

AFG Index

Market Release



July 2021

Australian home loan market ends the financial year on a high

(ASX:AFG) The 2021 financial year drew to a close with another record quarter of activity for AFG brokers. The company recorded \$22.6 billion in home loan lodgements for the three months to 30 June 2021. This is an increase of 10% on the previous quarter and a massive 34% on the corresponding quarter last year.

AFG CEO David Bailey explained the results: "Whilst Upgraders remain the main source of lodgements at 42%, Refinancers fuelled by cash back offers from some lenders also drove activity, jumping by 4% to be 27% of the market. Continuing the increasing trend observed in the third quarter, Investor activity increased a further 2% to 25%."

"Despite hitting highs of 23% of application flow during the year on the back of support of State and Federal Government assistance packages, First Home Buyer activity dropped back to 14% of total activity for the final quarter of the year," he said.

Record lodgements were broadly seen across the country, New South Wales is up 12.16% from the quarter to \$7.87 billion and Victoria up 12.76% from Q3 21 to \$7.54 billion. WA continues to show growth with an increase of 5.19% on the prior quarter, representing a significant 31.5% increase on this time last year, to \$2.39 billion. Queensland lodgements increased by 5.28% for the quarter to \$3.68 billion and South Australia recorded a 7.27% rise on Q3 21 to deliver \$1.12 billion of home loan lodgements for the quarter. The exception was the Northern Territory, which was down 10.17% on the prior quarter to \$41 million.

"The national average mortgage size has also increased to \$593,250, up from \$573,767 last quarter," he said. Loan to value ratios (LVR), however, were down across the board meaning valuations are outpacing the growth in loan sizes. "With speculation that the market is overheated, it is reassuring customers are not drawing up to the full value of their properties and are instead retaining equity."

The low interest rate environment is seeing more customers choose a Fixed Rate mortgage to lock in the benefit, with Fixed products at their highest ever level of 38%. Homebuyers are also opting to pay down their loans with 84% of borrowers choosing Principal and Interest (P&I) products ahead of paying interest only.

The Big 4 Banks and their associated brands have lifted by 2.2% to be sitting at 59.31% of the market.

"On the back of a consistent cash back offer, the Westpac group is taking the lion's share of the increase, jumping from 17.97% to 22.73% of the market. ANZ recorded another dip as their share of the market dropped from 9.41% to 6.93%. With the tapering of the Term Funding Facility free kick, it will be interesting to see if cash back offers continue, especially given the fixed rate bonanza for customers appears to be ending."

Among the non-majors Macquarie felt the impact of the Big 4 Banks taking back market share the most, with their share dropping from 9.91% to 8.53% for the quarter.

"In a positive sign, lender turnaround times (TAT) are starting to show signs of improvement with the average number of days from submission to formal approval dropping back to 25 days from a high of 27 days the prior quarter. Whilst pleasing to see a reduction, customers should consult with their broker as there are many lenders with strong offers in the market with TAT's considerably inside 25 days," he concluded.

