



margin lending star ratings

April 2007 Summary Report

CANNEX Star Ratings Results

Company	Total Score	Interest Rate \$50k (%)		Info Line	Website
		Variable	1-Year Fixed interest prepaid		
★★★★★ "superior value"					
Colonial Margin lending	90.83	9.05	8.90	1800 252 351	www.colonialgearedinvestments.com.au
Leveraged Equities	91.57	9.15	8.85	1300-307-807	www.leveraged.com.au
Macquarie Bank	90.77	9.15	8.83	1800-656-819	www.macquarie.com.au
St George Margin Lending	93.11	9.1	8.80	1300-304-065	www.stgeorge.com.au
★★★★ "exceptional value"					
ANZ Bank	90.33	9.1	8.95	1800 639 330	www.anz.com.au
BT Margin Lending	87.99	9.15	8.90	1800 816 222	www.btfunds.com.au
Citigroup Margin Lending	88.05	8.8	8.80	1800 062 794	www.smb.com.au
Commonwealth Securities	88.32	8.9	8.70	13 17 09	www.commsec.com.au
★★★ "strong value"					
Equity Margins Limited	84.23	9.2	8.70	1800-674-569	www.equitymargins.com.au
Goldman Sachs JB Were-ML	83.54	9.15	8.70	1800-780-809	www.jbwere.com.au
nab	84.92	8.8	8.60	1300-135-145	www.national.com.au
SUNCORP	86.98	9	8.50	1800115211	www.suncorpmetway.com.au



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Twelve Months Average Historical Interest Rates

Company	Total Rate Score	Variable \$50k, %	1 Year Fixed Adv \$50k, %	Variable \$250k, %	1 Year Fixed Adv \$250k, %	Variable \$500k, %	1 Year Fixed Adv \$500k, %
nab	49.40	8.55	7.80	8.30	7.60	8.55	7.4
SUNCORP	48.87	8.50	8.00	8.00	8.00	8.5	7.8
Commonwealth Securities	47.97	8.40	8.20	8.40	8.20	8.4	8.2
St George Margin Lending	47.51	8.60	8.50	8.10	8.25	8.6	8
Leveraged Equities	47.12	8.65	8.25	8.65	8.25	8.65	8.25
Macquarie Bank	47.12	8.65	8.25	8.65	8.25	8.65	8.25
Colonial Margin Lending	46.98	8.55	8.40	8.55	8.40	8.55	8.4
Citigroup Margin Lending	46.92	8.55	8.55	8.40	8.40	8.55	8.4
Equity Margins Limited	46.81	8.95	8.40	8.45	8.15	8.95	7.9
BT Margin Lending	46.70	8.65	8.40	8.65	8.40	8.65	8.4
ANZ Bank	46.40	8.85	8.45	8.85	8.25	8.85	8
GSJB Were Equity Finance	45.50	8.90	8.60	8.90	8.60	8.9	8.6



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Product Features

Company Name	Total Features Score*	Min Loan Amount	No of AU Shares/Managed Funds		Buffer Shares/Managed Funds		International Shares	Property Security	Installment Gearing	Protected Loan	Option Trading Available				
											Long Call	Short Call	Long Put	Short Put	
St George Margin Lending	45.60	20000.00	586	1155	10%	10%	x	✓	✓	✓	✓	✓	✓	✓	✓
Leveraged Equities	44.46	20000.00	495	1668	10%	10%	x	✓	✓	✓	✓	✓	✓	✓	✓
ANZ Bank	43.93	20000.00	1044	857	5%	5%	x	x	✓	✓	x	✓	✓	✓	x
Colonial Margin Lending	43.85	No min	497	2036	10%	10%	✓	✓	✓	✓	✓	✓	✓	✓	✓
Macquarie Bank	43.66	No min	528	2179	5%	5%	✓	✓	✓	✓	✓	✓	✓	✓	✓
BT Margin Lending	41.29	5000.00	423	1979	10%	10%	x	x	✓	✓	x	✓	x	x	x
Citigroup Margin Lending	41.13	No min	560	925	5%	10%	x	x	✓	✓	✓	✓	✓	✓	x
Commonwealth Securities	40.35	No min	497	1348	5%	5%	✓	✓	✓	✓	✓	✓	✓	✓	✓
SUNCORP	38.12	20000.00	575	1147	5%	10%	x	x	✓	✓	x	x	x	x	x
GSJB Were Equity Finance	38.04	50000.00	258	296	7.50%	7.50%	✓	x	✓	✓	✓	✓	✓	✓	x
Equity Margins Limited	37.41	No min	356	312	5%	10%	✓	x	✓	✓	✓	x	✓	✓	x
nab	35.52	40000.00	451	958	5%	10%	x	x	✓	✓	✓	✓	x	x	x

*The score combines product feature and security list points