



Fixed Rate Home Loans Award

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Fixed Rate Home Loans

Company	Product	100% Offset Account	Redraw Facility	Interest in Advanced Payments	Fixed Rate Set	Guaranteed Rate Fee (\$, %)	Additional Repayment	Maximum Lump Sum Repayments (\$, %)	Cost of Refix (\$)
86 400	Investment Own Home Loan Fixed	No	✓	✗	Drawdown	\$500	✓	\$20000	Nil
86 400	Own Home Loan Fixed	No	✓	✗	Drawdown	\$500	✓	\$20000	Nil
Adelaide Bank	Investment SmartFix	Full	✓	✗	Accept	Nil	✓	\$20000	Nil
Adelaide Bank	Investment SmartSaver Fixed	No	✓	✗	Accept	Nil	✓	\$20000	Nil
Adelaide Bank	SmartFix	Full	✓	✗	Accept	Nil	✓	\$20000	Nil
Adelaide Bank	SmartSaver Fixed	No	✓	✗	Accept	Nil	✓	\$20000	Nil
AMO Group	Investment Fixed	Full	✓	✗	Drawdown	Nil	✓	\$20000	Nil
AMO Group	Residential Fixed	Full	✓	✗	Accept	\$395	✓	\$20000	Nil
AMP Bank	Basic Fixed	No	✗	✗	Drawdown	0.20%	✓	\$10000	Nil
AMP Bank	Investment Basic Fixed	No	✗	✗	Drawdown	0.20%	✓	\$10000	Nil
AMP Bank	Professional Package Investment Fixed	No	✗	✗	Drawdown	0.20%	✓	\$10000	Nil
AMP Bank	Professional Package Residential Fixed	No	✗	✗	Drawdown	0.20%	✓	\$10000	Nil
ANZ	Breakfree Fixed	No	✗	✗	Drawdown	\$750	✓	\$5000	Nil
ANZ	Breakfree Investment Fixed	No	✗	✗	Drawdown	\$750	✓	\$5000	Nil
ANZ	Investment Fixed	No	✗	✗	Drawdown	\$750	✓	\$5000	Nil
ANZ	Residential Fixed	No	✗	✗	Drawdown	\$750	✓	\$5000	Nil
Arab Bank Australia	Investment Fixed	No	✗	✗	Accept	Nil	✗	N/A	300
Arab Bank Australia	Residential Fixed	No	✗	✗	Accept	Nil	✗	N/A	300



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Aussie	Elevate Fixed	No	✓	✗	Accept	Nil	✓	\$20000	Nil
Aussie	Elevate Offset Fixed	Full	✓	✗	Accept	Nil	✓	\$20000	Nil
Aussie	Investment Elevate Fixed	No	✓	✗	Accept	Nil	✓	\$20000	Nil
Aussie	Investment Elevate Offset Fixed	Full	✓	✗	Accept	Nil	✓	\$20000	Nil
Aussie	Investment Select Basic Fixed	No	✗	✗	Drawdown	\$750	✓	5%	Nil
Aussie	Select Basic Fixed	No	✗	✗	Drawdown	\$750	✓	5%	Nil
Australian Military Bank	DHOAS Fixed Rate	No	✗	✗	Drawdown	Nil	✓	\$10000	300
Australian Military Bank	Fixed Rate	No	✗	✗	Drawdown	Nil	✓	\$10000	300
Australian Unity	Health Wealth Happiness Fixed	No	✗	✗	Drawdown	\$699	✓	\$10000	249
Australian Unity	Health Wealth Happiness Package Fixed	No	✗	✗	Drawdown	\$699	✓	\$10000	Nil
Australian Unity	Wealth Builder Investor Fixed	No	✗	✗	Drawdown	\$1000	✓	\$10000	249
Australian Unity	Wealth Builder Investor Package Fixed	No	✗	✗	Drawdown	\$1000	✓	\$10000	Nil
Auswide Bank	Freedom Package Fixed	Full	✓	✗	Accept	0.15%	✓	No max	300
Auswide Bank	Investment Freedom Package Fixed	Full	✓	✗	Accept	0.15%	✓	No max	300
Auswide Bank	Investment Standard Fixed	Full	✓	✗	Accept	0.15%	✓	No max	300
Auswide Bank	Standard Fixed	Full	✓	✗	Accept	0.15%	✓	No max	300
Bank Australia	Basic Home Loan Fixed	No	✓	✗	N/A	N/A	✓	\$20000	Nil
Bank Australia	Premium Package Fixed	Full	✓	✗	Drawdown	Nil	✓	\$20000	Nil



