual Bank	Investment Package Home Loan Premium Fixed
Transport Mutual Credit Union	Investment Fixed
WAW Credit Union	Inv Fixed
*	
AMP Bank	Investment Basic Fixed
Auswide Bank	Investment Standard Fixed
Bank of China	Fixed Rate Investment Home Loan
Credit Union SA	Investment Fixed Rate Home Loan
G&C Mutual Bank	Investment Fixed
Gateway Bank	Investment Fixed
Illawarra Credit Union	Fixed Invest

Report Date: February, 2021

Home Loans Star Ratings 2021 - Page 32



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Company	Product
Not rated	
G&C Mutual Bank	Investment 3 Year Fixed Rate Package
Illawarra Credit Union	Bare Essentials Investment Loan Fixed
Illawarra Credit Union	The Works Package Investment Loan Fixed
LCU	Property Investment Mortgage Fixed



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#### **Investor 3 Year Fixed \$750,000 Interest Only**

Company	Product
★★★★★ Outstanding Value	
Bank First	Investment Complete Home Loan Fixed
Bank First	Investment Premier Package Home Loan Fixed
bcu	Investment Fixed
HSBC	Investor Home Loan Package Fixed
MOVE Bank	Complete Package Fixed Investment Loan
Pacific Mortgage Group	Investment Fixed
QBANK	Investment Fixed
RACQ Bank	Investment Choices Fixed
RACQ Bank	Investment Fixed
TicToc Home Loans	Investment Fixed
UBank	Investment UHomeLoan Fixed
***	
86 400	Investment Own Home Loan Fixed
AMO Group	Investment Fixed
ANZ	Breakfree Investment Fixed
Arab Bank Australia	Investment Fixed
Bank Australia	Investment Basic Home Loan Fixed
Bank Australia	Investment Premium Package Fixed
Endeavour Mutual Bank	Investment Fixed
Firefighters Mutual Bank	Investment Fixed
Greater Bank	Investment Great Rate Fixed Home Loan
Greater Bank	Investment Standard Fixed Home Loan
Greater Bank	Investment Ultimate Fixed Home Loan
Health Professionals Bank	Investment Fixed
HSBC	Investment Fixed
People's Choice Credit Union	Investment Home Loan Package Fixed
Qudos Bank	Investment Fixed
Reduce Home Loans	Wealth Maximiser
Sydney Mutual Bank	Investment Fixed
Teachers Mutual Bank	Investment Fixed
UniBank	Investment Fixed
Westpac	Premier Advantage Fixed Rate Investment Loan

Report Date: February, 2021

Home Loans Star Ratings 2021 - Page 34



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Company	Product
***	
Adelaide Bank	Investment SmartFix
Adelaide Bank	Investment SmartSaver Fixed
AMP Bank	Professional Package Investment Fixed
ANZ	Investment Fixed
Aussie	Investment Elevate Fixed
Aussie	Investment Elevate Offset Fixed
Aussie	Investment Select Basic Fixed
Australian Unity	Wealth Builder Investor Fixed
Australian Unity	Wealth Builder Investor Package Fixed
Auswide Bank	Investment Freedom Package Fixed
Bank Australia	Investment Premium Fixed
Bank of Melbourne	Investment Advantage Package Fixed
Bank of Melbourne	Investment Fixed
BankSA	Investment Advantage Package Fixed
BankSA	Investment Fixed
BankVic	Investment Fixed
BankVic	Investment Premium Home Fixed
Bankwest	Investment Complete Home Loan Fixed Rate
Bendigo Bank	Investment Complete Home Loan Fixed
BOQ	Investment Fixed
Citi	Investment Mortgage Plus Fixed
Citi	Investment Standard Fixed
Commonwealth Bank	Investment Wealth Package Fixed
Community First CU	Investment Accelerator Package Fixed
Community First CU	Investment Fixed
Credit Union SA	Investment Fixed Home Loan Package
CUA	Investor Fixed
Delphi Bank	Investment Standard Fixed
Easy Street Fin Services	Investment Easy Street Fixed
Freedom Lend	Investment Freedom Fixed
Heritage Bank	Investment Fixed
Heritage Bank	Investment Home Advantage Fixed



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### Investor 3 Year Fixed \$750,000 Interest Only

Company	Product
**	
Australian Military Bank	Investment Fixed Rate
Bank of China	Fixed Rate Investment Home Loan
Bank of Sydney	Investment Expect More Fixed
Bank of us	Investment FlexiChoice Fixed
Bankwest	Investment Fixed Rate
Beyond Bank	Investment Pinnacle Fixed
Beyond Bank	Investment Total Home Loan Fixed
Commonwealth Bank	Investment Fixed
Firstmac	Investor VIP Fixed Loan
Gateway Bank	Premium Investment Fixed
loans.com.au	Fixed - Investor
Macquarie Credit Union	Investment Fixed Rate Home Loan
ME	Investment Flexible Fixed
ME	Investment Member Package Flexible Fixed
People's Choice Credit Union	Investment Fixed
Queensland Country Bank	Investment Fixed Rate Home Loan
Queensland Country Bank	Investment Fixed Rate Package Home Loan
Reliance Bank	Investment Fixed Rate
Suncorp Bank	Investment Fixed
The Capricornian	Inv Premium Choice Fixed
The Mac	Investment Standard Fixed
The Mutual Bank	Inv Premium Fixed
Transport Mutual Credit Union	Investment Fixed
WAW Credit Union	Inv Fixed
*	
AMP Bank	Investment Basic Fixed
Auswide Bank	Investment Standard Fixed
Credit Union SA	Investment Fixed Rate Home Loan
G&C Mutual Bank	Investment Fixed
Gateway Bank	Investment Fixed
Illawarra Credit Union	Fixed Invest



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Investor 3 Year Fixed \$750,000 Interest Only	
Company	Product
Not rated	
G&C Mutual Bank	Investment 3 Year Fixed Rate Package
Illawarra Credit Union	Bare Essentials Investment Loan Fixed
Illawarra Credit Union	The Works Package Investment Loan Fixed



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Company	Product
★★★★ Outstanding Value	
Bank Australia	Investment Premium Package Fixed
Bank First	Investment Complete Home Loan Fixed
Bank First	Investment Premier Package Home Loan Fixed
Endeavour Mutual Bank	Investment Fixed
HSBC	Investor Home Loan Package Fixed
Pacific Mortgage Group	Investment Fixed
QBANK	Investment Fixed
RACQ Bank	Investment Choices Fixed
Reduce Home Loans	Wealth Maximiser
Sydney Mutual Bank	Investment Fixed
TicToc Home Loans	Investment Fixed
UBank	Investment UHomeLoan Fixed



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AMO Group	Investment Fixed
ANZ	Breakfree Investment Fixed
Bank Australia	Investment Basic Home Loan Fixed
Bankwest	Investment Complete Home Loan Fixed Rate
bcu	Investment Fixed
Citi	Investment Mortgage Plus Fixed
Citi	Investment Standard Fixed
Credit Union SA	Investment Fixed Home Loan Package
Firefighters Mutual Bank	Investment Fixed
Health Professionals Bank	Investment Fixed
HSBC	Investment Fixed
Mortgage House	Advantage Investment Fixed Home Loan
MOVE Bank	Complete Package Fixed Investment Loan
People's Choice Credit Union	Investment Home Loan Package Fixed
Qudos Bank	Investment Fixed
RACQ Bank	Investment Fixed
Regional Australia Bank	Investment Partnership Advantage Fixed Home Loan
Teachers Mutual Bank	Investment Fixed
UniBank	Investment Fixed
Westpac	Premier Advantage Fixed Rate Investment Loan



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Company	Product
***	
Adelaide Bank	Investment SmartFix
Adelaide Bank	Investment SmartSaver Fixed
AMP Bank	Professional Package Investment Fixed
ANZ	Investment Fixed
Arab Bank Australia	Investment Fixed
Aussie	Investment Elevate Fixed
Aussie	Investment Elevate Offset Fixed
Aussie	Investment Select Basic Fixed
Australian Unity	Wealth Builder Investor Package Fixed
Auswide Bank	Investment Freedom Package Fixed
Bank Australia	Investment Premium Fixed
Bank of Melbourne	Investment Advantage Package Fixed
Bank of Melbourne	Investment Fixed
BankSA	Investment Advantage Package Fixed
BankSA	Investment Fixed
BankVic	Investment Fixed
BankVic	Investment Premium Home Fixed
Bankwest	Investment Fixed Rate
Bendigo Bank	Investment Complete Home Loan Fixed
Beyond Bank	Investment Total Home Loan Fixed
BOQ	Investment Fixed
Commonwealth Bank	Investment Wealth Package Fixed
Community First CU	Investment Accelerator Package Fixed
Community First CU	Investment Fixed
CUA	Investor Fixed
Delphi Bank	Investment Standard Fixed
Easy Street Fin Services	Investment Easy Street Fixed
Freedom Lend	Investment Freedom Fixed
Gateway Bank	Premium Investment Fixed
Greater Bank	Investment Great Rate Fixed Home Loan
Greater Bank	Investment Standard Fixed Home Loan
Greater Bank	Investment Ultimate Fixed Home Loan