-ends-

For media enquiries, please contact

Alison Clarke

Head of Corporate Communications

P (08) 9420 7014 | P 0402 781 367

afgonline.com.au

Table 1

AFG Mortgages Lodged

Fiscal	Fiscal Quarter	Lodge #	Lodge Volume	Avg Loan	Inv %	First Home Buyers %	Refinance %	Upgrader %	Interest Only %	Principal & Interest %
2013	1	21,572	\$8,416,984,858	\$390,181	36%	15%	34%	28%	53%	47%
2013	2	21,409	\$8,487,848,309	\$396,462	36%	12%	34%	31%	51%	48%
2013	3	21,210	\$8,323,131,168	\$392,415	36%	12%	33%	31%	52%	48%
2013	4	24,446	\$9,799,862,723	\$400,878	37%	11%	33%	30%	54%	46%
2014	1	25,819	\$10,542,068,141	\$408,307	38%	10%	31%	32%	54%	46%
2014	2	25,896	\$10,984,615,499	\$424,182	39%	9%	32%	31%	56%	44%
2014	3	24,231	\$10,302,849,053	\$425,193	39%	9%	32%	31%	57%	43%
2014	4	26,966	\$11,551,435,673	\$428,370	39%	9%	34%	30%	58%	42%
2015	1	28,132	\$12,204,183,662	\$433,819	39%	8%	34%	31%	58%	42%
2015	2	28,664	\$12,892,326,077	\$449,774	39%	7%	36%	30%	59%	41%
2015	3	27,496	\$12,267,821,050	\$446,167	40%	8%	35%	30%	59%	41%
2015	4	31,230	\$14,355,020,533	\$459,655	40%	8%	37%	28%	59%	40%
2016	1	29,919	\$14,074,122,292	\$470,408	33%	9%	36%	34%	54%	46%
2016	2	28,849	\$13,707,774,726	\$475,156	31%	7%	38%	35%	50%	50%
2016	3	27,275	\$12,899,531,564	\$472,943	33%	8%	38%	34%	48%	52%
2016	4	30,360	\$14,492,569,632	\$477,357	34%	7%	39%	33%	47%	53%
2017	1	31,572	\$15,124,154,412	\$479,037	32%	8%	38%	34%	46%	54%
2017	2	30,742	\$14,979,398,027	\$487,262	34%	9%	38%	32%	47%	53%
2017	3	29,038	\$14,150,343,319	\$487,304	32%	10%	35%	34%	44%	55%
2017	4	30,056	\$14,551,070,209	\$484,132	31%	10%	29%	39%	33%	67%
2018	1	30,471	\$14,948,327,171	\$490,576	29%	13%	25%	41%	19%	81%
2018	2	29,673	\$14,813,114,159	\$499,212	28%	13%	22%	44%	19%	81%
2018	3	27,723	\$13,794,277,704	\$497,575	28%	13%	23%	43%	20%	80%
2018	4	28,865	\$14,542,901,956	\$503,825	28%	13%	23%	43%	19%	81%
2019	1	27,869	\$14,163,790,155	\$508,227	27%	14%	24%	43%	19%	81%
2019	2	25,525	\$12,967,945,442	\$508,049	27%	13%	24%	43%	18%	81%
2019	3	23,035	\$11,613,654,328	\$504,174	26%	14%	25%	43%	19%	81%
2019	4	25,244	\$12,977,940,620	\$514,100	28%	14%	28%	39%	20%	80%
2020	1	29,141	\$15,700,098,779	\$538,763	26%	15%	28%	40%	18%	82%
2020	2	28,602	\$15,368,708,504	\$537,330	26%	15%	27%	41%	18%	82%
2020	3	28,335	\$15,344,491,297	\$541,538	25%	15%	30%	39%	17%	83%
2020	4	31,070	\$16,853,561,725	\$542,438	25%	15%	32%	38%	16%	84%
2021	1	35,442	\$18,187,912,093	\$513,174	21%	23%	23%	40%	14%	86%
2021	2	36,548	\$19,837,527,015	\$542,780	21%	22%	22%	42%	12%	88%
2021	3	35,831	\$20,558,636,564	\$573,767	23%	18%	23%	43%	14%	86%
2021	4	38,160	\$22,638,426,110	\$593,250	25%	14%	27%	42%	16%	84%

