



Home Loans Star Ratings

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Established 1 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 1 yr	3.79	Nil	Nil	P+I	✓	✓	No	80%	✓
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.99	Nil	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.89	Nil	375/a	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.89	Nil	375/a	Both	✓	✓	Full	97%	✓
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.69	Nil	395/a	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Regional Australia Bank	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr	3.74	Nil	Nil	Both	✓	✓	Full	95%	✓
Teachers Mutual Bank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✗	✗	Full	95%	✓
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	✗	No	80%	✓
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	✗	No	80%	✓
UniBank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✗	✗	Full	95%	✓
★★★★										
Aussie	Select Basic Fixed 1 yr 80%	3.99	Nil	Nil	Both	✓	✗	No	95%	✓
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	3.74	595	350/a	P+I	✓	✓	No	95%	✓
Bank Australia	Residential Fixed 1 yr	3.89	595	Nil	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	✗	No	95%	✓
Catalyst Money	Fixed Lite 1 yr	4.10	607	Nil	Both	✓	✓	Full	95%	✓
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 1 yr	3.84	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Owner Occupier 1 yr	4.06	795	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	750	299/a	Both	✓	✗	No	80%	✓
Homestar Finance	Owner Occupied P&I Fixed 1 yr	3.84	633	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Honeymoon Intro Fixed 1 yr	3.99	750	Nil	Both	✓	✓	Full	97%	✓
Illawarra CU NSW	Fixed Lite 1 yr	4.10	607	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
loans.com.au	Fixed - Owner Occupier 1 yr	3.89	520	Nil	Both	✓	✗	No	90%	✓
MOVE - People Driven Banking	Lockit 1 yr	3.89	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.89	Nil	395/a	Both	✓	✗	No	95%	✓
Newcastle Permanent	Residential Fixed 1 yr	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
QT Mutual Bank	Residential Fixed 1 yr	3.79	600	Nil	Both	✓	✗	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.69	600	25/m	Both	✓	✗	No	95%	✓
Qudos Bank	Fixed Rate 1 yr	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✗	✗	Full	95%	✓
UniBank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✗	✗	Full	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	✓	No	95%	✓
★★★										
Adelaide Bank	SmartFix 1 yr	4.17	495	15.00/m	Both	✓	✓	Full	95%	✓
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	895	Nil	Both	✗	✗	No	90%	✓
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	Nil	Both	✓	✗	Full	90%	✓
Aussie	Optimizer Fixed IO 1 yr	4.44	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Optimizer Fixed PI 1 yr	4.19	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed PI 1 yr	4.19	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr 80%	4.29	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%	4.19	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.09	150	395/a	Both	✓	✗	No	90%	✓
Bank of Sydney	Residential Fixed 1 yr	4.09	780	10.00/m	Both	✓	✗	No	90%	✓
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 1 yr 200k+	4.21	250	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+	4.29	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Residential Fixed 1 yr	4.44	595	Nil	Both	✓	✓	No	95%	✓
Beyond Bank	Residential Fixed 1 yr 1 yr	4.44	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+	4.19	595	395/a	Both	✓	✓	Full	95%	✓
Citi	Mortgage Plus Standard Fixed P&I 1 yr 80% 150-499k	4.04	649	350/a	P+I	✓	✗	No	90%	✓
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	✗	Partial	95%	✓
Defence Bank	Essentials Fixed 1 yr	3.99	970	8.00/m	Both	✓	✗	No	95%	✓
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓
Gateway Credit Union	Residential Fixed 1 yr	3.93	750	Nil	Both	✓	✗	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	3.79	150	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 1 yr	3.79	750	8.00/m	Both	✓	✓	Partial	95%	✓
Holiday Coast CU	Fixed N Easy 1 yr	3.99	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 1 yr	4.51	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	4.18	1056	198.00/a	P+I	✓	✗	No	80%	✓
Homestar Finance	Owner Occupied IO Fixed 1 yr	4.09	633	Nil	IO	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★★										
Horizon Credit Union	Fixed Rate Home Loan 1 yr	3.99	945	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.25	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 1 yr	4.35	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 1 yr	4.35	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✓	✗	No	95%	✓
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	Nil	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed PI 80 1 yr	4.04	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	4.09	519	199/a	Both	✓	✗	No	95%	✓
ING DIRECT	Residential Fixed 1 yr	4.19	519	Nil	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓
ME	Flexible Fixed OO Max 80 LVR 1 yr	3.89	400	Nil	Both	✓	✗	No	80%	✓
ME	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.89	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 1 yr 100-749k	4.17	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Standard Fixed 1 yr 150k+	3.89	Nil	395/a	Both	✓	✗	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	3.89	Nil	395/a	IO	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.89	Nil	750/a	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	3.89	Nil	750/a	IO	✓	✗	No	95%	✓
NAB	Standard Fixed 1 yr	3.99	600	8.00/m	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
NAB	Tailored Fixed - IO 1 yr	3.99	600	8.00/m	IO	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.09	150	395/a	Both	✓	✗	No	95%	✓
QBANK	Residential Fixed 1 yr	4.19	Nil	Nil	Both	✓	✓	No	95%	✓
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	✗	No	90%	✓
Regional Australia Bank	Steady Rate 1 yr	3.99	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%	4.17	649	Nil	IO	✓	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%	3.97	649	Nil	P+I	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Summerland Credit Union	Standard Fixed 1 yr	3.99	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	3.69	Nil	375/a	Both	✓	✗	No	95%	✓
The Mac	Standard Fixed 1 yr	4.29	1463	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	✗	No	95%	✗
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 1 yr	4.19	363	Nil	P+I	✓	✗	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	4.19	363	Nil	P+I	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★										
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	✗	✗	No	90%	✓
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✓	✗	Full	90%	✓
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Optimizer Plus Fixed IO 1 yr	4.44	Nil	198.00/a	IO	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	95%	✗
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bankwest	Fixed Rate Owner Occupied 1 yr	4.31	545	12.00/m	Both	✓	✓	Partial	90%	✓



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			Upfront	Ongoing						
★★										
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✓	✓	No	95%	✓
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	✗	Full	95%	✓
Citi	Mortgage Plus Standard Fixed IO 1 yr 80% 150-m	4.09	649	350/a	IO	✓	✗	No	90%	✓
Citi	Standard Fixed P&I 1 yr 50-499k 80%	4.24	649	8.00/m	P+I	✓	✗	No	90%	✓
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✓	✗	Partial	95%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.43	1056	198.00/a	IO	✓	✓	No	80%	✓
Homeloans	Ultra Plus Fixed PI 1 yr	4.04	363	120.00/a	P+I	✗	✗	No	95%	✓
iMortgage	Fusion Fixed IO 80 1 yr	4.24	363	120.00/a	IO	✓	✓	No	80%	✓
MyState	Residential Fixed 1 yr 80%	4.29	350	Nil	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★										
People's Choice Credit Union	Residential Fixed 1 yr	4.24	950	8.00/m	Both	✓	✗	No	95%	✓
RAMS	Fixed Rate P&I 1 yr	4.39	870	20.00/m	P+I	✓	✓	No	95%	✓
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	750	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Suncorp Bank	Owner Occupied Fixed 1 yr	4.04	600	10.00/m	Both	✓	✗	No	95%	✓
The Rock	Residential Fixed 1 yr 80%	4.29	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.29	Nil	350/a	Both	✓	✓	No	80%	✓
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 1 yr	4.44	363	Nil	IO	✓	✗	No	90%	✓



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Established 1 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.44	363	Nil	IO	✓	✗	No	90%	✓
★										
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	✗	✗	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	780	395/a	Both	✓	✗	No	90%	✓
Citi	Standard Fixed IO 1 yr 50-499k 80%	4.29	649	8.00/m	IO	✓	✗	No	90%	✓
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✗	✗	No	90%	✓
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 1 yr	4.24	363	120.00/a	IO	✗	✗	No	95%	✓
RAMS	Fixed Rate IO 1 yr	4.49	870	20.00/m	IO	✓	✓	No	95%	✓
Transport Mutual Credit Union	Residential Fixed 1 yr	5.04	1010	Nil	P+I	✓	✓	Full	95%	✗



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Established 1 Year Fixed \$200,000

Company	Product	Rate (%) [*]	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	Nil	Nil	P+I	✓	✓	No	95%	✓



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Established 1 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.99	Nil	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.89	Nil	375/a	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.89	Nil	375/a	Both	✓	✓	Full	97%	✓
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.69	Nil	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.69	600	25/m	Both	✓	✗	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Regional Australia Bank	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr	3.74	Nil	Nil	Both	✓	✓	Full	95%	✓
Teachers Mutual Bank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✗	✗	Full	95%	✓
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	✗	No	80%	✓
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	✗	No	80%	✓
UniBank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✗	✗	Full	95%	✓
★★★★										
AMO Group	Residential Fixed 1 yr	3.77	1180	120.00/a	Both	✓	✗	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 1 yr	3.79	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	3.74	595	350/a	P+I	✓	✓	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Bank Australia	Residential Fixed 1 yr	3.89	595	Nil	P+I	✓	✓	No	95%	✓
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	✗	No	95%	✓
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
Catalyst Money	Fixed 1 yr	4.10	607	Nil	Both	✓	✓	Full	95%	✓
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 1 yr	3.84	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Owner Occupier 1 yr	4.06	795	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	750	299/a	Both	✓	✗	No	80%	✓
Homestar Finance	Owner Occupied P&I Fixed 1 yr	3.84	633	Nil	P+I	✓	✓	Full	90%	✓
Hume Bank	Honeymoon Intro Fixed 1 yr	3.99	750	Nil	Both	✓	✓	Full	97%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Illawarra CU NSW	Fixed 1 yr	4.10	607	Nil	Both	✓	✓	Full	95%	✓
loans.com.au	Fixed - Owner Occupier 1 yr	3.89	520	Nil	Both	✓	✗	No	90%	✓
MOVE - People Driven Banking	Lockit 1 yr	3.89	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.89	Nil	395/a	Both	✓	✗	No	95%	✓
Newcastle Permanent	Residential Fixed 1 yr	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
QT Mutual Bank	Residential Fixed 1 yr	3.79	600	Nil	Both	✓	✗	No	95%	✓
Qudos Bank	Fixed Rate 1 yr	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✓	✓	Full	90%	✓
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✗	✗	Full	95%	✓
UniBank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✗	✗	Full	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	✓	No	95%	✓
★★★										
Adelaide Bank	SmartFix 1 yr	4.17	495	15.00/m	Both	✓	✓	Full	95%	✓
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	Nil	Both	✓	✗	Full	90%	✓
Aussie	Optimizer Fixed IO 1 yr	4.44	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Optimizer Fixed PI 1 yr	4.19	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed PI 1 yr	4.19	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Select Basic Fixed 1 yr 80%	3.99	Nil	Nil	Both	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	✗	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr 80%	4.29	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%	4.19	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.09	150	395/a	Both	✓	✗	No	90%	✓
Bank of Sydney	Residential Fixed 1 yr	4.09	780	10.00/m	Both	✓	✗	No	90%	✓
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 1 yr 200k+	4.21	250	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Fixed Rate Owner Occupied 1 yr	4.31	545	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✓	✗	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bendigo Bank	Connect Package Fixed Owner Occupied 1 yr 250k+	4.39	250	20/m	Both	✓	✓	Full	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+	4.29	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Residential Fixed 1 yr	4.44	595	Nil	Both	✓	✓	No	95%	✓
Beyond Bank	Residential Fixed 1 yr 1 yr	4.44	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+	4.19	595	395/a	Both	✓	✓	Full	95%	✓
Citi	Mortgage Plus Standard Fixed P&I 1 yr 80% 150-499k	4.04	649	350/a	P+I	✓	✗	No	90%	✓
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	✗	Partial	95%	✓
Defence Bank	Essentials Fixed 1 yr	3.99	970	8.00/m	Both	✓	✗	No	95%	✓
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓
Gateway Credit Union	Residential Fixed 1 yr	3.93	750	Nil	Both	✓	✗	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	3.79	150	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 1 yr	3.79	750	8.00/m	Both	✓	✓	Partial	95%	✓
Holiday Coast CU	Fixed N Easy 1 yr	3.99	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 1 yr	4.51	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	4.18	1056	198.00/a	P+I	✓	✗	No	80%	✓
Homestar Finance	Owner Occupied IO Fixed 1 yr	4.09	633	Nil	IO	✓	✓	Full	90%	✓