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***	
Heritage Bank	Investment Fixed
Heritage Bank	Investment Home Advantage Fixed
Homestar Finance	Investment Star Fixed Home Loan
Horizon Bank	Fixed Rate Investment Loan
Hume Bank	Investment Fixed
Hume Bank	Investment Property Package Fixed
IMB	Investment Fixed
ING	Investment Fixed
Macquarie Bank	Investment Basic Flyer Home Loan Fixed
Macquarie Bank	Investment Basic Home Loan Fixed
Macquarie Bank	Investment Offset Flyer Home Loan Fixed
Macquarie Bank	Investment Offset Home Loan Fixed
Mortgage House	Advantage Investment Fixed Home Loan
MyState Bank	Investment Fixed
NAB	Inv Tailored Fixed
NAB	Investment Choice Package Tailored Fixed
Northern Inland CU	Investment Introductory Home Loan Fixed
People's Choice Credit Union	Investment Fixed
Queensland Country Bank	Investment Fixed Rate Package Home Loan
Regional Australia Bank	Investment Fixed Home Loan
RESI Mortgage Corp	Investment Flexi Options Fixed
St.George Bank	Investment Advantage Package Fixed
St.George Bank	Investment Fixed
Summerland Credit Union	Investment Standard Fixed
Suncorp Bank	Investment Home Package Plus Fixed
Westpac	Fixed Rate Investment Loan
Yellow Brick Road	Investment Flexi Options Fixed



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### Investor 3 Year Fixed \$750,000 Principal & Interest

Company	Product
**	
Australian Military Bank	Investment Fixed Rate
Australian Unity	Wealth Builder Investor Fixed
Bank of Sydney	Investment Expect More Fixed
Bank of us	Investment FlexiChoice Fixed
Beyond Bank	Investment Fixed
Beyond Bank	Investment Pinnacle Fixed
Commonwealth Bank	Investment Fixed
Firstmac	Investor VIP Fixed Loan
loans.com.au	Fixed - Investor
Macquarie Credit Union	Investment Fixed Rate Home Loan
ME	Investment Flexible Fixed
ME	Investment Member Package Flexible Fixed
Newcastle Permanent	Investment Fixed
Newcastle Permanent	Investment Premium Plus Package Fixed
Northern Inland CU	Investment Fixed Home Loan
Queensland Country Bank	Investment Fixed Rate Home Loan
Reliance Bank	Investment Fixed Rate
Suncorp Bank	Investment Fixed
The Capricornian	Inv Premium Choice Fixed
The Mac	Investment Standard Fixed
The Mutual Bank	Inv Premium Fixed
The Mutual Bank	Investment Package Home Loan Premium Fixed
Transport Mutual Credit Union	Investment Fixed
WAW Credit Union	Inv Fixed
*	
AMP Bank	Investment Basic Fixed
Auswide Bank	Investment Standard Fixed
Bank of China	Fixed Rate Investment Home Loan
Credit Union SA	Investment Fixed Rate Home Loan
G&C Mutual Bank	Investment Fixed
Gateway Bank	Investment Fixed
Illawarra Credit Union	Fixed Invest

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



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Company	Product
Not rated	
G&C Mutual Bank	Investment 3 Year Fixed Rate Package
Illawarra Credit Union	Bare Essentials Investment Loan Fixed
Illawarra Credit Union	The Works Package Investment Loan Fixed
LCU	Property Investment Mortgage Fixed



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	Investor 5 Year Fixed \$200,000 Interest Only
Company	Product
★★★★ Outstanding Value	
Greater Bank	Investment Great Rate Fixed Home Loan
Greater Bank	Investment Standard Fixed Home Loan
MOVE Bank	Complete Package Fixed Investment Loan
Newcastle Permanent	Investment Fixed
Newcastle Permanent	Investment Premium Plus Package Fixed
RACQ Bank	Investment Choices Fixed
RACQ Bank	Investment Fixed
UBank	Investment UHomeLoan Fixed
♦ Rising Star	
HSBC	Investor Home Loan Package Fixed
***	
Adelaide Bank	Investment SmartFix
Adelaide Bank	Investment SmartSaver Fixed
Arab Bank Australia	Investment Fixed
BankVic	Investment Fixed
BankVic	Investment Premium Home Fixed
CUA	Investor Fixed
Endeavour Mutual Bank	Investment Fixed
Firefighters Mutual Bank	Investment Fixed
Freedom Lend	Investment Freedom Fixed
Greater Bank	Investment Ultimate Fixed Home Loan
Health Professionals Bank	Investment Fixed
HSBC	Investment Fixed
Qudos Bank	Investment Fixed
Suncorp Bank	Investment Home Package Plus Fixed
Sydney Mutual Bank	Investment Fixed
Teachers Mutual Bank	Investment Fixed
TicToc Home Loans	Investment Fixed
UniBank	Investment Fixed



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### **Investor 5 Year Fixed \$200,000 Interest Only**

Company	Product
***	
86 400	Investment Own Home Loan Fixed
AMO Group	Investment Fixed
AMP Bank	Professional Package Investment Fixed
ANZ	Breakfree Investment Fixed
ANZ	Investment Fixed
Aussie	Investment Elevate Fixed
Aussie	Investment Elevate Offset Fixed
Australian Unity	Wealth Builder Investor Fixed
Australian Unity	Wealth Builder Investor Package Fixed
Bank Australia	Investment Basic Home Loan Fixed
Bank Australia	Investment Premium Fixed
Bank Australia	Investment Premium Package Fixed
Bank First	Investment Complete Home Loan Fixed
Bank First	Investment Premier Package Home Loan Fixed
Bank of China	Fixed Rate Investment Home Loan
Bank of Melbourne	Investment Advantage Package Fixed
Bank of Melbourne	Investment Fixed
BankSA	Investment Advantage Package Fixed
BankSA	Investment Fixed
bcu	Investment Fixed
Bendigo Bank	Investment Complete Home Loan Fixed
BOQ	Investment Fixed
Commonwealth Bank	Investment Fixed
Commonwealth Bank	Investment Wealth Package Fixed
G&C Mutual Bank	Investment Fixed
Heritage Bank	Investment Fixed
Heritage Bank	Investment Home Advantage Fixed
Horizon Bank	Fixed Rate Investment Loan
Hume Bank	Investment Fixed
Hume Bank	Investment Property Package Fixed
Macquarie Bank	Investment Basic Flyer Home Loan Fixed
Macquarie Bank	Investment Basic Home Loan Fixed



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### Investor 5 Year Fixed \$200,000 Interest Only

Company	Product
***	
Macquarie Bank	Investment Offset Flyer Home Loan Fixed
Macquarie Bank	Investment Offset Home Loan Fixed
Mortgage House	Advantage Investment Fixed Home Loan
NAB	Inv Tailored Fixed
NAB	Investment Choice Package Tailored Fixed
People's Choice Credit Union	Investment Home Loan Package Fixed
QBANK	Investment Fixed
RESI Mortgage Corp	Investment Flexi Options Fixed
St.George Bank	Investment Advantage Package Fixed
St.George Bank	Investment Fixed
Summerland Credit Union	Investment Standard Fixed
Suncorp Bank	Investment Fixed
Westpac	Fixed Rate Investment Loan
Westpac	Premier Advantage Fixed Rate Investment Loan
Yellow Brick Road	Investment Flexi Options Fixed



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 5 Year Fixed \$200,000 Interest Only **Company Product** \*\* **Investment Select Basic Fixed Aussie Auswide Bank Investment Freedom Package Fixed Bank of Sydney Investment Expect More Fixed Bankwest** Investment Complete Home Loan Fixed Rate **Bankwest** Investment Fixed Rate **Beyond Bank Investment Pinnacle Fixed Beyond Bank** Investment Total Home Loan Fixed **Delphi Bank Investment Standard Fixed Firstmac** Investor VIP Fixed Loan **Gateway Bank Premium Investment Fixed Illawarra Credit Union Fixed Invest** Investment Fixed **IMR** ING Investment Fixed ΜE Investment Flexible Fixed ME Investment Member Package Flexible Fixed **Investment Fixed People's Choice Credit Union** Investment Fixed Home Loan Regional Australia Bank **Regional Australia Bank** Investment Partnership Advantage Fixed Home Loan **Reliance Bank Investment Fixed Rate AMP Bank** Investment Basic Fixed **Auswide Bank Investment Standard Fixed Investment Fixed Gateway Bank MyState Bank** Investment Fixed **WAW Credit Union** Inv Fixed

Illawarra Credit Union

Bare Essentials Investment Loan Fixed



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.

