

# Home Loan Comparison Checklist

Save time and distinguish a clear comparison between various loan products. As a first home buyer it can be challenging to differentiate between loans. This checklist will allow you to record and compare four core features of different home loan products and determine which is most suitable for you. Speak to our team of experts for a more personalised and detailed comparison.

	1	2	3	4
<b>Name of lender:</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Loan offer

Term of the Loan (Years)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maximum LVR Requirement (without LMI)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Special Offer Expiry Date (if applicable)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lenders Mortgage Insurance (if applicable)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Interest rates

Variable Interest Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Best Available Fixed Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Term of Best Available Fixed Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Combined Variable/Fixed Rate (Split Loan)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Loan Package Discount	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Honeymoon (Introductory Special rate)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Comparison Rate (as advertised by the Lender)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



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**1****2****3****4**

Name of lender:

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### Fees & Charges

Establishment Fees				
Account Keeping Fees (per annum)				
Redraw Fees				
Refinance Fees				
Package Fees (per annum)				
Early Repayment Fees				

### Important Loan Features

Offset Account				
Allow extra repayments				
Redraw extra repayments				
Repayment Frequency				
Loan Portability in the future				
Flexible Repayment options				
Progress Draw facility				
Top up facility (future for renovations)				
Low Doc application option (if self employed)				

### Customer Service

Dealing with the Bank (Fantastic; Good; Average; Poor)				
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