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Bank First	Compete Home Loan Fixed	No	✓	✗	Drawdown	0.15%	✓	\$30000	Nil
Bank First	Investment Complete Home Loan Fixed	No	✓	✗	Drawdown	0.15%	✓	\$30000	Nil
Bank First	Investment Premier Package Home Loan Fixed	No	✓	✗	Drawdown	0.15%	✓	\$30000	Nil
Bank First	Premier Package Home Loan Fixed	No	✓	✗	Drawdown	0.15%	✓	\$30000	Nil
Bank of China	Fixed Rate Home Loan	No	✓	✗	Drawdown	\$700	✓	\$10000	300
Bank of China	Fixed Rate Investment Home Loan	No	✓	✗	Drawdown	\$700	✓	\$10000	300
Bank of Melbourne	Advantage Package Fixed	Partial	✓	✗	Accept	\$500	✓	\$10000	0
Bank of Melbourne	Investment Advantage Package Fixed	Partial	✓	✗	Accept	\$500	✓	\$10000	0
Bank of Melbourne	Investment Fixed	Partial	✓	✓	Accept	\$500	✓	\$10000	500
Bank of Melbourne	Residential Fixed	Partial	✓	✗	Accept	\$500	✓	\$10000	500
Bank of Sydney	Expect More Fixed	No	✓	✗	Drawdown	0.20%	✓	\$10000	Nil
Bank of Sydney	Investment Expect More Fixed	No	✓	✗	Drawdown	0.20%	✓	\$10000	Nil
Bank of us	FlexiDiscount Fixed	No	✓	✗	Drawdown	\$750	✓	No max	300
Bank of us	Investment FlexiChoice Fixed	No	✓	✗	Drawdown	\$750	✓	No max	300
BankSA	Advantage Package Fixed	Partial	✓	✗	Accept	\$500	✓	\$10000	Nil
BankSA	Investment Advantage Package Fixed	Partial	✓	✓	Accept	\$500	✓	\$10000	500
BankSA	Investment Fixed	Partial	✓	✓	Accept	\$500	✓	\$10000	500
BankSA	Residential Fixed	Partial	✓	✗	Accept	\$500	✓	\$10000	500



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BankVic	Fixed	No	✗	✗	Drawdown	Nil	✓	\$10000	200
BankVic	Investment Fixed	No	✗	✗	Drawdown	Nil	✓	\$10000	Nil
BankVic	Premium Home Fixed	No	✗	✗	Drawdown	Nil	✓	\$10000	Nil
Bankwest	Complete Home Loan Fixed Rate	Partial	✓	✗	Drawdown	0.15%	✓	\$10000	Nil
Bankwest	Fixed Rate	Partial	✓	✗	Drawdown	0.15%	✓	\$10000	135
Bankwest	Investment Complete Home Loan Fixed Rate	Partial	✓	✗	Drawdown	0.15%	✓	\$10000	Nil
Bankwest	Investment Fixed Rate	Partial	✓	✓	Drawdown	0.15%	✓	\$10000	135
bcu	Investment Fixed	No	✗	✗	Drawdown	0.15%	✗	N/A	250
bcu	Residential Fixed	No	✗	✗	Drawdown	0.15%	✗	N/A	250
Bendigo Bank	Complete Home Loan Fixed	Full	✓	✗	Drawdown	\$600	✓	20%	Nil
Bendigo Bank	Investment Complete Home Loan Fixed	Full	✓	✗	Drawdown	\$600	✓	20%	Nil
Beyond Bank	First Home Buyers Fixed Rate Loan	No	✓	✓	Drawdown	0.15%	✓	\$25000	150
Beyond Bank	Fixed	No	✓	✗	Drawdown	0.15%	✓	\$25000	Nil
Beyond Bank	Investment Fixed	No	✓	✓	Drawdown	0.15%	✓	\$25000	300
Beyond Bank	Investment Total Home Loan Fixed	No	✓	✓	Drawdown	0.15%	✓	\$25000	300
Beyond Bank	Total Home Loan Package Fixed	No	✓	✗	Drawdown	0.15%	✓	\$25000	Nil
BOQ	Fixed	No	✗	✗	Drawdown	0.15%	✓	\$5000	300
BOQ	Interest Prepaid Investment Home Loan	No	✗	✓	Drawdown	Nil	✗	N/A	300
BOQ	Investment Fixed	No	✗	✗	Drawdown	0.15%	✓	\$5000	300