Company	Product
★★★★★ Outstanding Value	
Adelaide Bank	Investment SmartSaver Fixed
BOQ	Investment Fixed
Firefighters Mutual Bank	Investment Fixed
Greater Bank	Investment Great Rate Fixed Home Loan
Greater Bank	Investment Standard Fixed Home Loan
Health Professionals Bank	Investment Fixed
Macquarie Bank	Investment Basic Home Loan Fixed
Qudos Bank	Investment Fixed
RACQ Bank	Investment Fixed
Teachers Mutual Bank	Investment Fixed
UBank	Investment UHomeLoan Fixed
UniBank	Investment Fixed
♦ Rising Star	
HSBC	Investor Home Loan Package Fixed
***	
86 400	Investment Own Home Loan Fixed
Adelaide Bank	Investment SmartFix
AMO Group	Investment Fixed
Bank Australia	Investment Basic Home Loan Fixed
BankVic	Investment Fixed
BankVic	Investment Premium Home Fixed
CUA	Investor Fixed
Endeavour Mutual Bank	Investment Fixed
HSBC	Investment Fixed
Macquarie Bank	Investment Basic Flyer Home Loan Fixed
Macquarie Bank	Investment Offset Home Loan Fixed
Newcastle Permanent	Investment Fixed
RACQ Bank	Investment Choices Fixed
Suncorp Bank	Investment Home Package Plus Fixed
Sydney Mutual Bank	Investment Fixed



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Company	Product
***	
AMP Bank	Professional Package Investment Fixed
ANZ	Breakfree Investment Fixed
ANZ	Investment Fixed
Arab Bank Australia	Investment Fixed
Aussie	Investment Elevate Fixed
Aussie	Investment Elevate Offset Fixed
Australian Unity	Wealth Builder Investor Fixed
Australian Unity	Wealth Builder Investor Package Fixed
Bank Australia	Investment Premium Fixed
Bank Australia	Investment Premium Package Fixed
Bank First	Investment Complete Home Loan Fixed
Bank of Melbourne	Investment Advantage Package Fixed
Bank of Melbourne	Investment Fixed
BankSA	Investment Advantage Package Fixed
BankSA	Investment Fixed
bcu	Investment Fixed
Bendigo Bank	Investment Complete Home Loan Fixed
Beyond Bank	Investment Total Home Loan Fixed
Commonwealth Bank	Investment Fixed
Commonwealth Bank	Investment Wealth Package Fixed
Freedom Lend	Investment Freedom Fixed
G&C Mutual Bank	Investment Fixed
Greater Bank	Investment Ultimate Fixed Home Loan
Heritage Bank	Investment Fixed
Heritage Bank	Investment Home Advantage Fixed
Homestar Finance	Investment Star Fixed Home Loan
Horizon Bank	Fixed Rate Investment Loan
Hume Bank	Investment Fixed
Hume Bank	Investment Property Package Fixed
IMB	Investment Fixed
Macquarie Bank	Investment Offset Flyer Home Loan Fixed
Mortgage House	Advantage Investment Fixed Home Loan



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.

Company	Product
***	
MOVE Bank	Complete Package Fixed Investment Loan
NAB	Inv Tailored Fixed
NAB	Investment Choice Package Tailored Fixed
Newcastle Permanent	Investment Premium Plus Package Fixed
People's Choice Credit Union	Investment Home Loan Package Fixed
QBANK	Investment Fixed
Regional Australia Bank	Investment Fixed Home Loan
Regional Australia Bank	Investment Partnership Advantage Fixed Home Loan
Reliance Bank	Investment Fixed Rate
RESI Mortgage Corp	Investment Flexi Options Fixed
St.George Bank	Investment Advantage Package Fixed
St.George Bank	Investment Fixed
Summerland Credit Union	Investment Standard Fixed
Suncorp Bank	Investment Fixed
TicToc Home Loans	Investment Fixed
Westpac	Fixed Rate Investment Loan
Westpac	Premier Advantage Fixed Rate Investment Loan
Yellow Brick Road	Investment Flexi Options Fixed



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.

Company	Product
**	
Aussie	Investment Select Basic Fixed
Auswide Bank	Investment Freedom Package Fixed
Bank First	Investment Premier Package Home Loan Fixed
Bank of China	Fixed Rate Investment Home Loan
Bank of Sydney	Investment Expect More Fixed
Bankwest	Investment Complete Home Loan Fixed Rate
Bankwest	Investment Fixed Rate
Beyond Bank	Investment Fixed
Beyond Bank	Investment Pinnacle Fixed
Delphi Bank	Investment Standard Fixed
Firstmac	Investor VIP Fixed Loan
Gateway Bank	Premium Investment Fixed
ING	Investment Fixed
ME	Investment Flexible Fixed
ME	Investment Member Package Flexible Fixed
MyState Bank	Investment Fixed
Northern Inland CU	Investment Fixed Home Loan
People's Choice Credit Union	Investment Fixed
*	
AMP Bank	Investment Basic Fixed
Auswide Bank	Investment Standard Fixed
Gateway Bank	Investment Fixed
Illawarra Credit Union	Fixed Invest
WAW Credit Union	Inv Fixed
Not rated	
Illawarra Credit Union	Bare Essentials Investment Loan Fixed
Illawarra Credit Union	The Works Package Investment Loan Fixed



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	Investor 5 Year Fixed \$350,000 Interest Only
Company	Product
★★★★ Outstanding Value	
Greater Bank	Investment Great Rate Fixed Home Loan
Greater Bank	Investment Standard Fixed Home Loan
MOVE Bank	Complete Package Fixed Investment Loan
Newcastle Permanent	Investment Fixed
Newcastle Permanent	Investment Premium Plus Package Fixed
RACQ Bank	Investment Choices Fixed
RACQ Bank	Investment Fixed
UBank	Investment UHomeLoan Fixed
♦ Rising Star	
HSBC	Investor Home Loan Package Fixed
***	
Adelaide Bank	Investment SmartFix
Adelaide Bank	Investment SmartSaver Fixed
Arab Bank Australia	Investment Fixed
BankVic	Investment Premium Home Fixed
Citi	Investment Mortgage Plus Fixed
Citi	Investment Standard Fixed
CUA	Investor Fixed
Endeavour Mutual Bank	Investment Fixed
Firefighters Mutual Bank	Investment Fixed
Greater Bank	Investment Ultimate Fixed Home Loan
Health Professionals Bank	Investment Fixed
HSBC	Investment Fixed
Qudos Bank	Investment Fixed
Summerland Credit Union	Investment Standard Fixed
Suncorp Bank	Investment Home Package Plus Fixed
Teachers Mutual Bank	Investment Fixed
TicToc Home Loans	Investment Fixed
UniBank	Investment Fixed



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### **Investor 5 Year Fixed \$350,000 Interest Only**

Company	Product
***	
86 400	Investment Own Home Loan Fixed
AMO Group	Investment Fixed
AMP Bank	Professional Package Investment Fixed
ANZ	Breakfree Investment Fixed
ANZ	Investment Fixed
Aussie	Investment Elevate Fixed
Aussie	Investment Elevate Offset Fixed
Australian Unity	Wealth Builder Investor Fixed
Australian Unity	Wealth Builder Investor Package Fixed
Bank Australia	Investment Basic Home Loan Fixed
Bank Australia	Investment Premium Fixed
Bank Australia	Investment Premium Package Fixed
Bank First	Investment Complete Home Loan Fixed
Bank First	Investment Premier Package Home Loan Fixed
Bank of Melbourne	Investment Advantage Package Fixed
Bank of Melbourne	Investment Fixed
BankSA	Investment Advantage Package Fixed
BankSA	Investment Fixed
BankVic	Investment Fixed
bcu	Investment Fixed
Bendigo Bank	Investment Complete Home Loan Fixed
Beyond Bank	Investment Total Home Loan Fixed
BOQ	Investment Fixed
Commonwealth Bank	Investment Fixed
Commonwealth Bank	Investment Wealth Package Fixed
Freedom Lend	Investment Freedom Fixed
G&C Mutual Bank	Investment Fixed
Heritage Bank	Investment Fixed
Heritage Bank	Investment Home Advantage Fixed
Horizon Bank	Fixed Rate Investment Loan
Hume Bank	Investment Fixed
Hume Bank	Investment Property Package Fixed



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### Investor 5 Year Fixed \$350,000 Interest Only

Company	Product
***	
Macquarie Bank	Investment Basic Flyer Home Loan Fixed
Macquarie Bank	Investment Basic Home Loan Fixed
Macquarie Bank	Investment Offset Flyer Home Loan Fixed
Macquarie Bank	Investment Offset Home Loan Fixed
Mortgage House	Advantage Investment Fixed Home Loan
NAB	Inv Tailored Fixed
NAB	Investment Choice Package Tailored Fixed
People's Choice Credit Union	Investment Home Loan Package Fixed
QBANK	Investment Fixed
RESI Mortgage Corp	Investment Flexi Options Fixed
St.George Bank	Investment Advantage Package Fixed
St.George Bank	Investment Fixed
Sydney Mutual Bank	Investment Fixed
Westpac	Fixed Rate Investment Loan
Westpac	Premier Advantage Fixed Rate Investment Loan
Yellow Brick Road	Investment Flexi Options Fixed