Table 2

Big 4 Banks & their Associated Brands vs Non Major Lender market share

Fiscal	Fiscal Quarter	Lodgement		Investment Volume		First Home Buyers Volume		Refinance Volume		Upgrader Volume		Interest Only Volume		Principal & Interest Volume	
		Major	Non-Major	Major	Non-Major	Major	Non-Major	Major	Non-Major	Major	Non-Major	Major	Non-Major	Major	Non-Major
2013	1	77.1%	22.9%	79.4%	20.6%	74.5%	25.5%	72.9%	27.1%	79.5%	20.5%	81.3%	18.7%	72.4%	27.6%
2013	2	77.6%	22.4%	80.8%	19.2%	74.2%	25.8%	73.6%	26.4%	79.3%	20.7%	81.6%	18.4%	73.4%	26.6%
2013	3	78.2%	21.8%	80.0%	20.0%	77.1%	22.9%	73.4%	26.6%	80.4%	19.6%	82.2%	17.8%	74.0%	26.0%
2013	4	77.0%	23.0%	79.3%	20.7%	74.5%	25.5%	72.6%	27.4%	79.3%	20.7%	80.4%	19.6%	73.1%	26.9%
2014	1	74.1%	25.9%	76.5%	23.5%	72.8%	27.2%	67.3%	32.7%	76.9%	23.1%	77.0%	23.0%	70.7%	29.3%
2014	2	73.6%	26.4%	75.4%	24.6%	72.3%	27.7%	67.5%	32.5%	76.1%	23.9%	76.5%	23.5%	69.8%	30.2%
2014	3	74.3%	25.7%	77.1%	22.9%	71.1%	28.9%	68.3%	31.7%	76.7%	23.3%	77.3%	22.7%	70.5%	29.5%
2014	4	74.8%	25.2%	77.3%	22.7%	71.6%	28.4%	69.3%	30.7%	77.9%	22.1%	77.8%	22.2%	70.5%	29.5%
2015	1	73.7%	26.3%	76.8%	23.2%	69.7%	30.3%	66.5%	33.5%	77.3%	22.7%	77.0%	23.0%	69.1%	30.9%
2015	2	69.8%	30.2%	74.2%	25.8%	67.0%	33.0%	62.5%	37.5%	72.6%	27.4%	73.9%	26.1%	63.8%	36.2%
2015	3	73.4%	26.6%	76.4%	23.6%	72.3%	27.7%	67.1%	32.9%	75.5%	24.5%	76.9%	23.1%	68.3%	31.7%
2015	4	71.7%	28.3%	74.8%	25.2%	70.7%	29.3%	64.8%	35.2%	75.5%	24.5%	76.5%	23.5%	64.9%	35.1%
2016	1	73.7%	26.3%	72.7%	27.3%	73.8%	26.2%	68.9%	31.1%	78.1%	21.9%	78.2%	21.8%	68.6%	31.4%
2016	2	69.9%	30.1%	71.1%	28.9%	70.4%	29.6%	61.2%	38.8%	75.4%	24.6%	76.6%	23.4%	63.4%	36.6%
2016	3	70.6%	29.4%	72.0%	28.0%	70.0%	30.0%	64.8%	35.2%	74.5%	25.5%	76.2%	23.8%	65.4%	34.6%
2016	4	70.9%	29.1%	73.9%	26.1%	72.2%	27.8%	66.2%	33.8%	73.4%	26.6%	75.0%	25.0%	67.3%	32.7%