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Citi	Investment Mortgage Plus Fixed	No	✗	✗	Accept	Nil	✓	\$1000	Nil
Citi	Investment Standard Fixed	No	✗	✗	Accept	Nil	✓	\$1000	Nil
Citi	Mortgage Plus Fixed	No	✗	✗	Accept	Nil	✓	\$1000	Nil
Citi	Standard Fixed	No	✗	✗	Accept	Nil	✓	\$1000	Nil
Commonwealth Bank	Fixed	No	✗	✗	Accept	\$750	✓	\$10000	Nil
Commonwealth Bank	Investment Fixed	No	✗	✓	Accept	\$750	✓	\$10000	Nil
Commonwealth Bank	Investment Wealth Package Fixed	No	✗	✓	Accept	\$750	✓	\$10000	Nil
Commonwealth Bank	Wealth Package Fixed	No	✗	✗	Accept	\$750	✓	\$10000	Nil
Community First CU	Accelerator Packaged Fixed	Full	✓	✗	Drawdown	\$500	✓	No max	250
Community First CU	Fixed	Full	✓	✗	Drawdown	\$500	✓	No max	250
Community First CU	Investment Accelerator Package Fixed	Full	✓	✗	Drawdown	\$500	✓	No max	250
Community First CU	Investment Fixed	Full	✓	✗	Drawdown	\$500	✓	No max	250
Credit Union SA	Fixed Home Loan Package	No	✓	✗	Drawdown	0.15%	✓	\$10000	Nil
Credit Union SA	Fixed Rate Home Loan	No	✓	✗	Drawdown	0.15%	✓	\$10000	Nil
Credit Union SA	Investment Fixed Home Loan Package	No	✓	✗	Drawdown	0.15%	✓	\$10000	Nil
Credit Union SA	Investment Fixed Rate Home Loan	No	✓	✗	Drawdown	0.15%	✓	\$10000	Nil
Delphi Bank	Investment Standard Fixed	No	✗	✓	Drawdown	\$400	✗	N/A	300
Delphi Bank	Standard Fixed	No	✗	✗	Drawdown	\$400	✗	N/A	300
Easy Street Fin Services	Easy Street Fixed	Full	✓	✗	Drawdown	\$500	✓	99.9%	250
Easy Street Fin Services	Investment Easy Street Fixed	Full	✓	✗	Drawdown	\$500	✓	99.9%	250