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#### Investor 5 Year Fixed \$350,000 Interest Only **Company Product Investment Select Basic Fixed Aussie Auswide Bank Investment Freedom Package Fixed Bank of China** Fixed Rate Investment Home Loan **Bank of Sydney** Investment Expect More Fixed **Bankwest** Investment Complete Home Loan Fixed Rate **Bankwest Investment Fixed Rate Beyond Bank Investment Pinnacle Fixed Delphi Bank Investment Standard Fixed Firstmac** Investor VIP Fixed Loan **Gateway Bank Premium Investment Fixed Illawarra Credit Union Fixed Invest** Investment Fixed **IMR** ING Investment Fixed Investment Flexible Fixed ME ME Investment Member Package Flexible Fixed **Investment Fixed People's Choice Credit Union** Investment Fixed Home Loan Regional Australia Bank **Regional Australia Bank** Investment Partnership Advantage Fixed Home Loan **Reliance Bank Investment Fixed Rate** Suncorp Bank Investment Fixed **AMP Bank** Investment Basic Fixed **Investment Standard Fixed Auswide Bank Gateway Bank** Investment Fixed Investment Fixed MyState Bank **WAW Credit Union** Inv Fixed

Illawarra Credit Union

Bare Essentials Investment Loan Fixed



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.

Company	Product
★★★★★ Outstanding Value	
BOQ	Investment Fixed
Citi	Investment Standard Fixed
Greater Bank	Investment Great Rate Fixed Home Loan
Greater Bank	Investment Standard Fixed Home Loan
HSBC	Investment Fixed
RACQ Bank	Investment Choices Fixed
RACQ Bank	Investment Fixed
Suncorp Bank	Investment Home Package Plus Fixed
UBank	Investment UHomeLoan Fixed
♦ Rising Star	
HSBC	Investor Home Loan Package Fixed
***	
86 400	Investment Own Home Loan Fixed
Adelaide Bank	Investment SmartFix
Adelaide Bank	Investment SmartSaver Fixed
AMO Group	Investment Fixed
BankVic	Investment Premium Home Fixed
Citi	Investment Mortgage Plus Fixed
Endeavour Mutual Bank	Investment Fixed
Firefighters Mutual Bank	Investment Fixed
Greater Bank	Investment Ultimate Fixed Home Loan
Health Professionals Bank	Investment Fixed
Macquarie Bank	Investment Basic Flyer Home Loan Fixed
Macquarie Bank	Investment Basic Home Loan Fixed
MOVE Bank	Complete Package Fixed Investment Loan
Newcastle Permanent	Investment Premium Plus Package Fixed
Qudos Bank	Investment Fixed
Sydney Mutual Bank	Investment Fixed
Teachers Mutual Bank	Investment Fixed
UniBank	Investment Fixed



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Company	Product
***	
AMP Bank	Professional Package Investment Fixed
ANZ	Breakfree Investment Fixed
ANZ	Investment Fixed
Arab Bank Australia	Investment Fixed
Aussie	Investment Elevate Fixed
Aussie	Investment Elevate Offset Fixed
Australian Unity	Wealth Builder Investor Fixed
Australian Unity	Wealth Builder Investor Package Fixed
Bank Australia	Investment Basic Home Loan Fixed
Bank Australia	Investment Premium Fixed
Bank Australia	Investment Premium Package Fixed
Bank of Melbourne	Investment Advantage Package Fixed
Bank of Melbourne	Investment Fixed
BankSA	Investment Advantage Package Fixed
BankSA	Investment Fixed
BankVic	Investment Fixed
bcu	Investment Fixed
Bendigo Bank	Investment Complete Home Loan Fixed
Beyond Bank	Investment Total Home Loan Fixed
Commonwealth Bank	Investment Fixed
Commonwealth Bank	Investment Wealth Package Fixed
CUA	Investor Fixed
Freedom Lend	Investment Freedom Fixed
G&C Mutual Bank	Investment Fixed
Heritage Bank	Investment Fixed
Heritage Bank	Investment Home Advantage Fixed
Homestar Finance	Investment Star Fixed Home Loan
Horizon Bank	Fixed Rate Investment Loan
Hume Bank	Investment Fixed
Hume Bank	Investment Property Package Fixed
IMB	Investment Fixed
Macquarie Bank	Investment Offset Flyer Home Loan Fixed



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Company	Product
***	
Macquarie Bank	Investment Offset Home Loan Fixed
Mortgage House	Advantage Investment Fixed Home Loan
NAB	Inv Tailored Fixed
NAB	Investment Choice Package Tailored Fixed
Newcastle Permanent	Investment Fixed
People's Choice Credit Union	Investment Home Loan Package Fixed
QBANK	Investment Fixed
Regional Australia Bank	Investment Fixed Home Loan
Regional Australia Bank	Investment Partnership Advantage Fixed Home Loan
Reliance Bank	Investment Fixed Rate
RESI Mortgage Corp	Investment Flexi Options Fixed
St.George Bank	Investment Advantage Package Fixed
St.George Bank	Investment Fixed
Summerland Credit Union	Investment Standard Fixed
Suncorp Bank	Investment Fixed
TicToc Home Loans	Investment Fixed
Westpac	Fixed Rate Investment Loan
Westpac	Premier Advantage Fixed Rate Investment Loan
Yellow Brick Road	Investment Flexi Options Fixed



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Company	Product
**	
Aussie	Investment Select Basic Fixed
Auswide Bank	Investment Freedom Package Fixed
Bank First	Investment Complete Home Loan Fixed
Bank First	Investment Premier Package Home Loan Fixed
Bank of China	Fixed Rate Investment Home Loan
Bank of Sydney	Investment Expect More Fixed
Bankwest	Investment Complete Home Loan Fixed Rate
Bankwest	Investment Fixed Rate
Beyond Bank	Investment Fixed
Beyond Bank	Investment Pinnacle Fixed
Delphi Bank	Investment Standard Fixed
Firstmac	Investor VIP Fixed Loan
Gateway Bank	Premium Investment Fixed
ING	Investment Fixed
ME	Investment Flexible Fixed
ME	Investment Member Package Flexible Fixed
Northern Inland CU	Investment Fixed Home Loan
People's Choice Credit Union	Investment Fixed
*	
AMP Bank	Investment Basic Fixed
Auswide Bank	Investment Standard Fixed
Gateway Bank	Investment Fixed
Illawarra Credit Union	Fixed Invest
MyState Bank	Investment Fixed
WAW Credit Union	Inv Fixed
Not rated	
Illawarra Credit Union	Bare Essentials Investment Loan Fixed
Illawarra Credit Union	The Works Package Investment Loan Fixed
Illawarra Credit Union	The Works Package Investment Loan Fixed



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### **Investor 5 Year Fixed \$500,000 Interest Only**

Company	Product
★★★★ Outstanding Value	
Greater Bank	Investment Great Rate Fixed Home Loan
Greater Bank	Investment Standard Fixed Home Loan
Greater Bank	Investment Ultimate Fixed Home Loan
HSBC	Investor Home Loan Package Fixed
MOVE Bank	Complete Package Fixed Investment Loan
Newcastle Permanent	Investment Premium Plus Package Fixed
RACQ Bank	Investment Choices Fixed
RACQ Bank	Investment Fixed
UBank	Investment UHomeLoan Fixed
***	
86 400	Investment Own Home Loan Fixed
Adelaide Bank	Investment SmartFix
Adelaide Bank	Investment SmartSaver Fixed
Arab Bank Australia	Investment Fixed
BankVic	Investment Premium Home Fixed
Citi	Investment Mortgage Plus Fixed
Citi	Investment Standard Fixed
CUA	Investor Fixed
Endeavour Mutual Bank	Investment Fixed
Firefighters Mutual Bank	Investment Fixed
Health Professionals Bank	Investment Fixed
HSBC	Investment Fixed
Newcastle Permanent	Investment Fixed
Qudos Bank	Investment Fixed
Summerland Credit Union	Investment Standard Fixed
Suncorp Bank	Investment Home Package Plus Fixed
Teachers Mutual Bank	Investment Fixed
UniBank	Investment Fixed



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### **Investor 5 Year Fixed \$500,000 Interest Only**