2017	1	71.1%	28.9%	74.4%	25.6%	77.0%	23.0%	65.4%	34.6%	73.4%	26.6%	75.6%	24.4%	67.4%	32.6%
2017	2	65.2%	34.8%	68.4%	31.6%	68.3%	31.7%	58.2%	41.8%	69.0%	31.0%	69.8%	30.2%	61.3%	38.7%
2017	3	65.6%	34.4%	67.3%	32.7%	70.2%	29.8%	58.0%	42.0%	69.4%	30.6%	69.0%	31.0%	62.8%	37.2%
2017	4	64.7%	35.3%	68.5%	31.5%	70.0%	30.0%	57.5%	42.5%	66.0%	34.0%	62.6%	37.4%	65.7%	34.3%
2018	1	64.3%	35.7%	68.9%	31.1%	68.0%	32.0%	57.6%	42.4%	64.2%	35.8%	58.3%	41.7%	65.9%	34.1%
2018	2	64.1%	35.9%	66.5%	33.5%	69.5%	30.5%	57.5%	42.5%	64.3%	35.7%	63.5%	36.5%	64.3%	35.7%
2018	3	63.2%	36.8%	65.0%	35.0%	67.6%	32.4%	58.9%	41.1%	63.2%	36.8%	65.0%	35.0%	62.9%	37.1%
2018	4	59.2%	40.8%	57.2%	42.8%	68.4%	31.6%	54.1%	45.9%	59.9%	40.1%	59.5%	40.5%	59.3%	40.7%
2019	1	59.7%	40.3%	57.1%	42.9%	68.2%	31.8%	55.4%	44.6%	60.5%	39.5%	57.8%	42.2%	60.2%	39.8%
2019	2	57.9%	42.1%	56.5%	43.5%	67.8%	32.2%	53.1%	46.9%	58.1%	41.9%	57.4%	42.6%	58.1%	41.9%
2019	3	58.6%	41.4%	56.5%	43.5%	68.2%	31.8%	53.1%	46.9%	59.6%	40.4%	60.2%	39.8%	58.4%	41.6%
2019	4	57.6%	42.4%	56.2%	43.8%	65.5%	34.5%	51.5%	48.5%	59.0%	41.0%	55.4%	44.6%	58.3%	41.7%
2020	1	54.0%	46.0%	50.1%	49.9%	65.1%	34.9%	45.0%	55.0%	57.1%	42.9%	47.5%	52.5%	55.5%	44.5%
2020	2	53.1%	46.9%	48.2%	51.8%	64.0%	36.0%	46.7%	53.3%	55.2%	44.8%	44.8%	55.2%	55.0%	45.0%
2020	3	59.5%	40.5%	54.0%	46.0%	61.7%	38.3%	61.0%	39.0%	60.6%	39.4%	52.5%	47.5%	61.1%	38.9%
2020	4	66.8%	33.2%	64.4%	35.6%	66.9%	33.1%	71.1%	28.9%	65.7%	34.3%	62.2%	37.8%	67.7%	32.3%
2021	1	58.9%	41.1%	54.6%	45.4%	63.9%	36.1%	58.1%	41.9%	58.9%	41.1%	54.6%	45.4%	59.6%	40.4%
2021	2	58.7%	41.3%	54.6%	45.4%	65.0%	35.0%	58.0%	42.0%	57.5%	42.5%	54.4%	45.6%	59.4%	40.6%
2021	3	57.1%	42.9%	51.6%	48.4%	62.0%	38.0%	58.1%	41.9%	56.9%	43.1%	51.8%	48.2%	58.1%	41.9%
2021	4	59.3%	40.7%	54.6%	45.4%	64.8%	35.2%	61.1%	38.9%	59.3%	40.7%	54.0%	46.0%	60.3%	39.7%