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Endeavour Mutual Bank	Fixed	No	✓	✗	N/A	N/A	✓	\$20000	Nil
Endeavour Mutual Bank	Investment Fixed	No	✓	✗	Drawdown	Nil	✓	\$20000	Nil
Firstmac	Investor VIP Fixed Loan	No	✗	✗	Drawdown	\$350	✓	\$10000	260
Firstmac	VIP Fixed Home Loan	No	✗	✗	Drawdown	\$350	✓	\$10000	260
Freedom Lend	Freedom Fixed	No	✓	✗	Drawdown	\$395	✓	\$20000	Nil
Freedom Lend	Investment Freedom Fixed	No	✓	✗	Drawdown	\$395	✓	\$20000	Nil
G&C Mutual Bank	Investment Fixed	No	✓	✗	Accept	0.15%	✓	5%	Nil
G&C Mutual Bank	Residential Fixed	No	✓	✗	Accept	0.15%	✓	5%	Nil
Gateway Bank	Investment Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	Nil
Gateway Bank	Premium Investment Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	Nil
Gateway Bank	Premium Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	Nil
Gateway Bank	Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	No max	Nil
Great Southern Bank	Fixed	No	✓	✗	Accept	Nil	✓	\$5000	300
Great Southern Bank	Investment Fixed	No	✓	✗	Accept	Nil	✓	\$5000	300
Greater Bank	Great Rate Fixed Home Loan	No	✓	✗	Drawdown	Nil	✓	5%	350
Greater Bank	Investment Great Rate Fixed Home Loan	No	✓	✗	Drawdown	Nil	✓	5%	350
Greater Bank	Investment Standard Fixed Home Loan	No	✓	✗	Drawdown	Nil	✓	5%	350
Greater Bank	Investment Ultimate Fixed Home Loan	No	✓	✗	Drawdown	Nil	✓	5%	350
Greater Bank	Standard Fixed Home Loan	No	✓	✗	Drawdown	Nil	✓	5%	350
Greater Bank	Ultimate Fixed Home Loan	No	✓	✗	Drawdown	Nil	✓	5%	350



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Heritage Bank	Home Advantage Fixed	No	✓	✗	Drawdown	0.15%	✓	No max	Nil
Heritage Bank	Investment Fixed	No	✓	✗	Drawdown	0.15%	✓	No max	Nil
Heritage Bank	Investment Home Advantage Fixed	No	✓	✗	Drawdown	0.15%	✓	No max	Nil
Heritage Bank	Residential Fixed	No	✓	✗	Drawdown	0.15%	✓	No max	Nil
Homestar Finance	Investment Star Fixed Home Loan	Full	✓	✗	Drawdown	\$495	✓	\$20000	Nil
Homestar Finance	Star Fixed Home Loan	Full	✓	✗	Drawdown	\$495	✓	\$20000	Nil
Horizon Bank	Fixed Rate Home Loan	Full	✓	✗	Drawdown	\$200	✓	\$30000	Nil
Horizon Bank	Fixed Rate Investment Loan	Full	✓	✗	Drawdown	\$200	✓	\$30000	Nil
HSBC	Fixed	No	✗	✗	Drawdown	Nil	✓	\$10000	Nil
HSBC	Home Loan Package Fixed	No	✗	✗	Drawdown	Nil	✓	\$10000	Nil
HSBC	Investment Fixed	No	✗	✗	Drawdown	Nil	✓	\$10000	Nil
HSBC	Investor Home Loan Package Fixed	No	✗	✗	Drawdown	Nil	✓	\$10000	Nil
Hume Bank	myBlue Fixed	Full	✓	✗	Drawdown	0.15%	✓	No max	0
Hume Bank	myBlue Investment Fixed	Full	✓	✗	Drawdown	0.15%	✓	No max	0
Illawarra Credit Union	Bare Essentials Home Loan Fixed	No	✗	✗	Accept	0.15%	✓	15%	150
Illawarra Credit Union	Bare Essentials Investment Loan Fixed	No	✗	✗	Accept	0.15%	✓	15%	150
Illawarra Credit Union	Fixed	No	✓	✗	Accept	0.15%	✓	No max	300
Illawarra Credit Union	Fixed Invest	No	✓	✗	Accept	0.15%	✓	15%	300
Illawarra Credit Union	The Works Package Home Loan Fixed	No	✓	✗	Accept	0.15%	✓	15%	Nil
Illawarra Credit Union	The Works Package Investment Loan Fixed	No	✓	✗	Accept	0.15%	✓	15%	Nil