AMO Group Investment Fixed  AMP Bank Professional Package Investment Fixed  ANZ Breakfree Investment Fixed  ANZ Investment Fixed  Aussie Investment Elevate Fixed  Aussie Investment Elevate Offset Fixed  Australian Unity Wealth Builder Investor Fixed  Australian Unity Wealth Builder Investor Package Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Package Fixed  Bank Australia Investment Premium Package Fixed  Bank First Investment Complete Home Loan Fixed  Bank First Investment Premier Package Home Loan Fixed  Bank of Melbourne Investment Advantage Package Fixed  Bank SA Investment Advantage Package Fixed  BankSA Investment Fixed  BankSA Investment Fixed  BankVic Investment Fixed  Bendigo Bank Investment Fixed  BoQ Investment Fixed  Commonwealth Bank Investment Fixed  G&C Mutual Bank Investment Fixed  Heritage Bank Investment Fixed	Company	Product
AMP Bank Professional Package Investment Fixed  ANZ Investment Fixed  Aussie Investment Elevate Fixed  Aussie Investment Elevate Offset Fixed  Australian Unity Wealth Builder Investor Fixed  Australian Unity Wealth Builder Investor Package Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Fixed  Bank Australia Investment Premium Package Fixed  Bank First Investment Premium Package Home Loan Fixed  Bank First Investment Premier Package Home Loan Fixed  Bank of Melbourne Investment Advantage Package Fixed  Bank of Melbourne Investment Fixed  Bank SA Investment Fixed  BankSA Investment Fixed  BankVic Investment Fixed  BankVic Investment Fixed  Bendigo Bank Investment Fixed  Commonwealth Bank Investment Fixed  Commonwealth Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Fixed	***	
ANZ Investment Fixed  Aussie Investment Elevate Fixed  Aussie Investment Elevate Offset Fixed  Australian Unity Wealth Builder Investor Fixed  Australian Unity Wealth Builder Investor Fixed  Australian Unity Wealth Builder Investor Package Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Fixed  Bank Australia Investment Premium Fixed  Bank Australia Investment Premium Package Fixed  Bank First Investment Complete Home Loan Fixed  Bank First Investment Premier Package Home Loan Fixed  Bank of Melbourne Investment Advantage Package Fixed  Bank of Melbourne Investment Fixed  Bank SA Investment Fixed  BankSA Investment Fixed  BankVic Investment Fixed  BankVic Investment Fixed  Bendigo Bank Investment Complete Home Loan Fixed  Bendigo Bank Investment Fixed  GOQ Investment Fixed  Commonwealth Bank Investment Fixed  Commonwealth Bank Investment Fixed  G&C Mutual Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Fixed	AMO Group	Investment Fixed
AnsZ Investment Fixed Aussie Investment Elevate Fixed Aussie Investment Elevate Offset Fixed Australian Unity Wealth Builder Investor Fixed Australian Unity Wealth Builder Investor Fixed Australian Unity Wealth Builder Investor Package Fixed Bank Australia Investment Basic Home Loan Fixed Bank Australia Investment Premium Fixed Bank Australia Investment Premium Package Fixed Bank Australia Investment Premium Package Fixed Bank First Investment Complete Home Loan Fixed Bank First Investment Premier Package Home Loan Fixed Bank of Melbourne Investment Advantage Package Fixed Bank of Melbourne Investment Advantage Package Fixed BankSA Investment Fixed BankSA Investment Fixed BankVic Investment Fixed Bendigo Bank Investment Fixed Bendigo Bank Investment Fixed Bendigo Bank Investment Fixed Commonwealth Bank Investment Fixed Commonwealth Bank Investment Fixed G&C Mutual Bank Investment Fixed Heritage Bank Investment Fixed	AMP Bank	Professional Package Investment Fixed
Aussie Investment Elevate Fixed Australian Unity Wealth Builder Investor Fixed Australian Unity Wealth Builder Investor Fixed Australian Unity Wealth Builder Investor Package Fixed Bank Australia Investment Basic Home Loan Fixed Bank Australia Investment Premium Fixed Bank Australia Investment Premium Package Fixed Bank Australia Investment Premium Package Fixed Bank First Investment Complete Home Loan Fixed Bank First Investment Premier Package Home Loan Fixed Bank of Melbourne Investment Advantage Package Fixed Bank of Melbourne Investment Fixed BankSA Investment Fixed BankSA Investment Fixed BankVic Investment Fixed BankVic Investment Fixed Bendigo Bank Investment Fixed Bendigo Bank Investment Complete Home Loan Fixed Bendigo Bank Investment Fixed  BeQ Investment Fixed Commonwealth Bank Investment Fixed Commonwealth Bank Investment Fixed G&C Mutual Bank Investment Fixed Heritage Bank Investment Fixed Heritage Bank Investment Fixed Heritage Bank Investment Fixed Fixed Rate Investment Fixed Heritage Bank Investment Fixed Fixed Rate Investment Loan	ANZ	Breakfree Investment Fixed
Australian Unity Wealth Builder Investor Fixed  Australian Unity Wealth Builder Investor Fixed  Australian Unity Wealth Builder Investor Package Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Fixed  Bank Australia Investment Premium Package Fixed  Bank Australia Investment Complete Home Loan Fixed  Bank First Investment Complete Home Loan Fixed  Bank First Investment Advantage Package Home Loan Fixed  Bank Melbourne Investment Advantage Package Fixed  Bank Of Melbourne Investment Fixed  Bank A Investment Fixed  BankSA Investment Fixed  BankVic Investment Fixed  BankVic Investment Fixed  Bendigo Bank Investment Fixed  Bendigo Bank Investment Complete Home Loan Fixed  Bendigo Bank Investment Total Home Loan Fixed  Beod Investment Fixed  Commonwealth Bank Investment Fixed  Commonwealth Bank Investment Fixed  Ged Mutual Bank Investment Fixed  Ged Mutual Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Home Advantage Fixed  Heritage Bank Investment Home Advantage Fixed  Fixed Rate Investment Loan	ANZ	Investment Fixed
Australian Unity Wealth Builder Investor Fixed  Australian Unity Wealth Builder Investor Package Fixed  Bank Australia Investment Basic Home Loan Fixed  Bank Australia Investment Premium Fixed  Bank Australia Investment Premium Package Fixed  Bank Australia Investment Premium Package Fixed  Bank First Investment Complete Home Loan Fixed  Bank First Investment Premier Package Home Loan Fixed  Bank of Melbourne Investment Fixed  Bank of Melbourne Investment Fixed  BankSA Investment Fixed  BankVic Investment Fixed  BankVic Investment Fixed  Bendigo Bank Investment Fixed  Bendigo Bank Investment Fixed  Bendigo Bank Investment Total Home Loan Fixed  Bendigo Bank Investment Total Home Loan Fixed  Commonwealth Bank Investment Fixed  Commonwealth Bank Investment Fixed  Commonwealth Bank Investment Wealth Package Fixed  Freedom Lend Investment Fixed  G&C Mutual Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Home Advantage Fixed  Heritage Bank Investment Home Advantage Fixed  Heritage Bank Investment Home Advantage Fixed	Aussie	Investment Elevate Fixed
Australian UnityWealth Builder Investor Package FixedBank AustraliaInvestment Basic Home Loan FixedBank AustraliaInvestment Premium FixedBank AustraliaInvestment Premium Package FixedBank FirstInvestment Complete Home Loan FixedBank FirstInvestment Premiur Package Home Loan FixedBank of MelbourneInvestment Advantage Package FixedBank of MelbourneInvestment FixedBankSAInvestment FixedBankSAInvestment FixedBankVicInvestment FixedBendigo BankInvestment FixedBendigo BankInvestment Complete Home Loan FixedBeyond BankInvestment Total Home Loan FixedBOQInvestment Total Home Loan FixedBOQInvestment FixedCommonwealth BankInvestment FixedCommonwealth BankInvestment FixedFreedom LendInvestment Freedom FixedG&C Mutual BankInvestment FixedHeritage BankInvestment FixedHeritage BankInvestment Home Advantage FixedHorizon BankFixed Rate Investment Loan	Aussie	Investment Elevate Offset Fixed
Bank AustraliaInvestment Basic Home Loan FixedBank AustraliaInvestment Premium FixedBank AustraliaInvestment Premium Package FixedBank FirstInvestment Complete Home Loan FixedBank of MelbourneInvestment Premier Package Home Loan FixedBank of MelbourneInvestment Advantage Package FixedBankSAInvestment Advantage Package FixedBankSAInvestment FixedBankVicInvestment FixedBendigo BankInvestment FixedBendigo BankInvestment Complete Home Loan FixedBeyond BankInvestment Total Home Loan FixedBOQInvestment FixedCommonwealth BankInvestment FixedCommonwealth BankInvestment Wealth Package FixedFreedom LendInvestment Freedom FixedG&C Mutual BankInvestment FixedHeritage BankInvestment FixedHeritage BankInvestment Home Advantage FixedHorizon BankFixed Rate Investment Loan	Australian Unity	Wealth Builder Investor Fixed