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			Upfront	Ongoing						
★★★										
Horizon Credit Union	Fixed Rate Home Loan 1 yr	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.25	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 1 yr	4.35	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 1 yr	4.35	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✓	✗	No	95%	✓
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	Nil	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed PI 80 1 yr	4.04	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	4.09	519	199/a	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
ING DIRECT	Residential Fixed 1 yr	4.19	519	Nil	Both	✓	✗	No	95%	✓
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓
ME	Flexible Fixed OO Max 80 LVR 1 yr	3.89	400	Nil	Both	✓	✗	No	80%	✓
ME	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.89	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 1 yr 100-749k	4.17	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Standard Fixed 1 yr 150k+	3.89	Nil	395/a	Both	✓	✗	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	3.89	Nil	395/a	IO	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.89	Nil	750/a	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	3.89	Nil	750/a	IO	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
NAB	Standard Fixed 1 yr	3.99	600	8.00/m	Both	✓	✗	No	95%	✓
NAB	Tailored Fixed - IO 1 yr	3.99	600	8.00/m	IO	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.09	150	395/a	Both	✓	✗	No	95%	✓
People's Choice Credit Union	Residential Fixed 1 yr	4.24	950	8.00/m	Both	✓	✗	No	95%	✓
QBANK	Residential Fixed 1 yr	4.19	Nil	Nil	Both	✓	✓	No	95%	✓
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	✗	No	90%	✓
Regional Australia Bank	Steady Rate 1 yr	3.99	250	Nil	P+I	✗	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.42	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%	4.17	649	Nil	IO	✓	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%	3.97	649	Nil	P+I	✓	✗	No	95%	✓
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Summerland Credit Union	Standard Fixed 1 yr	3.99	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	3.69	Nil	375/a	Both	✓	✗	No	95%	✓
The Mac	Standard Fixed 1 yr	4.29	1463	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	✗	No	95%	✗
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 1 yr	4.19	363	Nil	P+I	✓	✗	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	4.19	363	Nil	P+I	✓	✗	No	95%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	895	Nil	Both	✗	✗	No	90%	✓
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✓	✗	Full	90%	✓
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✗	✗	No	95%	✓



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Established 1 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Aussie	Optimizer Plus Fixed IO 1 yr	4.44	Nil	198.00/a	IO	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	95%	✗
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	✗	Full	95%	✓
Citi	Mortgage Plus Standard Fixed IO 1 yr 80% 150-m	4.09	649	350/a	IO	✓	✗	No	90%	✓
Citi	Standard Fixed P&I 1 yr 50-499k 80%	4.24	649	8.00/m	P+I	✓	✗	No	90%	✓



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			Upfront	Ongoing						
★★										
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✓	✗	Partial	95%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.43	1056	198.00/a	IO	✓	✓	No	80%	✓
Homeloans	Ultra Plus Fixed PI 1 yr	4.04	363	120.00/a	P+I	✗	✗	No	95%	✓
iMortgage	Fusion Fixed IO 80 1 yr	4.24	363	120.00/a	IO	✓	✓	No	80%	✓
MyState	Residential Fixed 1 yr 80%	4.29	350	Nil	Both	✓	✗	No	95%	✓
RAMS	Fixed Rate IO 1 yr	4.49	870	20.00/m	IO	✓	✓	No	95%	✓
RAMS	Fixed Rate P&I 1 yr	4.39	870	20.00/m	P+I	✓	✓	No	95%	✓
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	750	8.00/m	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★										
Suncorp Bank	Owner Occupied Fixed 1 yr	4.04	600	10.00/m	Both	✓	✗	No	95%	✓
The Rock	Residential Fixed 1 yr 80%	4.29	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.29	Nil	350/a	Both	✓	✓	No	80%	✓
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 1 yr	4.44	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.44	363	Nil	IO	✓	✗	No	90%	✓
★										
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	✗	✗	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	780	395/a	Both	✓	✗	No	90%	✓
Citi	Standard Fixed IO 1 yr 50-499k 80%	4.29	649	8.00/m	IO	✓	✗	No	90%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✗	✗	No	90%	✓
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 1 yr	4.24	363	120.00/a	IO	✗	✗	No	95%	✓
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Transport Mutual Credit Union	Residential Fixed 1 yr	5.04	1010	Nil	P+I	✓	✓	Full	95%	✗
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	Nil	Nil	P+I	✓	✓	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.99	Nil	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.89	Nil	375/a	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.89	Nil	375/a	Both	✓	✓	Full	97%	✓
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.69	Nil	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.69	600	25/m	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Regional Australia Bank	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr	3.74	Nil	Nil	Both	✓	✓	Full	95%	✓
Teachers Mutual Bank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✗	✗	Full	95%	✓
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	✗	No	80%	✓
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	✗	No	80%	✓
UniBank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✗	✗	Full	95%	✓
★★★★										
AMO Group	Residential Fixed 1 yr	3.77	1180	120.00/a	Both	✓	✗	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 1 yr	3.79	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	3.74	595	350/a	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
Bank Australia	Residential Fixed 1 yr	3.89	595	Nil	P+I	✓	✓	No	95%	✓
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	✗	No	95%	✓
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
Catalyst Money	Fixed 1 yr	4.10	607	Nil	Both	✓	✓	Full	95%	✓
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 1 yr	3.84	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Owner Occupier 1 yr	4.06	795	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	750	299/a	Both	✓	✗	No	80%	✓
Hume Bank	Honeymoon Intro Fixed 1 yr	3.99	750	Nil	Both	✓	✓	Full	97%	✓
Illawarra CU NSW	Fixed 1 yr	4.10	607	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★★										
loans.com.au	Fixed - Owner Occupier 1 yr	3.89	520	Nil	Both	✓	✗	No	90%	✓
MOVE - People Driven Banking	Lockit 1 yr	3.89	450	Nil	Both	✓	✗	Full	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.89	Nil	395/a	Both	✓	✗	No	95%	✓
Newcastle Permanent	Residential Fixed 1 yr	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
QT Mutual Bank	Residential Fixed 1 yr	3.79	600	Nil	Both	✓	✗	No	95%	✓
Qudos Bank	Fixed Rate 1 yr	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✓	✓	Full	90%	✓
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✗	✗	Full	95%	✓
UniBank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✗	✗	Full	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	✓	No	95%	✓
★★★										
Adelaide Bank	SmartFix 1 yr	4.17	495	15.00/m	Both	✓	✓	Full	95%	✓
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	Nil	Both	✓	✗	Full	90%	✓
Aussie	Optimizer Fixed PI 1 yr	4.19	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed PI 1 yr	4.19	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Select Basic Fixed 1 yr 80%	3.99	Nil	Nil	Both	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	✗	No	95%	✓
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr 80%	4.29	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%	4.19	650	10.00/m	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.09	150	395/a	Both	✓	✗	No	90%	✓
Bank of Sydney	Residential Fixed 1 yr	4.09	780	10.00/m	Both	✓	✗	No	90%	✓
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 1 yr 200k+	4.21	250	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Fixed Rate Owner Occupied 1 yr	4.31	545	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✓	✗	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+	4.29	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Residential Fixed 1 yr	4.44	595	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Beyond Bank	Residential Fixed 1 yr 1 yr	4.44	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+	4.19	595	395/a	Both	✓	✓	Full	95%	✓
Citi	Mortgage Plus Standard Fixed P&I 1 yr 80% 500k+	3.99	649	350/a	P+I	✓	✗	No	90%	✓
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	✗	Partial	95%	✓
Defence Bank	Essentials Fixed 1 yr	3.99	970	8.00/m	Both	✓	✗	No	95%	✓
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Gateway Credit Union	Residential Fixed 1 yr	3.93	750	Nil	Both	✓	✗	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	3.79	150	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 1 yr	3.79	750	8.00/m	Both	✓	✓	Partial	95%	✓
Holiday Coast CU	Fixed N Easy 1 yr	3.99	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 1 yr	4.51	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.43	1056	198.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	4.18	1056	198.00/a	P+I	✓	✗	No	80%	✓
Horizon Credit Union	Fixed Rate Home Loan 1 yr	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Premier Residential Fixed 1 yr 500k+	3.85	553	Nil	Both	✓	✗	No	90%	✓
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✓	✗	No	90%	✓



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			Upfront	Ongoing						
★★★										
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.25	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 1 yr	4.35	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 1 yr	4.35	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✓	✗	No	95%	✓
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	Nil	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed PI 80 1 yr	4.04	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	4.09	519	199/a	Both	✓	✗	No	95%	✓
ING DIRECT	Residential Fixed 1 yr	4.19	519	Nil	Both	✓	✗	No	95%	✓
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓



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			Upfront	Ongoing						
★★★										
ME	Flexible Fixed OO Max 80 LVR 1 yr	3.89	400	Nil	Both	✓	✗	No	80%	✓
ME	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.89	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 1 yr 100-749k	4.17	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Standard Fixed 1 yr 150k+	3.89	Nil	395/a	Both	✓	✗	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	3.89	Nil	395/a	IO	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.89	Nil	750/a	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	3.89	Nil	750/a	IO	✓	✗	No	95%	✓
NAB	Standard Fixed 1 yr	3.99	600	8.00/m	Both	✓	✗	No	95%	✓
NAB	Tailored Fixed - IO 1 yr	3.99	600	8.00/m	IO	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.09	150	395/a	Both	✓	✗	No	95%	✓
People's Choice Credit Union	Residential Fixed 1 yr	4.24	950	8.00/m	Both	✓	✗	No	95%	✓
QBANK	Residential Fixed 1 yr	4.19	Nil	Nil	Both	✓	✓	No	95%	✓
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	✗	No	90%	✓
Regional Australia Bank	Steady Rate 1 yr	3.99	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.42	854	Nil	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%	4.17	649	Nil	IO	✓	✗	No	95%	✓