Table 3

Total lodgement volume

Fiscal	Fiscal Quarter	National	NSW	NT	QLD	SA	VIC	WA
2013	1	\$8,416,984,858	\$2,317,367,446	\$112,863,129	\$1,700,649,487	\$539,487,818	\$1,863,981,141	\$1,882,635,836
2013	2	\$8,487,848,309	\$2,398,852,214	\$110,388,955	\$1,624,079,026	\$538,593,522	\$1,901,175,060	\$1,914,759,532
2013	3	\$8,323,131,168	\$2,280,977,557	\$101,610,181	\$1,596,917,132	\$557,028,090	\$1,773,185,026	\$2,013,413,182
2013	4	\$9,799,862,723	\$2,888,886,136	\$122,968,345	\$1,720,775,026	\$548,935,991	\$2,183,140,166	\$2,335,157,058
2014	1	\$10,542,068,141	\$3,363,650,441	\$138,740,721	\$1,839,020,142	\$585,449,797	\$2,299,156,557	\$2,316,050,484
2014	2	\$10,984,615,499	\$3,472,344,992	\$137,288,354	\$1,938,332,722	\$590,007,574	\$2,476,884,646	\$2,369,757,211
2014	3	\$10,302,849,053	\$3,187,107,101	\$127,502,922	\$1,770,156,872	\$546,664,335	\$2,425,749,349	\$2,245,668,475
2014	4	\$11,551,435,673	\$3,628,795,263	\$139,021,892	\$1,976,761,591	\$619,877,859	\$2,704,035,935	\$2,482,943,132
2015	1	\$12,204,183,662	\$3,982,906,595	\$140,208,398	\$2,071,232,827	\$607,398,884	\$2,916,486,393	\$2,485,950,565
2015	2	\$12,892,326,077	\$4,473,053,948	\$143,659,370	\$2,164,914,833	\$688,396,536	\$3,062,350,192	\$2,359,951,199
2015	3	\$12,267,821,050	\$4,279,463,704	\$131,624,091	\$2,009,757,086	\$644,051,341	\$2,933,481,013	\$2,269,443,815
2015	4	\$14,355,020,533	\$5,330,891,403	\$96,100,541	\$2,284,022,430	\$771,411,097	\$3,392,372,612	\$2,480,222,452
2016	1	\$14,074,122,292	\$5,270,542,626	\$98,020,283	\$2,153,754,408	\$760,635,526	\$3,517,006,688	\$2,274,162,761
2016	2	\$13,707,774,726	\$4,986,124,658	\$95,533,032	\$2,150,036,538	\$772,308,708	\$3,576,347,152	\$2,127,424,638
2016	3	\$12,899,531,564	\$4,694,023,747	\$90,074,503	\$2,150,045,918	\$712,310,474	\$3,368,595,762	\$1,884,481,160
2016	4	\$14,492,569,632	\$5,290,743,282	\$97,762,354	\$2,429,809,118	\$791,840,063	\$3,878,131,520	\$2,004,283,296
2017	1	\$15,124,154,412	\$5,470,285,452	\$84,174,287	\$2,605,711,215	\$800,951,939	\$4,229,823,532	\$1,933,207,986
2017	2	\$14,979,398,027	\$5,426,003,273	\$87,187,718	\$2,505,307,678	\$773,351,604	\$4,398,741,172	\$1,788,806,582
2017	3	\$14,150,343,319	\$5,090,364,411	\$87,970,635	\$2,368,574,830	\$749,783,201	\$4,240,682,427	\$1,612,967,814
2017	4	\$14,551,070,209	\$5,232,634,409	\$51,531,037	\$2,437,424,105	\$770,982,709	\$4,443,174,978	\$1,615,322,970
2018	1	\$14,948,327,171	\$5,249,369,845	\$71,240,391	\$2,387,991,140	\$760,134,506	\$4,919,302,623	\$1,560,288,667
2018	2	\$14,813,114,159	\$5,135,582,112	\$76,497,858	\$2,379,070,453	\$757,818,346	\$4,897,925,624	\$1,566,219,765
2018	3	\$13,794,277,704	\$4,768,022,797	\$83,500,004	\$2,169,351,235	\$695,742,174	\$4,562,932,102	\$1,514,729,392
2018	4	\$14,542,901,956	\$4,945,079,005	\$44,071,649	\$2,363,033,867	\$740,025,134	\$4,995,095,503	\$1,455,596,797
2019	1	\$14,163,790,155	\$4,793,252,745	\$62,523,577	\$2,315,756,324	\$750,066,146	\$4,701,475,068	\$1,540,716,295
2019	2	\$12,967,945,442	\$4,233,005,993	\$58,969,782	\$2,172,935,808	\$701,327,836	\$4,290,552,719	\$1,511,153,304
2019	3	\$11,613,654,328	\$3,826,801,444	\$56,350,344	\$1,939,666,136	\$652,995,108	\$3,815,804,776	\$1,322,036,519
2019	4	\$12,977,940,620	\$4,375,771,934	\$51,732,776	\$2,043,286,038	\$729,805,145	\$4,417,355,877	\$1,359,988,850
2020	1	\$15,700,098,779	\$5,557,109,383	\$49,180,869	\$2,553,060,036	\$785,196,149	\$5,158,250,291	\$1,597,302,050
2020	2	\$15,368,708,504	\$5,286,206,957	\$66,968,715	\$2,524,588,299	\$817,886,850	\$5,095,685,809	\$1,577,371,875
2020	3	\$15,344,491,297	\$5,020,785,237	\$53,037,994	\$2,550,200,816	\$779,188,767	\$5,371,437,553	\$1,569,840,930
2020	4	\$16,853,561,725	\$5,922,253,031	\$69,845,602	\$2,735,081,395	\$883,758,855	\$5,426,637,030	\$1,815,985,812
2021	1	\$18,187,912,093	\$6,224,279,577	\$48,487,810	\$3,343,105,728	\$1,031,077,355	\$5,358,986,630	\$2,181,974,993
2021	2	\$19,837,527,015	\$6,423,867,863	\$43,489,534	\$3,598,556,919	\$1,026,932,438	\$6,285,275,987	\$2,459,404,273
2021	3	\$20,558,636,564	\$7,017,777,663	\$45,770,750	\$3,491,745,410	\$1,046,175,670	\$6,687,012,511	\$2,270,154,560
2021	4	\$22,638,426,110	\$7,870,893,263	\$41,114,893	\$3,676,105,762	\$1,122,201,319	\$7,540,025,348	\$2,388,085,526

