Lender	Rate Lock Fee	Valid for how many days	Fixed rate loan term availability (if available for fixing 1-5 years)	Max lending amount we can lock
Adelaide	no guaranteed rate lock	N/A	1-5 years	\$5,000,000
AMP	0.15% of the loan amount	90 Days from submission	1,2,3 and 5 years	No max lending limits
ANZ	\$750 per 1 million in lending	90 Days from submission	1-5, 7 & 10 years	No max lending limits
Bank of Melbourne	0.15% of the loan amount or \$500 whichever is higher	90 Days from submission	1-5 years	No max lending limits
Bankwest	0.15% of the loan amount or \$450 whichever is higher	90 days from submission	1-5 years	No max lending limits
Better Choice	Has got better choice gold fixed rate home loan but does not offer any rate lock options	N/A	N/A	N/A
Beyond Bank	0.15% of loan amount	90 days from submission	1-5 years	\$2,000,000
Bluestone	no fixed rate options	N/A	N/A	N/A
BOQ	0.15% of the loan amount	100 days from submission	1-5 years	No max lending limits
CBA	\$750	90 Days from submission	1-5 years	No max lending limits
Choicelend	\$395	90 days from submission	1-5 years	No max lending limits
Firstmac	\$350	60 days from submission	1 to 3 years	No max lending limits
Heritage	0.15% of the loan amount	90 Days from submission	1,2,3 or 5 years	\$700,000 for 'Home Advantage' product, \$5,000,000 for Basic product
ING	\$749	90 Days from submission	1-5 years	\$3,000,000
Latrobe	no fixed rate options	N/A	N/A	N/A
Macquarie	rate automatically locked at date of approval, no fee	180 days from approval	1-5 years	\$5,000,000
Me Bank	\$500	90 Days from submission	1-7 years	No max lending limits
Mortgage Mart	\$749	90 days from submission	1-5 years	\$1,000,000
MyState	0.15% of the fixed loan amount or \$395 whichever is	90 Days from submission	1,2,3 and 5 years	3,000,000
NAB	0.15% of the loan amount, rounded to the nearest \$10.	90 Days from approval	1-5 years	No max lending limits
Pepper	\$750 for loans under \$500,000 or 0.15% of the loan amount for loans over \$500,000	90 days from approval	2, 3, 5, 7, 10 years	No max lending limits
Resimac	no fixed rate options	N/A	N/A	N/A
Suncorp	\$600 or 0.15% whichever is higher	90 Days from submission	1,2,3 and 5 years	No max lending limits
UBank	\$500	90 Days from submission	1,2,3 and 5	no max limits
Virgin Money	0.15% of the fixed loan amount	100 days from submission	2 - 5 years	\$5,000,000