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Established 1 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%	3.97	649	Nil	P+I	✓	✗	No	95%	✓
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	400.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Summerland Credit Union	Standard Fixed 1 yr	3.99	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	3.69	Nil	375/a	Both	✓	✗	No	95%	✓
The Mac	Standard Fixed 1 yr	4.29	1463	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	✗	No	95%	✗
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Yellow Brick Road	Empower Fixed PI 1 yr	4.19	363	Nil	P+I	✓	✗	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	4.19	363	Nil	P+I	✓	✗	No	95%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	895	Nil	Both	✗	✗	No	90%	✓
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✓	✗	Full	90%	✓
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Optimizer Fixed IO 1 yr	4.44	Nil	Nil	IO	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★										
Aussie	Optimizer Plus Fixed IO 1 yr	4.44	Nil	198.00/a	IO	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	95%	✗
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	✗	Full	95%	✓
Citi	Mortgage Plus Standard Fixed IO 1 yr 80% 500k+	4.04	649	350/a	IO	✓	✗	No	90%	✓
Citi	Standard Fixed P&I 1 yr 500k+ 80%	4.19	649	8.00/m	P+I	✓	✗	No	90%	✓



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			Upfront	Ongoing						
★★										
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✓	✗	Partial	95%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 5-599k	4.60	657	375/a	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed PI 1 yr	4.04	363	120.00/a	P+I	✗	✗	No	95%	✓
iMortgage	Fusion Fixed IO 80 1 yr	4.24	363	120.00/a	IO	✓	✓	No	80%	✓
MyState	Residential Fixed 1 yr 80%	4.29	350	Nil	Both	✓	✗	No	95%	✓
RAMS	Fixed Rate IO 1 yr	4.49	870	20.00/m	IO	✓	✓	No	95%	✓
RAMS	Fixed Rate P&I 1 yr	4.39	870	20.00/m	P+I	✓	✓	No	95%	✓
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	750	8.00/m	Both	✓	✓	Full	95%	✓
Suncorp Bank	Owner Occupied Fixed 1 yr	4.04	600	10.00/m	Both	✓	✗	No	95%	✓



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Company	Product	Rate (%) [*]	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
The Rock	Residential Fixed 1 yr 80%	4.29	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.29	Nil	350/a	Both	✓	✓	No	80%	✓
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 1 yr	4.44	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.44	363	Nil	IO	✓	✗	No	90%	✓
★										
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	✗	✗	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	780	395/a	Both	✓	✗	No	90%	✓
Citi	Standard Fixed IO 1 yr 500k+ 80%	4.24	649	8.00/m	IO	✓	✗	No	90%	✓
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✗	✗	No	90%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 1 yr	4.24	363	120.00/a	IO	✗	✗	No	95%	✓
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Transport Mutual Credit Union	Residential Fixed 1 yr	5.04	1010	Nil	P+I	✓	✓	Full	95%	✗
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	Nil	Nil	P+I	✓	✓	No	95%	✓



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Established 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Community First CU	Honeymoon Fixed 1 yr	3.49	600	Nil	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Honeymoon Intro Fixed 1 yr	3.49	500	Nil	P+I	✓	✓	Full	95%	✓
Freedom Lend	Freedom Fixed PI 1 yr	3.79	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 1 Year 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 1yr Fixed 1 yr	3.89	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Honeymoon Intro Fixed (Refinance) 1 yr	3.99	Nil	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Honeymoon Intro Fixed 1 yr	3.99	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed (Refinance) 1 yr 150k+	3.89	Nil	375/a	Both	✓	✓	Full	97%	✓
Hume Bank	Property Package Honeymoon Intro Fixed 1 yr 150k+	3.89	Nil	375/a	Both	✓	✓	Full	97%	✓
QT Mutual Bank	Choices Residential Fixed 1 yr 20k+	3.69	Nil	395/a	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
QT Mutual Bank	Teachers' Life Residential Fixed 1 yr 20k+	3.69	600	25/m	Both	✓	✗	No	95%	✓
Regional Australia Bank	Partnership Advantage Fixed 1 yr	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	1 Year Fixed Home Loan 1 yr	3.74	Nil	Nil	Both	✓	✓	Full	95%	✓
Teachers Mutual Bank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✗	✗	Full	95%	✓
UBank	UHomeLoan Fixed PI 1 yr	3.69	395	Nil	P+I	✓	✗	No	80%	✓
UniBank	Fixed Rate 1 yr	3.77	750	Nil	P+I	✗	✗	Full	95%	✓
★★★★										
AMO Group	Residential Fixed 1 yr	3.77	1180	120.00/a	Both	✓	✗	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 1 yr	3.79	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 1 yr 10k+	3.74	595	350/a	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
Bank Australia	Residential Fixed 1 yr	3.89	595	Nil	P+I	✓	✓	No	95%	✓
BankVic	Premium Home Fixed 1 yr 50k+	3.87	Nil	375/a	Both	✓	✗	No	95%	✓
bcu	Fixed Rate Special Residential 1 yr	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
Catalyst Money	Fixed 1 yr	4.10	607	Nil	Both	✓	✓	Full	95%	✓
Community First CU	True Fixed 1 yr	3.79	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 1 yr	3.84	795	Nil	Both	✓	✓	No	95%	✓
CUA	Premium Fixed - Owner Occupier 1 yr	4.06	795	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Premium Residential Fixed 1 yr 150k+	3.73	750	299/a	Both	✓	✗	No	80%	✓
Illawarra CU NSW	Fixed 1 yr	4.10	607	Nil	Both	✓	✓	Full	95%	✓
loans.com.au	Fixed - Owner Occupier 1 yr	3.89	520	Nil	Both	✓	✗	No	90%	✓



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			Upfront	Ongoing						
★★★★										
Mortgage House	Advantage Fixed 1 yr 750k+	4.17	895	10.00/m	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 1 yr	3.89	Nil	395/a	Both	✓	✗	No	95%	✓
Newcastle Permanent	Residential Fixed 1 yr	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
QT Mutual Bank	Residential Fixed 1 yr	3.79	600	Nil	Both	✓	✗	No	95%	✓
Qudos Bank	Fixed Rate 1 yr	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
Queenslanders CU	Special Fixed Rate P&I 1 yr	3.93	595	Nil	P+I	✓	✓	Full	90%	✓
Teachers Mutual Bank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✗	✗	Full	95%	✓
UBank	UHomeLoan Fixed IO 1 yr	3.69	395	Nil	IO	✓	✗	No	80%	✓
UniBank	Standard Fixed IO 1 yr	3.77	750	Nil	IO	✗	✗	Full	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 1 yr	3.79	300	300/a	P+I	✓	✓	No	95%	✓
★★★										
Adelaide Bank	SmartFix 1 yr	4.17	495	15.00/m	Both	✓	✓	Full	95%	✓
ANZ	Breakfree Residential 1yr Fixed 1 yr 150k+	4.39	160	Nil	Both	✓	✗	Full	90%	✓
Aussie	Optimizer Fixed PI 1 yr	4.19	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed PI 1 yr	4.19	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Select Basic Fixed 1 yr 80%	3.99	Nil	Nil	Both	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 1 yr	3.99	Nil	15.00/m	Both	✓	✗	No	95%	✓
B&E Personal Banking	Fixed Residential FlexiChoice 1 yr 80%	4.29	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 1 yr 80%	4.19	650	10.00/m	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Bank of Melbourne	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Sydney	Expect More Residential Fixed 1 yr 100k+	4.09	150	395/a	Both	✓	✗	No	90%	✓
Bank of Sydney	Residential Fixed 1 yr	4.09	780	10.00/m	Both	✓	✗	No	90%	✓
BankSA	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 1 yr	3.97	600	Nil	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 1 yr 200k+	4.21	250	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Fixed Rate Owner Occupied 1 yr	4.31	545	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Residential Fixed 1 yr	4.19	600	Nil	Both	✓	✗	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 1 yr 1 yr 200k+	4.29	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Residential Fixed 1 yr	4.44	595	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Beyond Bank	Residential Fixed 1 yr 1 yr	4.44	595	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 1 yr 1 yr 50k+	4.19	595	395/a	Both	✓	✓	Full	95%	✓
Citi	Mortgage Plus Standard Fixed P&I 1 yr 80% 500k+	3.99	649	350/a	P+I	✓	✗	No	90%	✓
Click Loans	The Online Home Loan Fixed 1 yr	4.29	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 1 yr	4.29	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Guaranteed Intro Fixed 1 yr	4.39	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Guaranteed Intro Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 1 yr 150k+	4.39	595	395/a	Both	✓	✗	Partial	95%	✓
Defence Bank	Essentials Fixed 1 yr	3.99	970	8.00/m	Both	✓	✗	No	95%	✓
ECU Australia	Standard Fixed 1 yr	4.09	1020	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
First Option Credit Union	Packaged Home Loan Residential Fixed 1 yr 600k+	4.45	657	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Residential Fixed 1 yr	3.93	750	Nil	Both	✓	✗	No	80%	✓
Heritage Bank	Home Advantage Residential Fixed 1 yr 150k+	3.79	150	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 1 yr	3.79	750	8.00/m	Both	✓	✓	Partial	95%	✓
Holiday Coast CU	Fixed N Easy 1 yr	3.99	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 1 yr	4.51	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 1 yr	4.43	1056	198.00/a	IO	✓	✓	No	80%	✓
Homeloans	Optima Fixed - Owner Occupied PI 1 yr	4.18	1056	198.00/a	P+I	✓	✗	No	80%	✓
Horizon Credit Union	Fixed Rate Home Loan 1 yr	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	Premier Residential Fixed 1 yr 500k+	3.85	553	Nil	Both	✓	✗	No	90%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
HSBC	Residential Fixed 1 yr	3.85	853	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Property Package Residential Fixed 1 yr 150k+	4.25	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 1 yr	4.35	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 1 yr	4.35	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Fixed 1 yr	4.25	350	8.00/m	P+I	✓	✗	No	95%	✓
IMB	Platinum Package Residential Fixed 1 yr 90% 150k+	4.19	324	Nil	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 1 yr 90%	4.29	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed PI 80 1 yr	4.04	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 1 yr 150k+	4.09	519	199/a	Both	✓	✗	No	95%	✓
ING DIRECT	Residential Fixed 1 yr	4.19	519	Nil	Both	✓	✗	No	95%	✓