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IMB	Investment Fixed	No	✓	✗	Drawdown	Nil	✓	\$20000	Nil
IMB	Residential Fixed	No	✓	✗	Drawdown	Nil	✓	\$20000	Nil
ING	Investment Fixed	No	✗	✗	Drawdown	\$749	✓	\$9999.99	Nil
ING	Orange Advantage Fixed	No	✗	✗	Drawdown	\$749	✓	\$9999.99	Nil
ING	Residential Fixed	No	✗	✗	Drawdown	\$749	✓	\$9999.99	Nil
LCU	Intelligent Mortgage Fixed	Full	✓	✗	Drawdown	Nil	✓	No max	Nil
LCU	Property Investment Mortgage Fixed	Full	✓	✗	Drawdown	Nil	✓	No max	0
loans.com.au	Fixed - Investor	No	✗	✗	Drawdown	\$350	✓	\$10000	260
loans.com.au	Fixed - Owner Occupier	No	✗	✗	Drawdown	\$350	✓	\$10000	260
Macquarie Bank	Basic Flyer Home Loan Fixed	No	✗	✗	Accept	Nil	✓	\$10000	Nil
Macquarie Bank	Basic Home Loan Fixed	No	✗	✗	Accept	Nil	✓	\$10000	Nil
Macquarie Bank	Investment Basic Flyer Home Loan Fixed	No	✗	✗	Accept	Nil	✓	\$10000	Nil
Macquarie Bank	Investment Basic Home Loan Fixed	No	✗	✗	Accept	Nil	✓	\$10000	Nil
Macquarie Bank	Investment Offset Flyer Home Loan Fixed	Full	✗	✗	Accept	Nil	✓	\$10000	Nil
Macquarie Bank	Investment Offset Home Loan Fixed	Full	✗	✗	Accept	Nil	✓	\$10000	Nil
Macquarie Bank	Offset Flyer Home Loan Fixed	Full	✗	✗	Accept	Nil	✓	\$10000	Nil
Macquarie Bank	Offset Home Loan Fixed	Full	✗	✗	Accept	Nil	✓	\$10000	Nil
Macquarie Credit Union	Fixed Rate Home Loan	No	✓	✗	Drawdown	Nil	✓	\$10000	200
Macquarie Credit Union	Investment Fixed Rate Home Loan	No	✓	✗	Drawdown	Nil	✓	\$10000	200



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ME	Flexible Fixed	No	✗	✗	Drawdown	\$500	✓	\$30000	Nil
ME	Investment Flexible Fixed	No	✗	✗	Drawdown	\$500	✓	\$30000	Nil
ME	Investment Member Package Flexible Fixed	No	✗	✗	Drawdown	\$500	✓	\$30000	Nil
ME	Member Package Flexible Fixed	No	✗	✗	Drawdown	\$500	✓	\$30000	Nil
Mortgage House	Advantage Investment Fixed Home Loan	Full	✓	✗	Accept	Nil	✓	\$20000	Nil
Mortgage House	Advantage Investment Fixed Special Home Loan	Full	✓	✗	Accept	Nil	✓	\$20000	Nil
Mortgage House	Advantage Standard Fixed Home Loan	Full	✓	✗	Accept	Nil	✓	\$20000	Nil
Mortgage House	Advantage Standard Fixed Special Home Loan	Full	✓	✗	Accept	Nil	✓	\$20000	Nil
MOVE Bank	Complete Package Fixed Home Loan	Full	✓	✗	Accept	\$375	✓	\$10000	Nil
MOVE Bank	Complete Package Fixed Investment Loan	Full	✓	✗	Accept	\$375	✓	\$10000	Nil
MyState Bank	Investment Fixed	No	✗	✗	Drawdown	0.15%	✓	\$10000	150
MyState Bank	Residential Fixed	No	✗	✗	Drawdown	0.15%	✓	\$10000	150
NAB	Choice Package Tailored Fixed	No	✗	✗	Drawdown	0.15%	✓	\$20000	Nil
NAB	Inv Tailored Fixed	No	✗	✓	Drawdown	0.15%	✓	\$20000	Nil
NAB	Investment Choice Package Tailored Fixed	No	✗	✓	Drawdown	0.15%	✓	\$20000	Nil
NAB	Tailored Fixed	No	✗	✗	Drawdown	0.15%	✓	\$20000	Nil
Newcastle Permanent	Investment Fixed	No	✗	✗	Accept	Nil	✓	\$25000	Nil
Newcastle Permanent	Investment Premium Plus Package Fixed	No	✓	✗	Accept	Nil	✓	\$25000	Nil
Newcastle Permanent	Premium Plus Package Fixed	No	✓	✗	Accept	Nil	✓	\$25000	Nil
Newcastle Permanent	Residential Fixed	No	✗	✗	Accept	Nil	✓	\$25000	Nil



