

HOME LOAN COMPARISON RATES - VOW FINANCIAL LENDER PANEL



4-May-17	Owner Occupied						Investment						Line of Credit
Institution	Std Var	Basic Var	1 year fixed/cap	2 years fixed	3 years fixed	5 years fixed	Std Var	Basic Var	1 years fixed/cap	2 years fixed	3 years fixed	5 years fixed	
Adelaide Bank	4.09%	4.04%	4.17%	4.35%	4.48%	4.70%	4.79%	4.74%	4.27%	4.45%	4.58%	4.80%	-
AMP Bank	3.92%	3.96%	4.35%	4.43%	4.59%	5.03%	4.59%	4.56%	4.64%	4.57%	4.87%	5.18%	4%
ANZ	4.35%	4.03%	3.99%	3.88%	3.99%	4.49%	4.95%	4.30%	4.29%	4.19%	4.29%	4.79%	5%
Bank of Melbourne	4.32%	3.88%	3.99%	3.99%	4.09%	4.39%	4.57%	4.29%	4.19%	4.19%	4.29%	4.59%	4%
Bank SA	4.39%	3.88%	3.99%	3.99%	4.09%	4.39%	4.64%	4.29%	4.19%	4.19%	4.29%	4.59%	4%
Bankwest	3.99%	4.09%	4.21%	3.94%	4.09%	4.39%	5.04%	5.14%	4.31%	4.40%	4.44%	4.74%	5%
Bank of Sydney	3.79%	-	4.09%	4.14%	3.88%	4.59%	-	-	-	-	-	-	5%
Bank of Queensland	4.47%	3.89%	4.39%	4.19%	3.99%	4.49%	5.04%	4.19%	4.65%	4.44%	4.14%	4.49%	5%
Citibank	4.26%	4.46%	3.99%	3.99%	4.19%	4.49%	4.46%	4.66%	4.19%	4.19%	4.39%	4.69%	4%
Commonwealth Bank	4.52%	4.52%	4.39%	3.99%	4.09%	4.59%	4.86%	4.86%	4.59%	4.44%	4.54%	5.04%	5%
Firstmac	3.94%	3.84%	3.99%	4.09%	4.29%	-	4.29%	4.19%	4.19%	4.29%	4.49%	-	-
Heritage Bank	3.99%	3.99%	3.89%	3.99%	4.09%	4.49%	4.64%	4.49%	4.19%	4.19%	4.29%	4.69%	4%
Homeloans	3.83%	-	4.04%	4.10%	4.04%	4.48%	4.26%	-	4.46%	4.52%	4.46%	4.83%	4%
ING DIRECT	3.89%	4.04%	4.09%	4.04%	3.99%	4.29%	4.54%	4.69%	4.24%	4.19%	4.19%	4.49%	-
Liberty Financial	3.79%	3.79%	4.24%	4.19%	4.24%	-	4.04%	4.04%	4.49%	4.44%	4.49%	-	-
Macquarie Bank	3.79%	3.79%	4.24%	4.19%	4.24%	-	4.04%	4.04%	4.49%	4.44%	4.49%	-	-
ME	3.84%	4.09%	3.99%	4.09%	4.19%	4.49%	4.39%	4.49%	4.29%	4.39%	4.49%	4.79%	-
Mortgage Ezy	3.69%	3.39%	4.29%	4.29%	4.29%	4.79%	3.99%	3.64%	4.39%	4.39%	4.39%	4.89%	-
nab	4.42%	4.17%	3.89%	3.69%	4.09%	4.59%	4.90%	4.65%	4.29%	4.19%	4.29%	4.79%	5%
P&N Bank	3.99%	4.64%	-	3.99%	4.19%	4.59%	-	4.64%	-	3.99%	4.19%	4.59%	6%
Pepper	-	4.04%	-	-	-	-	-	4.04%	-	-	-	-	-
Resi Home Loans	3.99%	-	3.97%	4.03%	4.07%	4.57%	4.21%	-	4.17%	4.23%	4.27%	4.77%	-
St George Bank	4.40%	3.88%	3.99%	3.99%	4.09%	4.39%	4.65%	4.29%	4.19%	4.19%	4.29%	4.59%	4%
Suncorp Bank	3.99%	3.88%	3.69%	3.89%	3.89%	4.19%	4.32%	4.29%	4.09%	4.19%	4.29%	4.39%	5%
Teachers Mutual Bank	3.95%	4.04%	3.94%	4.03%	4.20%	4.61%	5.26%	-	4.24%	4.33%	4.50%	4.91%	-
The Rock	3.99%	-	4.29%	3.99%	4.09%	4.59%	5.73%	-	4.69%	4.39%	4.49%	4.99%	5%
Vow Home Loans*	3.86%	3.89%	3.92%	3.96%	4.12%	5.34%	4.14%	4.17%	4.19%	4.23%	4.39%	5.34%	-
Westpac	4.42%	4.67%	3.99%	3.88%	4.09%	4.39%	4.89%	5.14%	4.19%	3.88%	4.29%	4.59%	5%

The information in this table is provided as a guide only and may not be complete for your purposes. Rates listed in this table are based on Mortgage amounts valued at \$250,000 or more. Neither Vow Financial nor the Providers warrants the accuracy of any information and you should confirm it with the Provider before acting on it. Except for responsibilities implied by law which cannot be excluded, neither Vow Financial nor the Provider is responsible for any loss, damage, cost or expense incurred by you as a result of any error, omission, or misrepresentation in relation to the data herein.

* Vow Home Loans - The comparison rates are based on a loan for \$150,000 and a term of 25 years at under 80% LVR.