Home Loans Star Ratings

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Established 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Liberty Financial	Liberty Fixed 1 yr	4.24	Nil	295.00/a	Both	✓	✓	Full	85%	✓
ME	Flexible Fixed OO Max 80 LVR 1 yr	3.89	400	Nil	Both	✓	✗	No	80%	✓
ME	Member Package Flexible Fixed OO Max 80 LVR 1 yr 40k+	3.89	Nil	395/a	Both	✓	✗	No	80%	✓
MOVE - People Driven Banking	Lockit 1 yr	3.89	450	Nil	Both	✓	✗	Full	95%	✓
My Credit Union	Fixed Rate 1 yr	4.39	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Standard Fixed 1 yr 150k+	3.89	Nil	395/a	Both	✓	✗	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 1 yr 150k+	3.89	Nil	395/a	IO	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 1 yr 150k+	3.89	Nil	750/a	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 1 yr 150k+	3.89	Nil	750/a	IO	✓	✗	No	95%	✓
NAB	Standard Fixed 1 yr	3.99	600	8.00/m	Both	✓	✗	No	95%	✓



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			Upfront	Ongoing						
★★★										
NAB	Tailored Fixed - IO 1 yr	3.99	600	8.00/m	IO	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 1 yr	3.99	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 1 yr 150k+	4.09	150	395/a	Both	✓	✗	No	95%	✓
People's Choice Credit Union	Residential Fixed 1 yr	4.24	950	8.00/m	Both	✓	✗	No	95%	✓
QBANK	Residential Fixed 1 yr	4.19	Nil	Nil	Both	✓	✓	No	95%	✓
Queenslanders CU	Fixed Rate P&I 1 yr	4.29	595	Nil	P+I	✓	✓	Full	95%	✓
Reduce Home Loans	Home Owners Dream 1 Yr Fixed 80 1 yr	4.09	1164	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Home Owners High Lend 1 yr	4.17	1164	Nil	Both	✓	✗	No	90%	✓
Regional Australia Bank	Steady Rate 1 yr	3.99	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 1 yr	4.42	854	Nil	Both	✓	✓	Full	95%	✓



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Established 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
RESI Mortgage Corp	Smart Pro Fixed P&I 1 yr 80%	3.97	649	Nil	P+I	✓	✗	No	95%	✓
SCU	My Life Residential Fixed 1 yr 150k+	4.39	473	350/a	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 1 yr	4.29	425	400.00/a	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Platinum Professional Loan 1 yr	4.20	425	400.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	Partial	95%	✓
Summerland Credit Union	Standard Fixed 1 yr	3.99	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 1 yr 150k+	3.69	Nil	375/a	Both	✓	✗	No	95%	✓
The Mac	Standard Fixed 1 yr	4.29	1463	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 1 yr	4.09	300	Nil	Both	✓	✗	No	95%	✗
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 1 yr	3.89	600	Nil	P+I	✓	✓	No	95%	✓



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Established 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Westpac	Premier Advantage Fixed Options 1 yr 150k+	4.39	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 1 yr	4.19	363	Nil	P+I	✓	✗	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 1 yr 100k+	4.19	363	Nil	P+I	✓	✗	No	95%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 1 yr 100k+	4.35	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Basic Fixed 1 yr	4.35	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 1 yr 100k+	4.35	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 1 yr 100k+	4.35	895	Nil	Both	✗	✗	No	90%	✓
ANZ	Residential 1yr Fixed 1 yr	4.54	760	10.00/m	Both	✓	✗	Full	90%	✓
Arab Bank Australia	Residential Fixed 1 yr	4.38	250	Nil	Both	✗	✗	No	95%	✓



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Established 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Aussie	Optimizer Fixed IO 1 yr	4.44	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed IO 1 yr	4.44	Nil	198.00/a	IO	✓	✗	No	95%	✓
Auswide Bank	Freedom Package Standard Fixed 1 yr 95% 150k+	4.44	Nil	395/a	Both	✓	✓	Full	95%	✗
Auswide Bank	Standard Fixed 1 yr 95%	4.54	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Melbourne	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 1 yr	4.54	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 1 yr	4.54	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
BOQ	Residential 1yr Fixed 1 yr	4.39	450	10.00/m	Both	✓	✗	Full	95%	✓
Citi	Mortgage Plus Standard Fixed IO 1 yr 80% 500k+	4.04	649	350/a	IO	✓	✗	No	90%	✓



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Established 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Citi	Standard Fixed P&I 1 yr 500k+ 80%	4.19	649	8.00/m	P+I	✓	✗	No	90%	✓
Commonwealth Bank	Residential Fixed 1 yr	4.54	800	8.00/m	Both	✓	✗	Partial	95%	✓
Homeloans	Ultra Plus Fixed PI 1 yr	4.04	363	120.00/a	P+I	✗	✗	No	95%	✓
iMortgage	Fusion Fixed IO 80 1 yr	4.24	363	120.00/a	IO	✓	✓	No	80%	✓
MyState	Residential Fixed 1 yr 80%	4.29	350	Nil	Both	✓	✗	No	95%	✓
RAMS	Fixed Rate IO 1 yr	4.49	870	20.00/m	IO	✓	✓	No	95%	✓
RAMS	Fixed Rate P&I 1 yr	4.39	870	20.00/m	P+I	✓	✓	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 1 yr 80%	4.17	649	Nil	IO	✓	✗	No	95%	✓
SCU	Residential Fixed 1 yr	4.54	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 1 yr	4.54	750	8.00/m	Both	✓	✓	Full	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Suncorp Bank	Owner Occupied Fixed 1 yr	4.04	600	10.00/m	Both	✓	✗	No	95%	✓
The Rock	Residential Fixed 1 yr 80%	4.29	950	5.00/m	Both	✓	✓	No	95%	✓
The Rock	Rockstar Package Residential Fixed 1 yr 80% 150k+	4.29	Nil	350/a	Both	✓	✓	No	80%	✓
Westpac	Fixed Options 1 yr	4.59	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 1 yr	4.44	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 1 yr 100k+	4.44	363	Nil	IO	✓	✗	No	90%	✓
★										
AMP Bank	Residential Classic Fixed 1 yr	4.70	895	Nil	Both	✗	✗	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 1 yr 100k+	4.49	780	395/a	Both	✓	✗	No	90%	✓
Citi	Standard Fixed IO 1 yr 500k+ 80%	4.24	649	8.00/m	IO	✓	✗	No	90%	✓



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Established 1 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Delphi Bank	Standard Fixed 1 yr	4.54	1020	6.00/m	Both	✗	✗	No	90%	✓
First Option Credit Union	Residential Fixed 1 yr	4.85	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 1 yr	4.24	363	120.00/a	IO	✗	✗	No	95%	✓
St.George Bank	Residential Fixed 1 yr	4.54	700	10.00/m	Both	✓	✓	Partial	95%	✓
Transport Mutual Credit Union	Residential Fixed 1 yr	5.04	1010	Nil	P+I	✓	✓	Full	95%	✗
Woolworths Employees CU	Owner Occupied Fixed 1 yr	4.84	Nil	Nil	P+I	✓	✓	No	95%	✓



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Established 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	3.74	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.69	595	350/a	P+I	✓	✓	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.99	Nil	Nil	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
Homestar Finance	Owner Occupied IO Fixed 2 yrs	4.09	633	Nil	IO	✓	✓	Full	90%	✓
Homestar Finance	Owner Occupied P&I Fixed 2 yrs	3.84	633	Nil	P+I	✓	✓	Full	90%	✓
Newcastle Permanent	Residential Fixed 2 yrs	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
Pacific Mortgage Group	Residential Fixed 2 yrs	3.78	Nil	Nil	P+I	✗	✗	No	95%	✓



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			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.69	Nil	395/a	Both	✓	✗	No	95%	✓
Regional Australia Bank	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	Fixed 2 yrs	3.59	Nil	Nil	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✗	✗	Full	95%	✓
UniBank	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✗	✗	Full	95%	✓
★★★★										
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.98	160	Nil	Both	✓	✗	No	90%	✓
Aussie	Select Basic Fixed 2 yrs 80%	3.99	Nil	Nil	Both	✓	✗	No	95%	✓
Bank Australia	Residential Fixed 2 yrs	3.84	595	Nil	P+I	✓	✓	No	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★★										
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 2 yrs	3.84	795	Nil	Both	✓	✓	No	95%	✓
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.89	150	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 2 yrs	3.89	750	8.00/m	Both	✓	✓	Partial	95%	✓
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	4.09	Nil	375/a	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed (Refinance) 2 yrs	4.19	Nil	Nil	Both	✓	✓	No	97%	✓
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	Nil	Both	✓	✓	No	90%	✓
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓
ME	Flexible Fixed OO Max 80 LVR 2 yrs	3.94	400	Nil	Both	✓	✗	No	80%	✓



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			Upfront	Ongoing						
★★★★										
MyState	Residential Fixed 2 yrs 80%	3.99	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.98	Nil	395/a	Both	✓	✗	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.94	150	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Residential Fixed 2 yrs	3.79	600	Nil	Both	✓	✗	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.69	600	25/m	Both	✓	✗	No	95%	✓
Qudos Bank	Fixed Rate 2 yrs	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✗	✗	Full	95%	✓
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.99	Nil	350/a	Both	✓	✓	No	80%	✓
UniBank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✗	✗	Full	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Adelaide Bank	SmartFix 2 yrs	4.35	495	15.00/m	Both	✓	✓	Full	95%	✓
ANZ	Residential Fixed 2 yrs	4.13	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Optimizer Fixed PI 2 yrs	4.19	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed PI 2 yrs	4.19	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 2 yrs	3.99	Nil	15.00/m	Both	✓	✗	No	95%	✓
Australian Military Bank	Fixed Rate 2 yrs 80%	3.85	1014	Nil	Both	✗	✗	No	95%	✓
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%	4.19	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%	4.09	650	10.00/m	P+I	✓	✓	No	95%	✓



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Established 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bank of Melbourne	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 2 yrs 200k+	3.94	250	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Fixed Rate Owner Occupied 2 yrs	4.05	545	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.24	829	10.00/m	Both	✓	✓	No	95%	✓



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Established 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bendigo Bank	Residential Fixed 2 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 2 yrs	4.14	595	Nil	Both	✓	✓	No	95%	✓
Catalyst Money	Fixed Lite 2 yrs	4.15	607	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Residential Fixed 2 yrs	4.14	800	8.00/m	Both	✓	✗	Partial	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	3.99	595	395/a	Both	✓	✗	Partial	95%	✓
CUA	Premium Fixed - Owner Occupier 2 yrs	4.06	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Fixed 2 yrs	4.08	970	8.00/m	Both	✓	✗	No	95%	✓
Firstmac	VIP Pack Fixed 2 yrs	4.09	520	Nil	Both	✓	✗	No	90%	✓



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Established 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	750	299/a	Both	✓	✗	No	80%	✓
Gateway Credit Union	Residential Fixed 2 yrs	4.03	750	Nil	Both	✓	✗	No	80%	✓
Holiday Coast CU	Fixed N Easy 2 yrs	3.99	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	4.18	1056	198.00/a	P+I	✓	✗	No	80%	✓
Horizon Credit Union	Fixed Rate Home Loan 2 yrs	3.99	945	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Residential Fixed 2 yrs	4.19	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	4.08	350	8.00/m	P+I	✓	✗	No	95%	✓
Illawarra CU NSW	Fixed Lite 2 yrs	4.15	607	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Fusion Fixed PI 80 2 yrs	3.95	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	4.04	519	199/a	Both	✓	✗	No	95%	✓