Table 4

Average mortgage size in dollars

Fiscal	Fiscal Quarter	National	NSW	NT	QLD	SA	VIC	WA
2013	1	\$390,181	\$454,208	\$393,251	\$344,540	\$315,859	\$382,905	\$403,048
2013	2	\$396,462	\$471,380	\$379,343	\$343,648	\$314,049	\$385,087	\$411,688
2013	3	\$392,415	\$459,504	\$376,334	\$346,178	\$331,960	\$378,078	\$403,086
2013	4	\$400,878	\$482,930	\$401,857	\$341,559	\$314,037	\$384,423	\$410,180
2014	1	\$408,307	\$496,846	\$397,538	\$347,970	\$318,525	\$389,292	\$408,402
2014	2	\$424,182	\$515,950	\$375,105	\$356,770	\$332,961	\$413,227	\$423,095
2014	3	\$425,193	\$513,057	\$378,347	\$358,767	\$333,332	\$415,795	\$425,800
2014	4	\$428,370	\$522,655	\$407,689	\$365,323	\$330,073	\$411,949	\$425,964
2015	1	\$433,819	\$523,722	\$383,083	\$363,247	\$332,639	\$423,600	\$432,490
2015	2	\$449,774	\$561,096	\$394,669	\$368,810	\$350,686	\$434,438	\$433,337
2015	3	\$446,167	\$550,626	\$385,994	\$371,283	\$338,262	\$429,751	\$433,100
2015	4	\$459,655	\$558,150	\$421,494	\$380,164	\$352,403	\$440,168	\$447,129
2016	1	\$470,408	\$582,380	\$400,083	\$386,324	\$362,035	\$455,276	\$435,413
2016	2	\$475,156	\$581,676	\$415,361	\$393,924	\$371,660	\$463,918	\$443,029
2016	3	\$472,943	\$588,814	\$384,934	\$394,359	\$372,353	\$446,408	\$453,218
2016	4	\$477,357	\$591,607	\$407,343	\$398,722	\$378,509	\$455,287	\$448,085
2017	1	\$479,037	\$596,802	\$408,613	\$400,324	\$378,701	\$458,567	\$444,211
2017	2	\$487,262	\$602,555	\$384,087	\$403,301	\$378,167	\$476,415	\$444,977
2017	3	\$487,304	\$602,196	\$418,908	\$403,987	\$385,097	\$476,321	\$440,461
2017	4	\$484,132	\$593,673	\$393,367	\$408,621	\$378,118	\$473,333	\$434,227
2018	1	\$490,576	\$596,994	\$397,991	\$411,936	\$388,617	\$481,765	\$441,383
2018	2	\$499,212	\$611,597	\$460,830	\$416,577	\$389,024	\$494,990	\$440,444
2018	3	\$497,575	\$602,784	\$444,149	\$417,987	\$397,794	\$493,237	\$440,969
2018	4	\$503,825	\$608,400	\$393,497	\$426,617	\$397,649	\$502,323	\$443,644
2019	1	\$508,227	\$624,040	\$390,772	\$423,976	\$407,645	\$508,377	\$442,989
2019	2	\$508,049	\$618,047	\$409,512	\$449,046	\$395,337	\$504,178	\$443,283
2019	3	\$504,174	\$619,725	\$405,398	\$440,733	\$407,867	\$498,407	\$431,615
2019	4	\$514,100	\$626,184	\$413,862	\$444,193	\$402,318	\$511,623	\$441,125
2020	1	\$538,763	\$665,761	\$413,285	\$459,680	\$414,570	\$529,649	\$457,942
2020	2	\$537,330	\$657,080	\$426,552	\$458,266	\$432,059	\$539,397	\$444,205
2020	3	\$541,538	\$662,373	\$438,331	\$461,324	\$426,019	\$545,047	\$458,750
2020	4	\$542,438	\$678,379	\$396,850	\$462,554	\$420,037	\$539,266	\$444,659
2021	1	\$513,174	\$663,428	\$375,874	\$440,462	\$397,792	\$509,652	\$416,885
2021	2	\$542,780	\$694,247	\$443,771	\$465,170	\$418,132	\$543,662	\$451,764
2021	3	\$573,767	\$727,231	\$423,803	\$491,242	\$442,545	\$569,156	\$467,880
2021	4	\$593,250	\$753,845	\$419,540	\$499,675	\$450,502	\$594,030	\$470,096

Table 5

Loan to value ratios (LVR)