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Northern Inland CU	Fixed Rate Home Loan	Full	✓	✗	Accept	\$350	✓	\$10000	Nil
Northern Inland CU	Introductory Home Loan Fixed	Full	✓	✗	Drawdown	\$350	✓	\$10000	Nil
Northern Inland CU	Investment Fixed Home Loan	Full	✓	✗	Accept	\$350	✓	\$10000	Nil
Northern Inland CU	Investment Introductory Home Loan Fixed	Full	✓	✗	Drawdown	\$350	✓	\$10000	Nil
Pacific Mortgage Group	Investment Fixed	Full	✗	✗	Drawdown	Nil	✗	N/A	Nil
Pacific Mortgage Group	Residential Fixed	Full	✗	✗	Drawdown	Nil	✗	N/A	Nil
People's Choice	Fixed	No	✗	✗	Accept	0.15%	✓	\$10000	Nil
People's Choice	Home Loan Package First Home Buyer Fixed	No	✗	✗	Drawdown	0.15%	✓	\$10000	Nil
People's Choice	Home Loan Package Fixed	No	✗	✗	Drawdown	0.15%	✓	\$10000	Nil
People's Choice	Investment Fixed	No	✗	✗	Drawdown	0.15%	✓	\$10000	Nil
People's Choice	Investment Home Loan Package Fixed	No	✗	✗	Drawdown	0.15%	✓	\$10000	Nil
Qudos Bank	Fixed	No	✗	✗	Drawdown	Nil	✓	\$10000	Nil
Qudos Bank	Investment Fixed	No	✗	✗	Drawdown	Nil	✓	\$10000	Nil
Queensland Country Bank	Fixed Rate Home Loan	Full	✓	✓	Accept	Nil	✓	\$10000	Nil
Queensland Country Bank	Fixed Rate Package Home Loan	Full	✓	✓	Accept	Nil	✓	\$10000	Nil
Queensland Country Bank	Investment Fixed Rate Home Loan	Full	✗	✓	Accept	Nil	✓	\$10000	Nil
Queensland Country Bank	Investment Fixed Rate Package Home Loan	Full	✗	✓	Accept	Nil	✓	\$10000	Nil
RACQ Bank	Investment Fixed	No	✗	✓	Drawdown	\$500	✓	\$10000	300
RACQ Bank	Residential Fixed	No	✗	✓	Drawdown	\$500	✓	\$10000	300



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Reduce Home Loans	Home Owners Dream Fixed	Full	✓	✗	Accept	Nil	✓	\$20000	Nil
Reduce Home Loans	Wealth Maximiser	Full	✓	✗	Accept	Nil	✓	\$20000	Nil
Regional Australia Bank	Fixed Home Loan	No	✗	✗	Accept	Nil	✗	N/A	Nil
Regional Australia Bank	Investment Fixed Home Loan	No	✗	✗	Accept	Nil	✗	N/A	Nil
Regional Australia Bank	Investment Partnership Advantage Fixed Home Loan	No	✓	✗	Accept	Nil	✓	No max	Nil
Regional Australia Bank	Partnership Advantage Fixed Home Loan	No	✓	✗	Accept	Nil	✓	No max	Nil
St.George Bank	Advantage Package Fixed	Partial	✓	✗	Accept	\$500	✓	\$10000	Nil
St.George Bank	Investment Advantage Package Fixed	Partial	✓	✗	Accept	\$500	✓	\$10000	Nil
St.George Bank	Investment Fixed	Partial	✓	✓	Accept	\$500	✓	\$10000	500
St.George Bank	Residential Fixed	Partial	✓	✗	Accept	\$500	✓	\$10000	500
Summerland Credit Union	Investment Standard Fixed	No	✗	✗	Drawdown	Nil	✓	\$10000	300
Summerland Credit Union	Standard Fixed	No	✗	✗	Drawdown	Nil	✓	\$10000	300
Suncorp Bank	Fixed	No	✗	✗	Drawdown	0.15%	✓	\$500	Nil
Suncorp Bank	Home Package Plus Fixed	No	✗	✗	Drawdown	0.15%	✓	\$500	Nil
Suncorp Bank	Investment Fixed	No	✗	✗	Drawdown	0.15%	✓	\$500	Nil
Suncorp Bank	Investment Home Package Plus Fixed	No	✗	✗	Drawdown	0.15%	✓	\$500	Nil
Sydney Mutual Bank	Fixed	No	✓	✗	N/A	N/A	✓	\$20000	Nil
Sydney Mutual Bank	Investment Fixed	No	✓	✗	Drawdown	Nil	✓	\$20000	Nil