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Established 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ING DIRECT	Residential Fixed 2 yrs	4.14	519	Nil	Both	✓	✗	No	95%	✓
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 2 yrs	3.99	520	Nil	Both	✓	✗	No	90%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	4.19	Nil	Nil	P+I	✓	✗	No	95%	✓
ME	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.94	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 2 yrs 100-749k	4.35	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	395/a	IO	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.98	Nil	750/a	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	750/a	IO	✓	✗	No	95%	✓



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Established 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Standard Fixed 2 yrs	4.08	600	8.00/m	Both	✓	✗	No	95%	✓
NAB	Tailored Fixed - IO 2 yrs	4.08	600	8.00/m	IO	✓	✗	No	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.89	Nil	395/a	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	✗	✓	No	95%	✓
P&N Bank	Residential Fixed PI 2 yrs 80%	3.99	395	8.00/m	P+I	✗	✗	No	90%	✓
People's Choice Credit Union	Residential Fixed 2 yrs	4.09	950	8.00/m	Both	✓	✗	No	95%	✓
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✓	✓	No	95%	✓
QBANK	Residential Fixed 2 yrs	4.19	Nil	Nil	Both	✓	✓	No	95%	✓
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓



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Established 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Regional Australia Bank	Steady Rate 2 yrs	3.99	250	Nil	P+I	✗	✗	No	95%	✓
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	✓	No	95%	✓
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.24	750	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
St.George Bank	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland Credit Union	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.89	Nil	375/a	Both	✓	✗	No	95%	✓
Suncorp Bank	Owner Occupied Fixed 2 yrs	4.04	600	10.00/m	Both	✓	✗	No	95%	✓
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	✗	✗	Full	95%	✗



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Established 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	✗	No	95%	✗
The Rock	Residential Fixed 2 yrs 80%	3.99	950	5.00/m	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Fixed Options 2 yrs	4.19	600	8.00/m	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 2 yrs	4.19	363	Nil	P+I	✓	✗	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	4.19	363	Nil	P+I	✓	✗	No	95%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.43	295	Nil	Both	✗	✗	No	90%	✓



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Established 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
AMP Bank	Basic Fixed 2 yrs	4.43	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.43	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.43	895	Nil	Both	✗	✗	No	90%	✓
Aussie	Optimizer Fixed IO 2 yrs	4.44	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed IO 2 yrs	4.44	Nil	198.00/a	IO	✓	✗	No	95%	✓
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.14	150	395/a	Both	✓	✗	No	90%	✓
Bank of Sydney	Residential Fixed 2 yrs	4.14	780	10.00/m	Both	✓	✗	No	90%	✓
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✓	✗	No	95%	✓
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	✗	No	95%	✓



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Established 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 150-499k	4.04	649	350/a	P+I	✓	✗	No	90%	✓
Citi	Standard Fixed P&I 2 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	✗	No	90%	✓
Delphi Bank	Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 2 yrs	4.60	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.43	1056	198.00/a	IO	✓	✓	No	80%	✓
Homeloans	Ultra Plus Fixed PI 2 yrs	4.10	363	120.00/a	P+I	✗	✗	No	95%	✓
iMortgage	Fusion Fixed IO 80 2 yrs	4.15	363	120.00/a	IO	✓	✓	No	80%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	4.19	Nil	199.00/s	P+I	✓	✗	No	95%	✓
P&N Bank	Residential Fixed IO 2 yrs 80%	3.99	395	8.00/m	IO	✗	✗	No	90%	✓



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Established 2 Year Fixed \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
RAMS	Fixed Rate IO 2 yrs	4.24	870	20.00/m	IO	✓	✓	No	95%	✓
RAMS	Fixed Rate P&I 2 yrs	4.14	870	20.00/m	P+I	✓	✓	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%	4.23	649	Nil	IO	✓	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%	4.03	649	Nil	P+I	✓	✗	No	95%	✓
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	✗	Full	95%	✗
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	✗	✗	Full	95%	✗
The Mac	Standard Fixed 2 yrs	4.64	1463	Nil	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed IO 2 yrs	4.44	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.44	363	Nil	IO	✓	✗	No	90%	✓
★										



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	✗	✗	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	780	395/a	Both	✓	✗	No	90%	✓
Citi	Mortgage Plus Standard Fixed IO 2 yrs 80% 150-m	4.09	649	350/a	IO	✓	✗	No	90%	✓
Citi	Standard Fixed IO 2 yrs 50-499k 80%	4.29	649	8.00/m	IO	✓	✗	No	90%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	✓	Full	95%	✓
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 2 yrs	4.30	363	120.00/a	IO	✗	✗	No	95%	✓
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	Nil	Nil	P+I	✓	✓	No	95%	✓



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Established 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	3.74	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.69	595	350/a	P+I	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
Homestar Finance	Owner Occupied IO Fixed 2 yrs	4.09	633	Nil	IO	✓	✓	Full	90%	✓
Homestar Finance	Owner Occupied P&I Fixed 2 yrs	3.84	633	Nil	P+I	✓	✓	Full	90%	✓
Pacific Mortgage Group	Residential Fixed 2 yrs	3.78	Nil	Nil	P+I	✗	✗	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.69	Nil	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.69	600	25/m	Both	✓	✗	No	95%	✓



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Established 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.82	595	Nil	P+I	✓	✓	Full	90%	✓
Regional Australia Bank	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	Fixed 2 yrs	3.59	Nil	Nil	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✗	✗	Full	95%	✓
The Mac	Standard Fixed Special 2 yrs	3.79	1463	Nil	Both	✓	✓	No	95%	✓
UniBank	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✗	✗	Full	95%	✓
★★★★										
AMO Group	Residential Fixed 2 yrs	3.83	1180	120.00/a	Both	✓	✗	No	95%	✓
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.98	160	Nil	Both	✓	✗	No	90%	✓
Bank Australia	Residential Fixed 2 yrs	3.84	595	Nil	P+I	✓	✓	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.99	Nil	Nil	Both	✓	✓	No	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	No	95%	✓
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 2 yrs	3.84	795	Nil	Both	✓	✓	No	95%	✓
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.89	150	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 2 yrs	3.89	750	8.00/m	Both	✓	✓	Partial	95%	✓
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	4.09	Nil	375/a	Both	✓	✓	No	97%	✓



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Established 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	Nil	Both	✓	✓	No	90%	✓
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.98	Nil	395/a	Both	✓	✗	No	95%	✓
Newcastle Permanent	Residential Fixed 2 yrs	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.94	150	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Residential Fixed 2 yrs	3.79	600	Nil	Both	✓	✗	No	95%	✓
Qudos Bank	Fixed Rate 2 yrs	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✗	✗	Full	95%	✓
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.99	Nil	350/a	Both	✓	✓	No	80%	✓
UniBank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✗	✗	Full	95%	✓



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Established 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	95%	✓
★★★										
Adelaide Bank	SmartFix 2 yrs	4.35	495	15.00/m	Both	✓	✓	Full	95%	✓
ANZ	Residential Fixed 2 yrs	4.13	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Optimizer Fixed PI 2 yrs	4.19	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed PI 2 yrs	4.19	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Select Basic Fixed 2 yrs 80%	3.99	Nil	Nil	Both	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 2 yrs	3.99	Nil	15.00/m	Both	✓	✗	No	95%	✓
Australian Military Bank	Fixed Rate 2 yrs 80%	3.85	1014	Nil	Both	✗	✗	No	95%	✓



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Established 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%	4.19	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%	4.09	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 2 yrs 200k+	3.94	250	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Fixed Rate Owner Occupied 2 yrs	4.05	545	12.00/m	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓



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Established 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.24	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Connect Package Fixed Owner Occupied 2 yrs 250k+	4.09	250	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Fixed 2 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 2 yrs	4.14	595	Nil	Both	✓	✓	No	95%	✓
Catalyst Money	Fixed 2 yrs	4.15	607	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Residential Fixed 2 yrs	4.14	800	8.00/m	Both	✓	✗	Partial	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	3.99	595	395/a	Both	✓	✗	Partial	95%	✓
CUA	Premium Fixed - Owner Occupier 2 yrs	4.06	795	Nil	Both	✓	✓	Full	95%	✓



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Established 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Defence Bank	Essentials Fixed 2 yrs	4.08	970	8.00/m	Both	✓	✗	No	95%	✓
Firstmac	VIP Pack Fixed 2 yrs	4.09	520	Nil	Both	✓	✗	No	90%	✓
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	750	299/a	Both	✓	✗	No	80%	✓
Gateway Credit Union	Residential Fixed 2 yrs	4.03	750	Nil	Both	✓	✗	No	80%	✓
Holiday Coast CU	Fixed N Easy 2 yrs	3.99	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	4.18	1056	198.00/a	P+I	✓	✗	No	80%	✓
Horizon Credit Union	Fixed Rate Home Loan 2 yrs	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	2yr Fixed 2 yrs	3.95	853	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Residential Fixed (Refinance) 2 yrs	4.19	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 2 yrs	4.19	750	Nil	Both	✓	✓	No	97%	✓



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Established 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	4.08	350	8.00/m	P+I	✓	✗	No	95%	✓
Illawarra CU NSW	Fixed 2 yrs	4.15	607	Nil	Both	✓	✓	Full	95%	✓
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed PI 80 2 yrs	3.95	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	4.04	519	199/a	Both	✓	✗	No	95%	✓
ING DIRECT	Residential Fixed 2 yrs	4.14	519	Nil	Both	✓	✗	No	95%	✓
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 2 yrs	3.99	520	Nil	Both	✓	✗	No	90%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	4.19	Nil	Nil	P+I	✓	✗	No	95%	✓
ME	Flexible Fixed OO Max 80 LVR 2 yrs	3.94	400	Nil	Both	✓	✗	No	80%	✓



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Established 2 Year Fixed \$350,000