Fiscal	Fiscal Quarter	National	NSW	NT	QLD	SA	VIC	WA
2013	1	69.6%	69.8%	68.3%	70.2%	69.0%	70.4%	70.1%
2013	2	70.2%	70.5%	67.1%	70.5%	70.3%	71.1%	72.0%
2013	3	70.3%	70.0%	68.0%	70.2%	70.4%	71.8%	71.2%
2013	4	70.0%	69.7%	68.0%	69.8%	70.3%	72.0%	70.3%
2014	1	69.9%	69.5%	66.3%	70.4%	69.3%	71.9%	71.6%
2014	2	70.4%	69.3%	66.8%	71.3%	71.3%	71.9%	71.6%
2014	3	69.8%	69.0%	65.8%	70.1%	70.8%	72.8%	70.6%
2014	4	69.4%	68.5%	64.3%	69.4%	71.4%	72.8%	70.1%
2015	1	70.0%	68.7%	67.7%	69.0%	70.9%	72.5%	71.3%
2015	2	70.5%	68.7%	68.7%	69.9%	71.7%	73.1%	70.5%
2015	3	69.5%	68.4%	64.6%	70.0%	70.8%	72.9%	70.7%
2015	4	69.5%	66.8%	64.9%	69.6%	71.8%	72.7%	71.0%
2016	1	69.7%	67.3%	67.3%	69.3%	69.6%	73.0%	71.5%
2016	2	69.7%	65.9%	67.4%	70.3%	71.5%	71.7%	71.1%
2016	3	69.0%	66.2%	62.8%	70.2%	71.1%	72.7%	71.2%
2016	4	69.2%	66.1%	66.4%	70.0%	70.2%	72.1%	70.5%
2017	1	69.5%	66.2%	67.9%	70.0%	70.6%	71.0%	71.6%
2017	2	69.5%	65.5%	68.1%	69.6%	70.3%	71.9%	71.4%
2017	3	69.2%	65.4%	67.3%	68.9%	70.9%	71.6%	71.1%
2017	4	67.6%	64.0%	62.7%	68.1%	69.9%	70.8%	70.0%
2018	1	68.5%	64.5%	65.5%	68.9%	68.9%	70.8%	72.3%
2018	2	68.4%	64.5%	65.9%	68.5%	70.7%	69.4%	71.2%
2018	3	68.4%	63.8%	66.1%	69.3%	70.9%	68.9%	71.2%
2018	4	68.0%	63.6%	65.9%	69.1%	69.6%	68.6%	71.1%
2019	1	67.8%	65.0%	62.2%	68.9%	70.1%	68.6%	72.1%
2019	2	68.4%	65.0%	66.8%	69.3%	69.5%	68.0%	71.9%
2019	3	68.4%	65.3%	64.0%	69.7%	70.1%	69.1%	72.0%
2019	4	69.5%	65.9%	69.8%	69.5%	70.1%	69.6%	71.9%
2020	1	70.3%	67.4%	71.8%	70.1%	70.3%	70.3%	71.9%
2020	2	69.8%	67.3%	66.8%	70.1%	71.3%	70.5%	72.7%
2020	3	70.3%	67.7%	69.4%	70.5%	70.8%	70.3%	72.8%
2020	4	70.1%	68.2%	65.9%	71.8%	70.6%	71.1%	72.7%
2021	1	72.3%	69.2%	70.3%	73.5%	73.3%	72.1%	75.3%
2021	2	73.5%	69.5%	77.2%	73.4%	72.0%	72.8%	76.1%
2021	3	72.2%	68.7%	74.9%	72.0%	71.3%	71.6%	74.3%
2021	4	69.6%	67.1%	68.0%	69.8%	69.7%	69.3%	73.5%

Table 6

Big 4 Banks & their Associated Brands market share all mortgages

	2019		2020				2021			
	4	1	2	3	4	1	2	3	4	
ANZ	8.49%	11.30%	9.57%	9.94%	25.55%	9.72%	10.58%	9.41%	6.93%	
Commonwealth Bank	17.69%	16.24%	14.85%	14.71%	18.66%	18.82%	15.70%	13.27%	14.13%	
bankwest	7.43%	6.22%	5.47%	5.76%	4.63%	6.62%	5.03%	6.24%	5.57%	
nab	7.32%	7.90%	8.54%	9.02%	7.59%	7.53%	8.78%	10.22%	9.95%	
Westpac	7.76%	6.39%	7.23%	10.19%	5.76%	7.40%	7.81%	7.66%	10.92%	
Bank of Melbourne	2.62%	1.83%	2.55%	4.15%	1.63%	3.11%	4.23%	4.16%	4.93%	
bankSA	0.67%	0.55%	0.80%	0.78%	0.36%	0.77%	0.98%	0.78%	0.85%	
st.george	3.95%	3.56%	4.11%	5.00%	2.61%	4.97%	5.61%	5.37%	6.03%	
Major Total	55.94%	53.99%	53.12%	59.54%	66.78%	58.94%	58.72%	57.11%	59.31%	