Bank Australia Investment Premium Fixed Bank Australia Investment Premium Package Fixed Bank First Investment Complete Home Loan Fixed Bank First Investment Premier Package Home Loan Fixed Bank of Melbourne Investment Advantage Package Fixed Bank of Melbourne Investment Fixed BankSA Investment Fixed BankSA Investment Fixed BankVic Investment Fixed BankVic Investment Fixed Bendigo Bank Investment Fixed Bendigo Bank Investment Complete Home Loan Fixed Beyond Bank Investment Total Home Loan Fixed BOQ Investment Fixed Commonwealth Bank Investment Fixed Commonwealth Bank Investment Fixed G&C Mutual Bank Investment Fixed G&C Mutual Bank Investment Fixed Heritage Bank Investment Fixed Heritage Bank Investment Fixed Fixed Rate Investment Loan	Australian Unity	Wealth Builder Investor Package Fixed
Bank Australia Investment Premium Package Fixed Bank First Investment Complete Home Loan Fixed Bank First Investment Premier Package Home Loan Fixed Bank of Melbourne Investment Advantage Package Fixed Bank of Melbourne Investment Fixed BankSA Investment Fixed BankSA Investment Fixed BankVic Investment Fixed BankVic Investment Fixed Bendigo Bank Investment Fixed Bendigo Bank Investment Complete Home Loan Fixed Beyond Bank Investment Total Home Loan Fixed BOQ Investment Fixed Commonwealth Bank Investment Fixed Commonwealth Bank Investment Fixed G&C Mutual Bank Investment Fixed G&C Mutual Bank Investment Fixed G&C Mutual Bank Investment Fixed Heritage Bank Investment Fixed Heritage Bank Investment Home Advantage Fixed Horizon Bank Fixed Rate Investment Loan	Bank Australia	Investment Basic Home Loan Fixed
Bank First Investment Complete Home Loan Fixed  Bank of Melbourne Investment Advantage Package Fixed  Bank of Melbourne Investment Fixed  BankSA Investment Fixed  BankSA Investment Fixed  BankVic Investment Fixed  bcu Investment Fixed  Bendigo Bank Investment Complete Home Loan Fixed  Bendigo Bank Investment Total Home Loan Fixed  BOQ Investment Fixed  Commonwealth Bank Investment Fixed  Commonwealth Bank Investment Wealth Package Fixed  Freedom Lend Investment Fixed  G&C Mutual Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Home Advantage Fixed  Horizon Bank Fixed Rate Investment Loan	Bank Australia	Investment Premium Fixed
Bank of Melbourne Investment Advantage Package Fixed  Bank of Melbourne Investment Eixed  BankSA Investment Advantage Package Fixed  BankSA Investment Fixed  BankVic Investment Fixed  Bendigo Bank Investment Fixed  Bendigo Bank Investment Complete Home Loan Fixed  Beyond Bank Investment Fixed  BOQ Investment Fixed  Commonwealth Bank Investment Fixed  Freedom Lend Investment Wealth Package Fixed  G&C Mutual Bank Investment Fixed  Heritage Bank Investment Home Advantage Fixed  Heritage Bank Investment Home Advantage Fixed  Heritage Bank Fixed Rate Investment Loan	Bank Australia	Investment Premium Package Fixed
Bank of Melbourne Investment Advantage Package Fixed  Bank of Melbourne Investment Fixed  BankSA Investment Fixed  BankVic Investment Fixed  bcu Investment Fixed  Bendigo Bank Investment Complete Home Loan Fixed  Beyond Bank Investment Total Home Loan Fixed  BOQ Investment Fixed  Commonwealth Bank Investment Fixed  Commonwealth Bank Investment Fixed  G&C Mutual Bank Investment Fixed  G&C Mutual Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Home Advantage Fixed  Horizon Bank Fixed Rate Investment Loan	Bank First	Investment Complete Home Loan Fixed
Bank of Melbourne Investment Fixed  BankSA Investment Advantage Package Fixed  BankVic Investment Fixed  bcu Investment Fixed  Bendigo Bank Investment Complete Home Loan Fixed  Beyond Bank Investment Total Home Loan Fixed  BOQ Investment Fixed  Commonwealth Bank Investment Fixed  Commonwealth Bank Investment Wealth Package Fixed  Freedom Lend Investment Fixed  G&C Mutual Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Home Advantage Fixed  Heritage Bank Investment Home Advantage Fixed  Heritage Bank Fixed Rate Investment Loan	Bank First	Investment Premier Package Home Loan Fixed
BankSA Investment Advantage Package Fixed  BankVic Investment Fixed  bcu Investment Fixed  Bendigo Bank Investment Complete Home Loan Fixed  Beyond Bank Investment Total Home Loan Fixed  BOQ Investment Fixed  Commonwealth Bank Investment Fixed  Commonwealth Bank Investment Fixed  Freedom Lend Investment Freedom Fixed  G&C Mutual Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Home Advantage Fixed  Horizon Bank Fixed Rate Investment Loan	Bank of Melbourne	Investment Advantage Package Fixed
BankSA Investment Fixed  BankVic Investment Fixed  bcu Investment Fixed  Bendigo Bank Investment Complete Home Loan Fixed  Beyond Bank Investment Total Home Loan Fixed  BOQ Investment Fixed  Commonwealth Bank Investment Fixed  Commonwealth Bank Investment Wealth Package Fixed  Freedom Lend Investment Freedom Fixed  G&C Mutual Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Home Advantage Fixed  Horizon Bank Fixed Rate Investment Loan	Bank of Melbourne	Investment Fixed
BankVicInvestment FixedbcuInvestment FixedBendigo BankInvestment Complete Home Loan FixedBeyond BankInvestment Total Home Loan FixedBOQInvestment FixedCommonwealth BankInvestment FixedCommonwealth BankInvestment Wealth Package FixedFreedom LendInvestment Freedom FixedG&C Mutual BankInvestment FixedHeritage BankInvestment FixedHeritage BankInvestment Home Advantage FixedHorizon BankFixed Rate Investment Loan	BankSA	Investment Advantage Package Fixed
bcuInvestment FixedBendigo BankInvestment Complete Home Loan FixedBeyond BankInvestment Total Home Loan FixedBOQInvestment FixedCommonwealth BankInvestment FixedCommonwealth BankInvestment Wealth Package FixedFreedom LendInvestment Freedom FixedG&C Mutual BankInvestment FixedHeritage BankInvestment FixedHeritage BankInvestment Home Advantage FixedHorizon BankFixed Rate Investment Loan	BankSA	Investment Fixed
Beyond Bank Investment Complete Home Loan Fixed  BOQ Investment Fixed  Commonwealth Bank Investment Fixed  Commonwealth Bank Investment Wealth Package Fixed  Freedom Lend Investment Fixed  G&C Mutual Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Home Advantage Fixed  Horizon Bank Fixed Rate Investment Loan	BankVic	Investment Fixed
Beyond Bank Investment Total Home Loan Fixed  BOQ Investment Fixed  Commonwealth Bank Investment Fixed  Commonwealth Bank Investment Wealth Package Fixed  Freedom Lend Investment Freedom Fixed  G&C Mutual Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Home Advantage Fixed  Horizon Bank Fixed Rate Investment Loan	bcu	Investment Fixed
BOQ Investment Fixed  Commonwealth Bank Investment Fixed  Commonwealth Bank Investment Wealth Package Fixed  Freedom Lend Investment Freedom Fixed  G&C Mutual Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Home Advantage Fixed  Horizon Bank Fixed Rate Investment Loan	Bendigo Bank	Investment Complete Home Loan Fixed
Commonwealth BankInvestment FixedCommonwealth BankInvestment Wealth Package FixedFreedom LendInvestment Freedom FixedG&C Mutual BankInvestment FixedHeritage BankInvestment FixedHeritage BankInvestment Home Advantage FixedHorizon BankFixed Rate Investment Loan	Beyond Bank	Investment Total Home Loan Fixed
Commonwealth BankInvestment Wealth Package FixedFreedom LendInvestment Freedom FixedG&C Mutual BankInvestment FixedHeritage BankInvestment FixedHeritage BankInvestment Home Advantage FixedHorizon BankFixed Rate Investment Loan	BOQ	Investment Fixed
Freedom Lend Investment Freedom Fixed  G&C Mutual Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Home Advantage Fixed  Horizon Bank Fixed Rate Investment Loan	Commonwealth Bank	Investment Fixed
G&C Mutual Bank Investment Fixed  Heritage Bank Investment Fixed  Heritage Bank Investment Home Advantage Fixed  Horizon Bank Fixed Rate Investment Loan	Commonwealth Bank	Investment Wealth Package Fixed
Heritage Bank Investment Fixed Heritage Bank Investment Home Advantage Fixed Horizon Bank Fixed Rate Investment Loan	Freedom Lend	Investment Freedom Fixed
Heritage Bank Investment Home Advantage Fixed Horizon Bank Fixed Rate Investment Loan	G&C Mutual Bank	Investment Fixed
Horizon Bank Fixed Rate Investment Loan	Heritage Bank	Investment Fixed
	Heritage Bank	Investment Home Advantage Fixed
Huma Pank Investment Fixed	Horizon Bank	Fixed Rate Investment Loan
nume dank investment fixed	Hume Bank	Investment Fixed
Hume Bank Investment Property Package Fixed	Hume Bank	Investment Property Package Fixed
Macquarie Bank Investment Basic Flyer Home Loan Fixed	Macquarie Bank	Investment Basic Flyer Home Loan Fixed