Fixed Rate Home Loans Award

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Fixed Rate Home Loans

Company	Product	100% Offset Account	Redraw Facility	Interest in Advanced Payments	Fixed Rate Set	Guaranteed Rate Fee (\$, %)	Additional Repayment	Maximum Lump Sum Repayments (\$, %)	Cost of Refix (\$)
Teachers Mutual Bank	Investment Your Way Fixed Home Loan	No	✓	✗	Accept	0.15%	✓	No max	Nil
Teachers Mutual Bank	Investment Your Way Plus Fixed Home Loan	Full	✓	✗	Accept	0.15%	✓	No max	Nil
Teachers Mutual Bank	Your Way Fixed Home Loan	No	✓	✗	Accept	0.15%	✓	No max	Nil
Teachers Mutual Bank	Your Way Plus Fixed Home Loan	Full	✓	✗	Accept	0.15%	✓	No max	Nil
The Mac	Investment Standard Fixed	No	✓	✗	Accept	Nil	✓	No max	Nil
The Mac	Standard Fixed	No	✓	✗	Accept	Nil	✓	No max	Nil
The Mutual Bank	Inv Premium Fixed	No	✓	✗	Drawdown	Nil	✓	\$20000	200
The Mutual Bank	Investment Package Home Loan Premium Fixed	No	✓	✗	Drawdown	Nil	✓	\$20000	Nil
The Mutual Bank	Package Home Loan Premium Fixed	No	✓	✗	Drawdown	Nil	✓	\$20000	Nil
The Mutual Bank	Premium Fixed	No	✓	✗	Drawdown	Nil	✓	\$20000	200
TicToc Home Loans	Investment Fixed	Full	✓	✗	Accept	Nil	✓	\$20000	Nil
TicToc Home Loans	Live-in Fixed	Full	✓	✗	Accept	Nil	✓	\$20000	Nil
Transport Mutual Credit Union	Fixed	Full	✓	✗	Accept	Nil	✓	No max	Nil
Transport Mutual Credit Union	Investment Fixed	Full	✓	✗	Accept	Nil	✓	No max	Nil
UBank	Investment UHomeLoan Fixed	No	✗	✗	Accept	\$395	✓	\$20000	Nil
UBank	UHomeLoan Fixed	No	✗	✗	Accept	\$395	✓	\$20000	Nil
Unity Bank	First Home Buyer Fixed Rate	No	✗	✗	Drawdown	\$300	✓	\$10000	150
Unity Bank	Fixed Rate	No	✗	✗	Drawdown	\$300	✓	\$10000	150
Unity Bank	Investment Fixed Rate	No	✗	✗	Drawdown	\$300	✓	\$10000	150



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Fixed Rate Home Loans

Company	Product	100% Offset Account	Redraw Facility	Interest in Advanced Payments	Fixed Rate Set	Guaranteed Rate Fee (\$, %)	Additional Repayment	Maximum Lump Sum Repayments (\$, %)	Cost of Refix (\$)
Westpac	Fixed Options Home Loan	No	✓	✗	Drawdown	0.10%	✓	\$30000	150
Westpac	Fixed Rate Investment Loan	No	✓	✓	Drawdown	0.10%	✓	\$30000	150
Westpac	Premier Advantage Fixed Options Home Loan	No	✓	✗	Drawdown	0.10%	✓	\$30000	Nil
Westpac	Premier Advantage Fixed Rate Investment Loan	No	✓	✓	Drawdown	0.10%	✓	\$30000	Nil