Company	Product	Rate (%) [*]	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ME	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.94	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 2 yrs 100-749k	4.35	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
MyState	Residential Fixed 2 yrs 80%	3.99	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	395/a	IO	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.98	Nil	750/a	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	750/a	IO	✓	✗	No	95%	✓
NAB	Standard Fixed 2 yrs	4.08	600	8.00/m	Both	✓	✗	No	95%	✓
NAB	Tailored Fixed - IO 2 yrs	4.08	600	8.00/m	IO	✓	✗	No	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.89	Nil	395/a	Both	✓	✗	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Residential Fixed 2 yrs	4.09	950	8.00/m	Both	✓	✗	No	95%	✓
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✓	✓	No	95%	✓
QBANK	Residential Fixed 2 yrs	4.19	Nil	Nil	Both	✓	✓	No	95%	✓
RAMS	Fixed Rate P&I 2 yrs	4.14	870	20.00/m	P+I	✓	✓	No	95%	✓
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓
Regional Australia Bank	Steady Rate 2 yrs	3.99	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.60	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.24	750	8.00/m	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
St.George Bank	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland Credit Union	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.89	Nil	375/a	Both	✓	✗	No	95%	✓
Suncorp Bank	Owner Occupied Fixed 2 yrs	4.04	600	10.00/m	Both	✓	✗	No	95%	✓
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Residential Fixed 2 yrs 80%	3.99	950	5.00/m	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Westpac	Fixed Options 2 yrs	4.19	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 2 yrs	4.19	363	Nil	P+I	✓	✗	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	4.19	363	Nil	P+I	✓	✗	No	95%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.43	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Basic Fixed 2 yrs	4.43	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.43	895	Nil	Both	✗	✗	No	90%	✓
Aussie	Optimizer Fixed IO 2 yrs	4.44	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed IO 2 yrs	4.44	Nil	198.00/a	IO	✓	✗	No	95%	✓
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	✓	Full	95%	✗



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.14	150	395/a	Both	✓	✗	No	90%	✓
Bank of Sydney	Residential Fixed 2 yrs	4.14	780	10.00/m	Both	✓	✗	No	90%	✓
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✓	✗	No	95%	✓
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	✗	No	95%	✓
Citi	Mortgage Plus Standard Fixed IO 2 yrs 80% 150-m	4.09	649	350/a	IO	✓	✗	No	90%	✓
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 150-499k	4.04	649	350/a	P+I	✓	✗	No	90%	✓
Delphi Bank	Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 2 yrs	4.60	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.43	1056	198.00/a	IO	✓	✓	No	80%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Homeloans	Ultra Plus Fixed PI 2 yrs	4.10	363	120.00/a	P+I	✗	✗	No	95%	✓
iMortgage	Fusion Fixed IO 80 2 yrs	4.15	363	120.00/a	IO	✓	✓	No	80%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	4.19	Nil	199.00/s	P+I	✓	✗	No	95%	✓
P&N Bank	Residential Fixed IO 2 yrs 80%	3.99	395	8.00/m	IO	✗	✗	No	90%	✓
P&N Bank	Residential Fixed PI 2 yrs 80%	3.99	395	8.00/m	P+I	✗	✗	No	90%	✓
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓
RAMS	Fixed Rate IO 2 yrs	4.24	870	20.00/m	IO	✓	✓	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%	4.23	649	Nil	IO	✓	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%	4.03	649	Nil	P+I	✓	✗	No	95%	✓
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	✗	Full	95%	✗



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	✗	✗	Full	95%	✗
The Mac	Standard Fixed 2 yrs	4.64	1463	Nil	Both	✓	✓	No	95%	✓
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	✗	No	95%	✗
Yellow Brick Road	Empower Fixed IO 2 yrs	4.44	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.44	363	Nil	IO	✓	✗	No	90%	✓
★										
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.43	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	✗	✗	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	780	395/a	Both	✓	✗	No	90%	✓
Citi	Standard Fixed IO 2 yrs 50-499k 80%	4.29	649	8.00/m	IO	✓	✗	No	90%	✓



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Established 2 Year Fixed \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Citi	Standard Fixed P&I 2 yrs 50-499k 80%	4.24	649	8.00/m	P+I	✓	✗	No	90%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	✓	Full	95%	✓
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 2 yrs	4.30	363	120.00/a	IO	✗	✗	No	95%	✓
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	Nil	Nil	P+I	✓	✓	No	95%	✓



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Established 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Residential Fixed 2 yrs	3.83	1180	120.00/a	Both	✓	✗	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	3.74	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.69	595	350/a	P+I	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	4.09	Nil	375/a	Both	✓	✓	No	97%	✓
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	Nil	Both	✓	✓	No	90%	✓
Pacific Mortgage Group	Residential Fixed 2 yrs	3.78	Nil	Nil	P+I	✗	✗	No	95%	✓
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.69	Nil	395/a	Both	✓	✗	No	95%	✓



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Established 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.69	600	25/m	Both	✓	✗	No	95%	✓
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.82	595	Nil	P+I	✓	✓	Full	90%	✓
Regional Australia Bank	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	Fixed 2 yrs	3.59	Nil	Nil	Both	✓	✓	No	95%	✓
The Mac	Standard Fixed Special 2 yrs	3.79	1463	Nil	Both	✓	✓	No	95%	✓
★★★★										
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.98	160	Nil	Both	✓	✗	No	90%	✓
Bank Australia	Residential Fixed 2 yrs	3.84	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓



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Established 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.99	Nil	Nil	Both	✓	✓	No	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	No	95%	✓
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 2 yrs	3.84	795	Nil	Both	✓	✓	No	95%	✓
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.89	150	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 2 yrs	3.89	750	8.00/m	Both	✓	✓	Partial	95%	✓
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.98	Nil	395/a	Both	✓	✗	No	95%	✓
Newcastle Permanent	Residential Fixed 2 yrs	3.89	Nil	Nil	Both	✓	✗	No	95%	✓



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Established 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.94	150	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Residential Fixed 2 yrs	3.79	600	Nil	Both	✓	✗	No	95%	✓
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✗	✗	Full	95%	✓
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✗	✗	Full	95%	✓
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.99	Nil	350/a	Both	✓	✓	No	80%	✓
UniBank	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✗	✗	Full	95%	✓
UniBank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✗	✗	Full	95%	✓
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	95%	✓



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Established 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Adelaide Bank	SmartFix 2 yrs	4.35	495	15.00/m	Both	✓	✓	Full	95%	✓
ANZ	Residential Fixed 2 yrs	4.13	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Optimizer Fixed PI 2 yrs	4.19	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed PI 2 yrs	4.19	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Select Basic Fixed 2 yrs 80%	3.99	Nil	Nil	Both	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 2 yrs	3.99	Nil	15.00/m	Both	✓	✗	No	95%	✓
Australian Military Bank	Fixed Rate 2 yrs 80%	3.85	1014	Nil	Both	✗	✗	No	95%	✓
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%	4.19	650	10.00/m	P+I	✓	✓	Full	95%	✓



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Established 2 Year Fixed \$500,000

Company	Product	Rate (%) [*]	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%	4.09	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	✗	No	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 2 yrs 200k+	3.94	250	395/a	Both	✓	✓	Partial	90%	✓
Bankwest	Fixed Rate Owner Occupied 2 yrs	4.05	545	12.00/m	Both	✓	✓	Partial	90%	✓
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.24	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 2 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	95%	✓
Beyond Bank	Residential Fixed 2 yrs	4.14	595	Nil	Both	✓	✓	No	95%	✓



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Established 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Catalyst Money	Fixed 2 yrs	4.15	607	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Residential Fixed 2 yrs	4.14	800	8.00/m	Both	✓	✗	Partial	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	3.99	595	395/a	Both	✓	✗	Partial	95%	✓
CUA	Premium Fixed - Owner Occupier 2 yrs	4.06	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Fixed 2 yrs	4.08	970	8.00/m	Both	✓	✗	No	95%	✓
Firstmac	VIP Pack Fixed 2 yrs	4.09	520	Nil	Both	✓	✗	No	90%	✓
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	750	299/a	Both	✓	✗	No	80%	✓
Gateway Credit Union	Residential Fixed 2 yrs	4.03	750	Nil	Both	✓	✗	No	80%	✓



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Established 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Holiday Coast CU	Fixed N Easy 2 yrs	3.99	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	4.18	1056	198.00/a	P+I	✓	✗	No	80%	✓
Horizon Credit Union	Fixed Rate Home Loan 2 yrs	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	2yr Fixed 2 yrs	3.95	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier 2yr Fixed 2 yrs 500k+	3.95	553	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Residential Fixed (Refinance) 2 yrs	4.19	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 2 yrs	4.19	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	4.08	350	8.00/m	P+I	✓	✗	No	95%	✓
Illawarra CU NSW	Fixed 2 yrs	4.15	607	Nil	Both	✓	✓	Full	95%	✓
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓



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Established 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
iMortgage	Fusion Fixed PI 80 2 yrs	3.95	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	4.04	519	199/a	Both	✓	✗	No	95%	✓
ING DIRECT	Residential Fixed 2 yrs	4.14	519	Nil	Both	✓	✗	No	95%	✓
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 2 yrs	3.99	520	Nil	Both	✓	✗	No	90%	✓
ME	Flexible Fixed OO Max 80 LVR 2 yrs	3.94	400	Nil	Both	✓	✗	No	80%	✓
ME	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.94	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 2 yrs 100-749k	4.35	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓
MyState	Residential Fixed 2 yrs 80%	3.99	350	Nil	Both	✓	✗	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	395/a	IO	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.98	Nil	750/a	Both	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	750/a	IO	✓	✗	No	95%	✓
NAB	Standard Fixed 2 yrs	4.08	600	8.00/m	Both	✓	✗	No	95%	✓
NAB	Tailored Fixed - IO 2 yrs	4.08	600	8.00/m	IO	✓	✗	No	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.89	Nil	395/a	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Residential Fixed 2 yrs	4.09	950	8.00/m	Both	✓	✗	No	95%	✓
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✓	✓	No	95%	✓
QBANK	Residential Fixed 2 yrs	4.19	Nil	Nil	Both	✓	✓	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Qudos Bank	Fixed Rate 2 yrs	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
RAMS	Fixed Rate IO 2 yrs	4.24	870	20.00/m	IO	✓	✓	No	95%	✓
RAMS	Fixed Rate P&I 2 yrs	4.14	870	20.00/m	P+I	✓	✓	No	95%	✓
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓
Regional Australia Bank	Steady Rate 2 yrs	3.99	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.60	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.24	750	8.00/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	400.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓



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			Upfront	Ongoing						
★★★										
Summerland Credit Union	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.89	Nil	375/a	Both	✓	✗	No	95%	✓
Suncorp Bank	Owner Occupied Fixed 2 yrs	4.04	600	10.00/m	Both	✓	✗	No	95%	✓
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Residential Fixed 2 yrs 80%	3.99	950	5.00/m	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Westpac	Fixed Options 2 yrs	4.19	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 2 yrs	4.19	363	Nil	P+I	✓	✗	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	4.19	363	Nil	P+I	✓	✗	No	95%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.43	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.43	895	Nil	Both	✗	✗	No	90%	✓
Aussie	Optimizer Fixed IO 2 yrs	4.44	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed IO 2 yrs	4.44	Nil	198.00/a	IO	✓	✗	No	95%	✓
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.14	150	395/a	Both	✓	✗	No	90%	✓
Bank of Sydney	Residential Fixed 2 yrs	4.14	780	10.00/m	Both	✓	✗	No	90%	✓
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✓	✗	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	✗	No	95%	✓
Citi	Mortgage Plus Standard Fixed IO 2 yrs 80% 500k+	4.04	649	350/a	IO	✓	✗	No	90%	✓
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 500k+	3.99	649	350/a	P+I	✓	✗	No	90%	✓
Citi	Standard Fixed P&I 2 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	✗	No	90%	✓
Delphi Bank	Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
Homeloans	MoniPower Fixed 2 yrs	4.60	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.43	1056	198.00/a	IO	✓	✓	No	80%	✓
Homeloans	Ultra Plus Fixed PI 2 yrs	4.10	363	120.00/a	P+I	✗	✗	No	95%	✓
iMortgage	Fusion Fixed IO 80 2 yrs	4.15	363	120.00/a	IO	✓	✓	No	80%	✓



