

The Most Wanted Employee Benefits

Enjoy direct access to the most wanted employee benefits!

In today's job market, employees are increasingly looking for more than just a salary and superannuation. In return for loyalty, dedication and longer working hours, they expect employers to help them achieve their personal goals.

A recent survey found that discounted home loans, personal loans, car loans, financial planning advice and home & contents insurance are amongst the highest employee-requested benefits in Australia.

There is a huge gap between what employees want from a benefits package and what employers are currently offering.

Table 1: Snapshot of some employee benefits requested by employees in a recent Mercer survey.

EMPLOYEE BENEFIT	CURRENTLY OFFERED BY COMPANIES	WHAT EMPLOYEES WOULD LIKE TO HAVE	DIFFERENCE
Discounted Home Loans	4%	64%	-60%
Discounted Home and Contents Insurance	7%	58%	-51%
Financial Planning advice	7%	53%	-46%
Personal/Car Loans	6%	50%	-44%
Professional Services	5%	48%	-42%
Income Protection Insurance	13%	54%	-41%
Discount on Life and Disability Insurance	18%	51%	-33%

*Source: 2005: Mercer Human Resource Consulting

3 easy steps to great employee benefits

1. Call interestrate.com.au to find out how you can easily provide the most wanted employee benefits to your staff

A leading market research tool, interestrate.com.au provides interest rates for home loans, credit cards, personal loans, term deposits, internet banking and more, updated daily.

[Interestrate.com.au](http://interestrate.com.au) is fully independent. It empowers people by allowing them to quickly and accurately compare 2000 products from over 120 lenders in a user-friendly online format.

Through partnerships with some of Australia's largest banks and financial planners, interestrate.com.au is then able to provide your employees with a range of discounted financial services.

interestrate.com.au™

Financial Solutions for Everyone

local call 1300 850 185

"...we've been using Interestrate.com.au for the last 4 years as part of our employee benefits program. They've provided financial services that we were unable to provide."

Rodney Robinson –
Taxation and
Contracts Manager,
St Vincents Hospital

Benefits to the Employer:

- > No-cost service
- > Provides many of the "most wanted" employee benefits
- > Promotes staff loyalty
- > Improved staff productivity because we do all the research
- > Independent and unbiased
- > Fully customisable
- > Access via your company web or intranet site
- > Partnerships with leading banks and financial planners
- > Revenue stream often available

Benefits to the Employee:

- > No setup or membership fees
- > All the top benefits in one easy-to-use website
- > Fully independent research
- > Access to discounted home loans, insurance and much more
- > Dedicated home loan bankers offering end-to-end customer service
- > Significant home loan benefits through our banking partners
- > Rebates often available

2. Fully customise your desired employee benefits through interestrate.com.au

Many employee benefits programmes are inflexible, costly and time-consuming to maintain. Interestrate.com.au differs because it's automated and free of charge for both employers and employees.

This flexible resource can be customised to your company's requirements. It can even feature your logo and be accessed directly from your company's web or intranet site!

The screenshot shows the website header with 'Welcome to interestrate.com.au' and 'Site Map | Contact Us | Login |'. The main navigation bar includes 'Home', 'Home Loans', 'Personal Banking', 'Business Loans', 'Vehicle & Asset Leasing', and 'Help Me Find The Right Loan'. Below this is a secondary menu with 'Finance Referral Program', 'Accounting Services', 'Credit Cards', 'Insurance', 'Calculators', and 'Financial Advice'. The main content area features four service boxes: 'Discounted Home Loans' (independent research on 120+ banks), 'Personal Banking' (research on car/personal loans, credit cards, deposits, and internet banking), 'Insurance' (discounted access to house/contents, income protection, life/disability, and trauma), and 'Financial Advice' (access to a National Financial Planning Group). A separate box for 'Finance Calculators' lists stamp duty, loan repayments, and 12 finance calculators.

HOME LOANS

Table 2: Snapshot of the top interest rates from over 120 Banks and Non Banks.

Loan Term 25 years **Repayment Options** Owner Occupied **Reason** Principal and Interest

INSTITUTION	PRODUCT NAME	LOAN TYPE	RATE	COMPARISON RATE	APPL FEE	LEGAL FEE	VAL FEE	SETTLEMENT FEE	ONGOING FEE	MAX LVR	EXTRA PAYMENTS	REDRAW
BANKS												
ING Bank	Mortgage Simplifier	Basic	7.39	7.40	600	0	0	0	8/month	95	✓	✓
ANZ Bank	Money Saver	Basic	7.52	7.52	500	0	0	0	10/month	95	✓	✓
National Australia Bank	Base Variable Rate Home Loan (\$250,000-\$500,00)	Basic	7.37	0	600	0	0	0	0	95	✓	✓

3. Relax with the knowledge your staff have access to their most wanted employee benefits

Interestrate.com.au fills the hole with market leading research and access to discounted packages in the categories that appeal most to your employees.

Interestrate.com.au offers a fully independent, cost-free service that will save you and your employees time and money. What could be better than all the top benefits in one easy-to-use website?

Contact us on 1300 850 185 and get ready to link your company to Australia's most wanted employee benefits service! Alternatively, go to www.interestrate.com.au/benefits to view more of our services.

interestrate.com.au

Financial Solutions for Everyone

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