Loan Situation	Product Offer	Funder	Fixed or Variable	Term	2 Year Delivery Rate	3 Year Delivery Rate	Variable Delivery Rate	Customer Rate	Rollover Rate	Comparison Rate	Conditions
First Home Buyer	$5,000 cash back with our Reward Home Loan	ABL	Fixed	3 years		4.14%		**4.79%**	4.74%	4.85%	Up to 95% LVR Rebate up to 1%
Home and Land Buyers	Flexible fixed and variable rate construction loans	ABL	Fixed	2 years	4.04%			**4.49%**	4.59%	4.68%	Up to 95% LVR
Investment Loan	Standard Variable	Firstmac	Variable	N/A			3.85%	**4.35%**	N/A	4.44%	Up to 80% LVR Up to $1m per security
Investment Loan	Standard Fixed	ABL	Fixed	2 years				**4.35%**	4.59%	4.66%	Up to 90% LVR
Upgrading Family Home	2 Year Fixed Rate Transition home loan	ABL	Fixed	2 years	4.04%			**4.49%**	4.59%	4.68%	Up to 95% LVR
Refinancing (Switching)	Standard Variable	Adv	Variable	N/A			3.76%	**4.14%**	N/A	4.55%	Pro pack Min Loan $500K Max 80% LVR Owner Occupied
Refinancing (Switching)	Standard Fixed	Adv	Fixed	3 years	3.82%	3.82%		**4.20%**	4.14%	4.54%	Up to 50% over $500K Up to 80% LVR
SMSF											
Self Employed	Lo Doc Special	Adv	Variable	N/A			4.41%	**4.91%**	N/A	5.28%	Owner Occupied - personal use only Lo Doc over $500K Pro pack Up to 60% LVR
Business or Line of Credit Loans	Business Loans at home loan rates	Firstmac	Variable	N/A			3.85%	**4.45%**	N/A	4.54%	Up to 80% LVR Up to $1m loan
Consolidation loans	Standard Variable	Adv	Variable	N/A			3.76%	**4.14%**	N/A	4.55%	Pro pack Min Loan $500K Max 80% LVR Owner Occupied
Consolidation loans	Standard Fixed	Adv	Fixed	3 years	3.82%	3.82%		**4.20%**	4.14%	4.54%	Up to 50% over $500K Up to 80% LVR
Car Loans											