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Established 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	4.19	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	4.19	Nil	199.00/s	P+I	✓	✗	No	95%	✓
P&N Bank	Residential Fixed IO 2 yrs 80%	3.99	395	8.00/m	IO	✗	✗	No	90%	✓
P&N Bank	Residential Fixed PI 2 yrs 80%	3.99	395	8.00/m	P+I	✗	✗	No	90%	✓
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%	4.23	649	Nil	IO	✓	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%	4.03	649	Nil	P+I	✓	✗	No	95%	✓
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	✗	Full	95%	✗
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	✗	✗	Full	95%	✗
The Mac	Standard Fixed 2 yrs	4.64	1463	Nil	Both	✓	✓	No	95%	✓



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Established 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	✗	No	95%	✗
Yellow Brick Road	Empower Fixed IO 2 yrs	4.44	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.44	363	Nil	IO	✓	✗	No	90%	✓
★										
AMP Bank	Basic Fixed 2 yrs	4.43	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.43	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	✗	✗	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	780	395/a	Both	✓	✗	No	90%	✓
Citi	Standard Fixed IO 2 yrs 500k+ 80%	4.24	649	8.00/m	IO	✓	✗	No	90%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 5-599k	4.70	657	375/a	Both	✓	✓	Full	95%	✓



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Established 2 Year Fixed \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 2 yrs	4.30	363	120.00/a	IO	✗	✗	No	95%	✓
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	Nil	Nil	P+I	✓	✓	No	95%	✓



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Established 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Residential Fixed 2 yrs	3.83	1180	120.00/a	Both	✓	✗	No	95%	✓
Bank Australia	Basic Fixed (LVR <80%) 2 yrs	3.74	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Fixed Package Residential Fixed 2 yrs 10k+	3.69	595	350/a	P+I	✓	✓	No	95%	✓
Beyond Bank	Total Home Loan Residential Fixed 2 yrs 50k+	3.89	Nil	395/a	Both	✓	✓	No	95%	✓
Freedom Lend	Freedom Fixed PI 2 yrs	3.74	Nil	Nil	P+I	✓	✓	No	95%	✓
G&C Mutual Bank	Get Ahead Start Fixed 2 Year 2 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Residential 2yr Fixed 2 yrs	3.99	500	Nil	Both	✓	✓	Full	95%	✓
Hume Bank	Property Package Residential Fixed 2 yrs 150k+	4.09	Nil	375/a	Both	✓	✓	No	97%	✓
IMB	Platinum Package Residential Fixed 2 yrs 90% 150k+	3.75	324	Nil	Both	✓	✓	No	90%	✓
Pacific Mortgage Group	Residential Fixed 2 yrs	3.78	Nil	Nil	P+I	✗	✗	No	95%	✓



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Established 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
QT Mutual Bank	Choices Residential Fixed 2 yrs 20k+	3.69	Nil	395/a	Both	✓	✗	No	95%	✓
QT Mutual Bank	Teachers' Life Residential Fixed 2 yrs 20k+	3.69	600	25/m	Both	✓	✗	No	95%	✓
Queenslanders CU	Special Fixed Rate P&I 2 yrs	3.82	595	Nil	P+I	✓	✓	Full	90%	✓
Regional Australia Bank	Partnership Advantage Fixed 2 yrs	3.89	Nil	375.00/a	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	Fixed 2 yrs	3.59	Nil	Nil	Both	✓	✓	No	95%	✓
The Mac	Standard Fixed Special 2 yrs	3.79	1463	Nil	Both	✓	✓	No	95%	✓
★★★★										
ANZ	Breakfree Residential Fixed 2 yrs 150k+	3.98	160	Nil	Both	✓	✗	No	90%	✓
Bank Australia	Residential Fixed 2 yrs	3.84	595	Nil	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
BankSA	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Bankwest	Complete Home Loan Fixed Rate Owner Occupied 2 yrs 200k+	3.94	250	395/a	Both	✓	✓	Partial	90%	✓
bcu	Fixed Rate Special Residential 2 yrs	3.70	600	495.00/a	Both	✓	✗	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Residential Fixed 2 yrs 200k+	3.99	Nil	Nil	Both	✓	✓	No	95%	✓
Community First CU	True Fixed 2 yrs	3.85	600	Nil	Both	✓	✓	Full	95%	✓
CUA	Fixed - Owner Occupier 2 yrs	3.84	795	Nil	Both	✓	✓	No	95%	✓
Easy Street Fin Services	Easy Street Fixed 2 yrs	3.85	500	Nil	Both	✓	✓	Full	95%	✓
Heritage Bank	Home Advantage Residential Fixed 2 yrs 150k+	3.89	150	350/a	Both	✓	✓	Partial	95%	✓
Heritage Bank	Residential Fixed 2 yrs	3.89	750	8.00/m	Both	✓	✓	Partial	95%	✓
NAB	Choice Package Standard Fixed 2 yrs 150k+	3.98	Nil	395/a	Both	✓	✗	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
NAB	Private Tailored Pkg Standard Fixed 2 yrs 150k+	3.98	Nil	750/a	Both	✓	✗	No	95%	✓
People's Choice Credit Union	Home Loan Package Residential Fixed 2 yrs 150k+	3.94	150	395/a	Both	✓	✗	No	95%	✓
SCU	My Life Residential Fixed 2 yrs 150k+	3.85	473	350/a	Both	✓	✓	No	95%	✓
St.George Bank	Advantage Package Residential Fixed 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	Partial	95%	✓
Teachers Mutual Bank	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✗	✗	Full	95%	✓
Teachers Mutual Bank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✗	✗	Full	95%	✓
The Rock	Rockstar Package Residential Fixed 2 yrs 80% 150k+	3.99	Nil	350/a	Both	✓	✓	No	80%	✓
UniBank	Fixed Rate 2 yrs	3.86	750	Nil	P+I	✗	✗	Full	95%	✓
UniBank	Standard Fixed IO 2 yrs	3.86	750	Nil	IO	✗	✗	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Fixed - Owner Occupied 2 yrs	3.79	300	300/a	P+I	✓	✓	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Westpac	Premier Advantage Fixed Options 2 yrs 150k+	3.99	Nil	395/a	Both	✓	✓	No	95%	✓
★★★										
Adelaide Bank	SmartFix 2 yrs	4.35	495	15.00/m	Both	✓	✓	Full	95%	✓
ANZ	Residential Fixed 2 yrs	4.13	760	10.00/m	Both	✓	✗	No	90%	✓
Arab Bank Australia	Residential Fixed 2 yrs	3.94	250	Nil	Both	✗	✗	No	95%	✓
Aussie	Optimizer Fixed PI 2 yrs	4.19	Nil	Nil	P+I	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed PI 2 yrs	4.19	Nil	198.00/a	P+I	✓	✗	No	95%	✓
Aussie	Select Basic Fixed 2 yrs 80%	3.99	Nil	Nil	Both	✓	✗	No	95%	✓
Aussie	Select Standard Fixed 2 yrs	3.99	Nil	15.00/m	Both	✓	✗	No	95%	✓
Australian Military Bank	Fixed Rate 2 yrs 80%	3.85	1014	Nil	Both	✗	✗	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Auswide Bank	Freedom Package Standard Fixed 2 yrs 90% 150k+	4.19	Nil	395/a	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Fixed Residential FlexiChoice 2 yrs 80%	4.19	650	10.00/m	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	FlexiDiscount Fixed 2 yrs 80%	4.09	650	10.00/m	P+I	✓	✓	No	95%	✓
Bank of Melbourne	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankSA	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
BankVic	Fixed 2 yrs	3.97	600	Nil	Both	✓	✗	No	95%	✓
BankVic	Premium Home Fixed 2 yrs 50k+	3.87	Nil	375/a	Both	✓	✗	No	95%	✓
Bankwest	Fixed Rate Owner Occupied 2 yrs	4.05	545	12.00/m	Both	✓	✓	Partial	90%	✓
Bendigo Bank	Basic Fixed Owner Occupied 2 yrs	4.24	829	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Residential Fixed 2 yrs	4.24	Nil	10.00/m	Both	✓	✓	Partial	95%	✓



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			Upfront	Ongoing						
★★★										
Beyond Bank	Residential Fixed 2 yrs	4.14	595	Nil	Both	✓	✓	No	95%	✓
Catalyst Money	Fixed 2 yrs	4.15	607	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan Fixed 2 yrs	4.19	363	Nil	Both	✓	✓	No	95%	✓
Click Loans	The Online Offset Home Loan Fixed 2 yrs	4.19	363	198.00/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Residential Fixed 2 yrs	4.14	800	8.00/m	Both	✓	✗	Partial	95%	✓
Commonwealth Bank	Wealth Package Residential Fixed 2 yrs 150k+	3.99	595	395/a	Both	✓	✗	Partial	95%	✓
CUA	Premium Fixed - Owner Occupier 2 yrs	4.06	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Fixed 2 yrs	4.08	970	8.00/m	Both	✓	✗	No	95%	✓
Firstmac	VIP Pack Fixed 2 yrs	4.09	520	Nil	Both	✓	✗	No	90%	✓
Gateway Credit Union	Premium Residential Fixed 2 yrs 150k+	3.83	750	299/a	Both	✓	✗	No	80%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Gateway Credit Union	Residential Fixed 2 yrs	4.03	750	Nil	Both	✓	✗	No	80%	✓
Holiday Coast CU	Fixed N Easy 2 yrs	3.99	664	8.00/m	Both	✓	✓	No	95%	✓
Homeloans	Optima Fixed - Owner Occupied PI 2 yrs	4.18	1056	198.00/a	P+I	✓	✗	No	80%	✓
Horizon Credit Union	Fixed Rate Home Loan 2 yrs	3.99	945	Nil	Both	✓	✓	Full	95%	✓
HSBC	2yr Fixed 2 yrs	3.95	853	Nil	Both	✓	✗	No	90%	✓
HSBC	Premier 2yr Fixed 2 yrs 500k+	3.95	553	Nil	Both	✓	✗	No	90%	✓
Hume Bank	Residential Fixed (Refinance) 2 yrs	4.19	Nil	Nil	Both	✓	✓	No	97%	✓
Hume Bank	Residential Fixed 2 yrs	4.19	750	Nil	Both	✓	✓	No	97%	✓
Hunter United	Low 2 year Fixed Rate Home Loan 2 yrs	4.08	350	8.00/m	P+I	✓	✗	No	95%	✓
Illawarra CU NSW	Fixed 2 yrs	4.15	607	Nil	Both	✓	✓	Full	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
IMB	Residential Fixed 2 yrs 90%	3.85	769	6.00/m	Both	✓	✓	No	95%	✓
iMortgage	Fusion Fixed PI 80 2 yrs	3.95	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Orange Advantage Residential Fixed 2 yrs 150k+	4.04	519	199/a	Both	✓	✗	No	95%	✓
ING DIRECT	Residential Fixed 2 yrs	4.14	519	Nil	Both	✓	✗	No	95%	✓
Liberty Financial	Liberty Fixed 2 yrs	4.19	Nil	295.00/a	Both	✓	✓	Full	85%	✓
loans.com.au	Fixed - Owner Occupier 2 yrs	3.99	520	Nil	Both	✓	✗	No	90%	✓
ME	Flexible Fixed OO Max 80 LVR 2 yrs	3.94	400	Nil	Both	✓	✗	No	80%	✓
ME	Member Package Flexible Fixed OO Max 80 LVR 2 yrs 40k+	3.94	Nil	395/a	Both	✓	✗	No	80%	✓
Mortgage House	Advantage Fixed 2 yrs 750k+	4.35	895	10.00/m	Both	✓	✓	Full	95%	✓
My Credit Union	Fixed Rate 2 yrs	4.24	610	Nil	Both	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
MyState	Residential Fixed 2 yrs 80%	3.99	350	Nil	Both	✓	✗	No	95%	✓
NAB	Choice Package Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	395/a	IO	✓	✗	No	95%	✓
NAB	Private Tailored Pkg Tailored Fixed - IO 2 yrs 150k+	3.98	Nil	750/a	IO	✓	✗	No	95%	✓
NAB	Standard Fixed 2 yrs	4.08	600	8.00/m	Both	✓	✗	No	95%	✓
NAB	Tailored Fixed - IO 2 yrs	4.08	600	8.00/m	IO	✓	✗	No	95%	✓
Newcastle Permanent	Premium Plus Package Residential Fixed 2 yrs	3.89	Nil	395/a	Both	✓	✗	No	95%	✓
Newcastle Permanent	Residential Fixed 2 yrs	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
Northern Inland CU	Fixed Rate Owner Occupied 2 yrs	3.99	930	Nil	P+I	✗	✓	No	95%	✓
People's Choice Credit Union	Residential Fixed 2 yrs	4.09	950	8.00/m	Both	✓	✗	No	95%	✓
Police Bank	Premium Fixed 2 yrs	3.99	1045	Nil	Both	✓	✓	No	95%	✓