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 5 Year Fixed \$500,000 Interest Only**

Company	Product
***	
Macquarie Bank	Investment Basic Home Loan Fixed
Macquarie Bank	Investment Offset Flyer Home Loan Fixed
Macquarie Bank	Investment Offset Home Loan Fixed
Mortgage House	Advantage Investment Fixed Home Loan
NAB	Inv Tailored Fixed
NAB	Investment Choice Package Tailored Fixed
People's Choice Credit Union	Investment Home Loan Package Fixed
QBANK	Investment Fixed
RESI Mortgage Corp	Investment Flexi Options Fixed
St.George Bank	Investment Advantage Package Fixed
St.George Bank	Investment Fixed
Sydney Mutual Bank	Investment Fixed
TicToc Home Loans	Investment Fixed
Westpac	Fixed Rate Investment Loan
Westpac	Premier Advantage Fixed Rate Investment Loan
Yellow Brick Road	Investment Flexi Options Fixed



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#### Investor 5 Year Fixed \$500,000 Interest Only **Company Product** \*\* **Investment Select Basic Fixed Aussie Auswide Bank Investment Freedom Package Fixed Bank of China** Fixed Rate Investment Home Loan **Bank of Sydney** Investment Expect More Fixed **Bankwest** Investment Complete Home Loan Fixed Rate **Bankwest Investment Fixed Rate Beyond Bank Investment Pinnacle Fixed Delphi Bank Investment Standard Fixed Firstmac** Investor VIP Fixed Loan **Gateway Bank Premium Investment Fixed Illawarra Credit Union Fixed Invest** Investment Fixed **IMR** ING Investment Fixed Investment Flexible Fixed ME ME Investment Member Package Flexible Fixed **Investment Fixed People's Choice Credit Union** Investment Fixed Home Loan Regional Australia Bank **Regional Australia Bank** Investment Partnership Advantage Fixed Home Loan **Reliance Bank Investment Fixed Rate** Suncorp Bank Investment Fixed **AMP Bank** Investment Basic Fixed **Investment Standard Fixed Auswide Bank Gateway Bank** Investment Fixed Investment Fixed MyState Bank **WAW Credit Union** Inv Fixed

Illawarra Credit Union

Bare Essentials Investment Loan Fixed



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Company	Product
★★★★★ Outstanding Value	
BOQ	Investment Fixed
Citi	Investment Standard Fixed
Greater Bank	Investment Great Rate Fixed Home Loan
Greater Bank	Investment Standard Fixed Home Loan
HSBC	Investment Fixed
HSBC	Investor Home Loan Package Fixed
RACQ Bank	Investment Choices Fixed
RACQ Bank	Investment Fixed
Suncorp Bank	Investment Home Package Plus Fixed
UBank	Investment UHomeLoan Fixed
***	
86 400	Investment Own Home Loan Fixed
Adelaide Bank	Investment SmartFix
Adelaide Bank	Investment SmartSaver Fixed
AMO Group	Investment Fixed
BankVic	Investment Premium Home Fixed
Citi	Investment Mortgage Plus Fixed
Endeavour Mutual Bank	Investment Fixed
Firefighters Mutual Bank	Investment Fixed
Greater Bank	Investment Ultimate Fixed Home Loan
Health Professionals Bank	Investment Fixed
Macquarie Bank	Investment Basic Home Loan Fixed
Macquarie Bank	Investment Offset Home Loan Fixed
MOVE Bank	Complete Package Fixed Investment Loan
Newcastle Permanent	Investment Premium Plus Package Fixed
Qudos Bank	Investment Fixed
Sydney Mutual Bank	Investment Fixed
Teachers Mutual Bank	Investment Fixed
UniBank	Investment Fixed



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Company	Product
***	
AMP Bank	Professional Package Investment Fixed
ANZ	Breakfree Investment Fixed
ANZ	Investment Fixed
Arab Bank Australia	Investment Fixed
Aussie	Investment Elevate Fixed
Aussie	Investment Elevate Offset Fixed
Australian Unity	Wealth Builder Investor Fixed
Australian Unity	Wealth Builder Investor Package Fixed
Bank Australia	Investment Basic Home Loan Fixed
Bank Australia	Investment Premium Fixed
Bank Australia	Investment Premium Package Fixed
Bank of Melbourne	Investment Advantage Package Fixed
Bank of Melbourne	Investment Fixed
BankSA	Investment Advantage Package Fixed
BankSA	Investment Fixed
BankVic	Investment Fixed
Bankwest	Investment Complete Home Loan Fixed Rate
bcu	Investment Fixed
Bendigo Bank	Investment Complete Home Loan Fixed
Beyond Bank	Investment Total Home Loan Fixed
Commonwealth Bank	Investment Fixed
Commonwealth Bank	Investment Wealth Package Fixed
CUA	Investor Fixed
Freedom Lend	Investment Freedom Fixed
G&C Mutual Bank	Investment Fixed
Heritage Bank	Investment Fixed
Heritage Bank	Investment Home Advantage Fixed
Homestar Finance	Investment Star Fixed Home Loan
Horizon Bank	Fixed Rate Investment Loan
Hume Bank	Investment Fixed
Hume Bank	Investment Property Package Fixed
IMB	Investment Fixed



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Company	Product
***	
Macquarie Bank	Investment Basic Flyer Home Loan Fixed
Macquarie Bank	Investment Offset Flyer Home Loan Fixed
Mortgage House	Advantage Investment Fixed Home Loan
NAB	Inv Tailored Fixed
NAB	Investment Choice Package Tailored Fixed
Newcastle Permanent	Investment Fixed
People's Choice Credit Union	Investment Home Loan Package Fixed
QBANK	Investment Fixed
Regional Australia Bank	Investment Fixed Home Loan
Regional Australia Bank	Investment Partnership Advantage Fixed Home Loan
RESI Mortgage Corp	Investment Flexi Options Fixed
St.George Bank	Investment Advantage Package Fixed
St.George Bank	Investment Fixed
Summerland Credit Union	Investment Standard Fixed
Suncorp Bank	Investment Fixed
TicToc Home Loans	Investment Fixed
Westpac	Fixed Rate Investment Loan
Westpac	Premier Advantage Fixed Rate Investment Loan
Yellow Brick Road	Investment Flexi Options Fixed



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Company	Product
**	
Aussie	Investment Select Basic Fixed
Auswide Bank	Investment Freedom Package Fixed
Bank First	Investment Complete Home Loan Fixed
Bank First	Investment Premier Package Home Loan Fixed
Bank of China	Fixed Rate Investment Home Loan
Bank of Sydney	Investment Expect More Fixed
Bankwest	Investment Fixed Rate
Beyond Bank	Investment Fixed
Beyond Bank	Investment Pinnacle Fixed
Delphi Bank	Investment Standard Fixed
Firstmac	Investor VIP Fixed Loan
Gateway Bank	Premium Investment Fixed
ING	Investment Fixed
ME	Investment Flexible Fixed
ME	Investment Member Package Flexible Fixed
Northern Inland CU	Investment Fixed Home Loan
People's Choice Credit Union	Investment Fixed
Reliance Bank	Investment Fixed Rate
*	
AMP Bank	Investment Basic Fixed
Auswide Bank	Investment Standard Fixed
Gateway Bank	Investment Fixed
Illawarra Credit Union	Fixed Invest
MyState Bank	Investment Fixed
WAW Credit Union	Inv Fixed
Not rated	
Illawarra Credit Union	Bare Essentials Investment Loan Fixed
Illawarra Credit Union	The Works Package Investment Loan Fixed



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### **Investor 5 Year Fixed \$750,000 Interest Only**

Company	Product
★★★★ Outstanding Value	
Greater Bank	Investment Great Rate Fixed Home Loan
Greater Bank	Investment Standard Fixed Home Loan
Greater Bank	Investment Ultimate Fixed Home Loan
HSBC	Investor Home Loan Package Fixed
MOVE Bank	Complete Package Fixed Investment Loan
Newcastle Permanent	Investment Premium Plus Package Fixed
RACQ Bank	Investment Choices Fixed
RACQ Bank	Investment Fixed
UBank	Investment UHomeLoan Fixed
***	
86 400	Investment Own Home Loan Fixed
Adelaide Bank	Investment SmartFix
Adelaide Bank	Investment SmartSaver Fixed
Arab Bank Australia	Investment Fixed
BankVic	Investment Premium Home Fixed
Citi	Investment Mortgage Plus Fixed
Citi	Investment Standard Fixed
CUA	Investor Fixed
Firefighters Mutual Bank	Investment Fixed
Health Professionals Bank	Investment Fixed
HSBC	Investment Fixed
Newcastle Permanent	Investment Fixed
Qudos Bank	Investment Fixed
Summerland Credit Union	Investment Standard Fixed
Suncorp Bank	Investment Home Package Plus Fixed
Teachers Mutual Bank	Investment Fixed
UniBank	Investment Fixed
Westpac	Premier Advantage Fixed Rate Investment Loan



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### **Investor 5 Year Fixed \$750,000 Interest Only**