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Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
QBANK	Residential Fixed 2 yrs	4.19	Nil	Nil	Both	✓	✓	No	95%	✓
QT Mutual Bank	Residential Fixed 2 yrs	3.79	600	Nil	Both	✓	✗	No	95%	✓
Qudos Bank	Fixed Rate 2 yrs	3.89	Nil	Nil	Both	✓	✗	No	95%	✓
RAMS	Fixed Rate IO 2 yrs	4.24	870	20.00/m	IO	✓	✓	No	95%	✓
RAMS	Fixed Rate P&I 2 yrs	4.14	870	20.00/m	P+I	✓	✓	No	95%	✓
Reduce Home Loans	Home Owners Dream 2 Yr Fixed 2 yrs 80%	4.09	1164	Nil	Both	✓	✓	Full	95%	✓
Regional Australia Bank	Steady Rate 2 yrs	3.99	250	Nil	P+I	✗	✗	No	95%	✓
RESI Mortgage Corp	Flexi Options Fixed 2 yrs	4.60	854	Nil	Both	✓	✓	Full	95%	✓
SCU	Residential Fixed 2 yrs	4.00	673	Nil	Both	✓	✓	No	95%	✓
SERVICE ONE Alliance Bank	Residential Fixed 2 yrs	4.24	750	8.00/m	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★★										
Southern Cross Credit Union	Fixed Platinum Home Loan 2 yrs	3.99	425	400.00/a	Both	✓	✓	No	95%	✓
Southern Cross Credit Union	Fixed Platinum Professional Loan 2 yrs	3.90	425	400.00/a	Both	✓	✓	No	95%	✓
St.George Bank	Residential Fixed 2 yrs	4.14	700	10.00/m	Both	✓	✓	Partial	95%	✓
Summerland Credit Union	Standard Fixed 2 yrs	3.99	800	Nil	P+I	✓	✗	No	95%	✓
Suncorp Bank	Home Package Plus Owner Occupied Fixed 2 yrs 150k+	3.89	Nil	375/a	Both	✓	✗	No	95%	✓
Suncorp Bank	Owner Occupied Fixed 2 yrs	4.04	600	10.00/m	Both	✓	✗	No	95%	✓
The Capricornian	Special Fixed 2 yrs	4.05	785	Nil	Both	✗	✗	Full	95%	✗
The Rock	Residential Fixed 2 yrs 80%	3.99	950	5.00/m	Both	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Complete Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓
Victoria Teachers Mutual Bank	Standard Fixed - Owner Occupied 2 yrs	3.89	600	Nil	P+I	✓	✓	No	95%	✓



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			Upfront	Ongoing						
★★★										
Westpac	Fixed Options 2 yrs	4.19	600	8.00/m	Both	✓	✓	No	95%	✓
Yellow Brick Road	Empower Fixed PI 2 yrs	4.19	363	Nil	P+I	✓	✗	No	95%	✓
Yellow Brick Road	Empower Package Empower Fixed PI 2 yrs 100k+	4.19	363	Nil	P+I	✓	✗	No	95%	✓
★★										
AMP Bank	Affinity Package Residential Classic Fixed 2 yrs 100k+	4.43	295	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Select Package Residential Classic Fixed 2 yrs 100k+	4.43	895	Nil	Both	✗	✗	No	90%	✓
Aussie	Optimizer Fixed IO 2 yrs	4.44	Nil	Nil	IO	✓	✗	No	95%	✓
Aussie	Optimizer Plus Fixed IO 2 yrs	4.44	Nil	198.00/a	IO	✓	✗	No	95%	✓
Auswide Bank	Standard Fixed 2 yrs 90%	4.44	600	10.00/m	Both	✓	✓	Full	95%	✗
Bank of Sydney	Expect More Residential Fixed 2 yrs 100k+	4.14	150	395/a	Both	✓	✗	No	90%	✓



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			Upfront	Ongoing						
★★										
Bank of Sydney	Residential Fixed 2 yrs	4.14	780	10.00/m	Both	✓	✗	No	90%	✓
bcu	Residential Fixed 2 yrs	4.19	600	Nil	Both	✓	✗	No	95%	✓
BOQ	Residential Fixed 2 yrs	4.19	450	10.00/m	Both	✓	✗	No	95%	✓
Citi	Mortgage Plus Standard Fixed IO 2 yrs 80% 500k+	4.04	649	350/a	IO	✓	✗	No	90%	✓
Citi	Mortgage Plus Standard Fixed P&I 2 yrs 80% 500k+	3.99	649	350/a	P+I	✓	✗	No	90%	✓
Citi	Standard Fixed P&I 2 yrs 500k+ 80%	4.19	649	8.00/m	P+I	✓	✗	No	90%	✓
Delphi Bank	Standard Fixed 2 yrs	4.24	1020	6.00/m	Both	✗	✗	No	90%	✓
ECU Australia	Standard Fixed 2 yrs	4.30	1020	Nil	Both	✓	✓	No	95%	✓
First Option Credit Union	Packaged Home Loan Residential Fixed 2 yrs 600k+	4.55	657	375/a	Both	✓	✓	Full	95%	✓
Homeloans	MoniPower Fixed 2 yrs	4.60	363	Nil	Both	✓	✓	Full	95%	✓



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			Upfront	Ongoing						
★★										
Homeloans	Optima Fixed - Owner Occupied IO 2 yrs	4.43	1056	198.00/a	IO	✓	✓	No	80%	✓
Homeloans	Ultra Plus Fixed PI 2 yrs	4.10	363	120.00/a	P+I	✗	✗	No	95%	✓
iMortgage	Fusion Fixed IO 80 2 yrs	4.15	363	120.00/a	IO	✓	✓	No	80%	✓
Macquarie Bank	Basic Fixed Owner Occupied PI 2 yrs	4.19	Nil	Nil	P+I	✓	✗	No	95%	✓
Macquarie Bank	Offset Fixed Owner Occupied PI 2 yrs	4.19	Nil	199.00/s	P+I	✓	✗	No	95%	✓
P&N Bank	Residential Fixed IO 2 yrs 80%	3.99	395	8.00/m	IO	✗	✗	No	90%	✓
P&N Bank	Residential Fixed PI 2 yrs 80%	3.99	395	8.00/m	P+I	✗	✗	No	90%	✓
Queenslanders CU	Fixed Rate P&I 2 yrs	4.39	595	Nil	P+I	✓	✓	Full	95%	✓
RESI Mortgage Corp	Smart Pro Fixed IO 2 yrs 80%	4.23	649	Nil	IO	✓	✗	No	95%	✓
RESI Mortgage Corp	Smart Pro Fixed P&I 2 yrs 80%	4.03	649	Nil	P+I	✓	✗	No	95%	✓



Home Loans Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Established 2 Year Fixed \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
The Capricornian	Lifestyle Fixed 2 yrs	4.30	785	10.00/m	Both	✗	✗	Full	95%	✗
The Capricornian	Premium Choice Fixed 2 yrs	4.15	785	Nil	Both	✗	✗	Full	95%	✗
The Mutual	Premium Fixed 2 yrs	4.09	300	Nil	Both	✓	✗	No	95%	✗
Yellow Brick Road	Empower Fixed IO 2 yrs	4.44	363	Nil	IO	✓	✗	No	90%	✓
Yellow Brick Road	Empower Package Empower Fixed IO 2 yrs 100k+	4.44	363	Nil	IO	✓	✗	No	90%	✓
★										
AMP Bank	Basic Fixed 2 yrs	4.43	545	Nil	Both	✗	✗	No	90%	✓
AMP Bank	Professional Package Residential Classic Fixed 2 yrs 100k+	4.43	Nil	349/a	Both	✗	✗	No	90%	✓
AMP Bank	Residential Classic Fixed 2 yrs	4.70	895	Nil	Both	✗	✗	No	90%	✓
Bank of Sydney	Expect More Residential Fixed PAYG 2 yrs 100k+	4.59	780	395/a	Both	✓	✗	No	90%	✓



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			Upfront	Ongoing						
★										
Citi	Standard Fixed IO 2 yrs 500k+ 80%	4.24	649	8.00/m	IO	✓	✗	No	90%	✓
First Option Credit Union	Residential Fixed 2 yrs	4.95	657	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Ultra Plus Fixed IO 2 yrs	4.30	363	120.00/a	IO	✗	✗	No	95%	✓
The Mac	Standard Fixed 2 yrs	4.64	1463	Nil	Both	✓	✓	No	95%	✓
Woolworths Employees CU	Owner Occupied Fixed 2 yrs	4.74	Nil	Nil	P+I	✓	✓	No	95%	✓