Company	Product
***	
AMO Group	Investment Fixed
AMP Bank	Professional Package Investment Fixed
ANZ	Breakfree Investment Fixed
ANZ	Investment Fixed
Aussie	Investment Elevate Fixed
Aussie	Investment Elevate Offset Fixed
Australian Unity	Wealth Builder Investor Fixed
Australian Unity	Wealth Builder Investor Package Fixed
Bank Australia	Investment Basic Home Loan Fixed
Bank Australia	Investment Premium Fixed
Bank Australia	Investment Premium Package Fixed
Bank First	Investment Complete Home Loan Fixed
Bank First	Investment Premier Package Home Loan Fixed
Bank of Melbourne	Investment Advantage Package Fixed
Bank of Melbourne	Investment Fixed
BankSA	Investment Advantage Package Fixed
BankSA	Investment Fixed
BankVic	Investment Fixed
bcu	Investment Fixed
Bendigo Bank	Investment Complete Home Loan Fixed
Beyond Bank	Investment Total Home Loan Fixed
BOQ	Investment Fixed
Commonwealth Bank	Investment Fixed
Commonwealth Bank	Investment Wealth Package Fixed
Endeavour Mutual Bank	Investment Fixed
Freedom Lend	Investment Freedom Fixed
G&C Mutual Bank	Investment Fixed
Heritage Bank	Investment Fixed
Heritage Bank	Investment Home Advantage Fixed
Horizon Bank	Fixed Rate Investment Loan
Hume Bank	Investment Fixed
Hume Bank	Investment Property Package Fixed



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### **Investor 5 Year Fixed \$750,000 Interest Only**

Company	Product
***	
Macquarie Bank	Investment Basic Flyer Home Loan Fixed
Macquarie Bank	Investment Basic Home Loan Fixed
Macquarie Bank	Investment Offset Flyer Home Loan Fixed
Macquarie Bank	Investment Offset Home Loan Fixed
Mortgage House	Advantage Investment Fixed Home Loan
NAB	Inv Tailored Fixed
NAB	Investment Choice Package Tailored Fixed
People's Choice Credit Union	Investment Home Loan Package Fixed
QBANK	Investment Fixed
RESI Mortgage Corp	Investment Flexi Options Fixed
St.George Bank	Investment Advantage Package Fixed
St.George Bank	Investment Fixed
Sydney Mutual Bank	Investment Fixed
TicToc Home Loans	Investment Fixed
Westpac	Fixed Rate Investment Loan
Yellow Brick Road	Investment Flexi Options Fixed



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#### Investor 5 Year Fixed \$750,000 Interest Only **Company Product** \*\* **Investment Select Basic Fixed Aussie Auswide Bank Investment Freedom Package Fixed Bank of China** Fixed Rate Investment Home Loan **Bank of Sydney** Investment Expect More Fixed **Bankwest** Investment Complete Home Loan Fixed Rate **Bankwest Investment Fixed Rate Beyond Bank Investment Pinnacle Fixed Delphi Bank Investment Standard Fixed Firstmac** Investor VIP Fixed Loan **Gateway Bank Premium Investment Fixed Illawarra Credit Union Fixed Invest** Investment Fixed **IMR** ING Investment Fixed Investment Flexible Fixed ME ME Investment Member Package Flexible Fixed **Investment Fixed People's Choice Credit Union** Investment Fixed Home Loan Regional Australia Bank **Regional Australia Bank** Investment Partnership Advantage Fixed Home Loan **Reliance Bank Investment Fixed Rate** Suncorp Bank Investment Fixed **AMP Bank** Investment Basic Fixed **Investment Standard Fixed Auswide Bank Gateway Bank** Investment Fixed Investment Fixed MyState Bank **WAW Credit Union** Inv Fixed

Illawarra Credit Union

Bare Essentials Investment Loan Fixed



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<b>★★★★★</b> Outstanding Value	
вод	Investment Fixed
Citi	Investment Mortgage Plus Fixed
Citi	Investment Standard Fixed
Greater Bank	Investment Great Rate Fixed Home Loan
Greater Bank	Investment Standard Fixed Home Loan
HSBC	Investment Fixed
HSBC	Investor Home Loan Package Fixed
RACQ Bank	Investment Choices Fixed
Suncorp Bank	Investment Home Package Plus Fixed
UBank	Investment UHomeLoan Fixed
***	
86 400	Investment Own Home Loan Fixed
Adelaide Bank	Investment SmartFix
Adelaide Bank	Investment SmartSaver Fixed
AMO Group	Investment Fixed
Bank Australia	Investment Premium Package Fixed
BankVic	Investment Premium Home Fixed
Endeavour Mutual Bank	Investment Fixed
Firefighters Mutual Bank	Investment Fixed
Greater Bank	Investment Ultimate Fixed Home Loan
Health Professionals Bank	Investment Fixed
Macquarie Bank	Investment Basic Home Loan Fixed
Macquarie Bank	Investment Offset Home Loan Fixed
MOVE Bank	Complete Package Fixed Investment Loan
Newcastle Permanent	Investment Premium Plus Package Fixed
Qudos Bank	Investment Fixed
RACQ Bank	Investment Fixed
Teachers Mutual Bank	Investment Fixed
UniBank	Investment Fixed



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Company	Product
***	
AMP Bank	Professional Package Investment Fixed
ANZ	Breakfree Investment Fixed
ANZ	Investment Fixed
Arab Bank Australia	Investment Fixed
Aussie	Investment Elevate Fixed
Aussie	Investment Elevate Offset Fixed
Australian Unity	Wealth Builder Investor Fixed
Australian Unity	Wealth Builder Investor Package Fixed
Bank Australia	Investment Basic Home Loan Fixed
Bank Australia	Investment Premium Fixed
Bank of Melbourne	Investment Advantage Package Fixed
Bank of Melbourne	Investment Fixed
BankSA	Investment Advantage Package Fixed
BankSA	Investment Fixed
BankVic	Investment Fixed
Bankwest	Investment Complete Home Loan Fixed Rate
bcu	Investment Fixed
Bendigo Bank	Investment Complete Home Loan Fixed
Beyond Bank	Investment Total Home Loan Fixed
Commonwealth Bank	Investment Fixed
Commonwealth Bank	Investment Wealth Package Fixed
CUA	Investor Fixed
Freedom Lend	Investment Freedom Fixed
Heritage Bank	Investment Fixed
Heritage Bank	Investment Home Advantage Fixed
Homestar Finance	Investment Star Fixed Home Loan
Horizon Bank	Fixed Rate Investment Loan
Hume Bank	Investment Fixed
Hume Bank	Investment Property Package Fixed
IMB	Investment Fixed
Macquarie Bank	Investment Basic Flyer Home Loan Fixed
Macquarie Bank	Investment Offset Flyer Home Loan Fixed



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Company	Product
***	
ME	Investment Member Package Flexible Fixed
Mortgage House	Advantage Investment Fixed Home Loan
NAB	Inv Tailored Fixed
NAB	Investment Choice Package Tailored Fixed
Newcastle Permanent	Investment Fixed
People's Choice Credit Union	Investment Home Loan Package Fixed
QBANK	Investment Fixed
Regional Australia Bank	Investment Fixed Home Loan
Regional Australia Bank	Investment Partnership Advantage Fixed Home Loan
RESI Mortgage Corp	Investment Flexi Options Fixed
St.George Bank	Investment Advantage Package Fixed
St.George Bank	Investment Fixed
Summerland Credit Union	Investment Standard Fixed
Suncorp Bank	Investment Fixed
Sydney Mutual Bank	Investment Fixed
TicToc Home Loans	Investment Fixed
Westpac	Fixed Rate Investment Loan
Westpac	Premier Advantage Fixed Rate Investment Loan
Yellow Brick Road	Investment Flexi Options Fixed



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**	
Aussie	Investment Select Basic Fixed
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Bank First	Investment Premier Package Home Loan Fixed
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Bank of Sydney	Investment Expect More Fixed
Bankwest	Investment Fixed Rate
Beyond Bank	Investment Fixed
Beyond Bank	Investment Pinnacle Fixed
Delphi Bank	Investment Standard Fixed
Firstmac	Investor VIP Fixed Loan
G&C Mutual Bank	Investment Fixed
Gateway Bank	Premium Investment Fixed
ING	Investment Fixed
ME	Investment Flexible Fixed
Northern Inland CU	Investment Fixed Home Loan
People's Choice Credit Union	Investment Fixed
Reliance Bank	Investment Fixed Rate
*	
AMP Bank	Investment Basic Fixed
Auswide Bank	Investment Standard Fixed
Gateway Bank	Investment Fixed
Illawarra Credit Union	Fixed Invest
MyState Bank	Investment Fixed
WAW Credit Union	Inv Fixed
Not rated	
Illawarra Credit Union	Bare Essentials Investment Loan Fixed
Illawarra Credit Union	The Works Package Investment Loan Fixed
Illawarra Credit Union	The Works Package Investment Loan Fixed