Table 7

Non Major Lender market share all mortgages

	2019		2020				2021			
	4	1	2	3	4	1	2	3	4	
AFG Commercial Powered by Thinktank	0.00%	0.01%	0.00%	0.01%	0.01%	0.01%	0.00%	0.01%	0.09%	
AFG Home Loans	8.93%	8.96%	10.02%	9.73%	6.40%	8.46%	7.77%	9.11%	9.28%	
Adelaide Bank	0.02%	0.06%	0.07%	0.07%	0.15%	0.08%	0.08%	0.14%	0.03%	
AMP	2.43%	3.45%	2.49%	2.25%	1.68%	1.85%	2.08%	2.20%	2.16%	
Auswide Bank	0.26%	0.35%	0.25%	0.37%	0.42%	0.75%	0.33%	0.46%	0.37%	
Bank Australia	0.69%	0.89%	0.57%	0.84%	1.01%	1.13%	0.99%	0.98%	0.75%	
Bank of China	0.33%	0.24%	0.32%	0.28%	0.77%	0.58%	0.25%	0.46%	0.33%	
Bank of QLD	1.21%	1.09%	0.69%	0.76%	0.83%	0.70%	1.09%	0.94%	1.12%	
Bank of Sydney	0.27%	0.36%	0.55%	0.13%	0.01%	0.05%	0.01%	0.05%	0.20%	
Better Mortgage Management	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.07%	0.02%	
Beyond Bank	0.11%	0.15%	0.25%	0.45%	0.41%	0.51%	0.15%	0.19%	0.20%	
Bluestone	0.60%	0.48%	0.69%	0.66%	0.07%	0.20%	0.30%	0.60%	0.56%	
Citibank	0.98%	0.49%	1.90%	0.37%	0.32%	0.66%	0.86%	0.93%	0.66%	
Firefighters Mutual Bank	0.03%	0.00%	0.01%	0.01%	0.05%	0.04%	0.01%	0.03%	0.01%	
Firstmac	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.20%	
Granite Home Loans	0.00%	0.00%	0.00%	0.00%	0.02%	0.04%	0.11%	0.14%	0.19%	
Great Southern Bank	0.23%	0.43%	0.35%	0.48%	0.43%	0.88%	0.55%	0.89%	0.92%	
Health Professionals Bank	0.00%	0.03%	0.04%	0.03%	0.17%	0.12%	0.08%	0.13%	0.03%	
Heritage Bank	0.38%	0.41%	0.82%	0.58%	0.58%	0.64%	0.46%	0.52%	0.52%	
HomeStart	0.27%	0.21%	0.20%	0.19%	0.16%	0.28%	0.29%	0.18%	0.12%	
Hume Bank	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.03%	0.03%	0.18%	
ING	3.99%	4.20%	3.45%	2.49%	3.20%	2.74%	3.08%	3.11%	2.82%	
Keystart	0.18%	0.16%	0.17%	0.19%	0.16%	0.25%	0.32%	0.21%	0.17%	
La Trobe	1.77%	1.31%	1.57%	1.41%	0.86%	0.81%	0.97%	1.02%	1.10%	
Liberty	1.51%	1.39%	1.35%	1.21%	1.09%	1.03%	0.97%	1.06%	1.06%	
Macquarie	9.68%	12.19%	11.34%	8.78%	6.72%	10.12%	11.46%	9.91%	8.53%	
ME	2.11%	1.95%	2.43%	1.57%	1.57%	1.61%	1.29%	1.24%	1.04%	
MKM Capital Pty Ltd	0.02%	0.02%	0.02%	0.02%	0.03%	0.01%	0.01%	0.00%	0.02%	
MyState	0.43%	0.36%	0.40%	0.83%	0.36%	0.39%	0.33%	0.51%	0.39%	
Newcastle Permanent	0.28%	0.28%	0.40%	0.34%	0.48%	0.56%	0.43%	0.41%	0.45%	
P&N Bank	0.16%	0.17%	0.13%	0.25%	0.23%	0.26%	0.22%	0.27%	0.35%	
Pepper Money	1.41%	1.44%	1.59%	1.17%	0.21%	0.84%	1.08%	1.35%	1.20%	
QBANK	0.00%	0.01%	0.04%	0.08%	0.04%	0.11%	0.14%	0.09%	0.08%	
Resimac	1.86%	1.87%	1.76%	1.76%	1.45%	1.27%	1.28%	1.09%	1.47%	
Suncorp	2.85%	1.96%	2.08%	2.41%	1.96%	2.51%	2.53%	2.63%	2.73%	
Teachers Mutual Bank	0.14%	0.07%	0.14%	0.06%	0.25%	0.18%	0.11%	0.16%	0.05%	
UniBank	0.08%	0.10%	0.11%	0.09%	0.38%	0.33%	0.14%	0.34%	0.12%	
Virgin Money	0.83%	0.92%	0.69%	0.58%	0.75%	0.89%	0.97%	0.87%	0.69%	
86 400	0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.51%	0.55%	0.50%	
Non-Major Total	44.06%	46.01%	46.88%	40.46%	33.22%	41.06%	41.28%	42.89%	40.69%	

Abbreviations

AFGHL = AFG Home Loans; ING = ING Direct; BOM = Bank of Melbourne; Macquarie = Macquarie Bank; AMP = AMP Bank; Liberty = Liberty Financial; Pepper = Pepper Homeloans; Adelaide = Adelaide Bank; Heritage = Heritage Bank; HomeStart Finance = Homestart; La Trobe = La Trobe Financial; P&N = Police & Nurses Bank; Bank of QLD = Bank of Queensland

Table 8

Big 4 Banks & their Associated Brands market share fixed rate mortgages

	2019		2020				2021			
	4	1	2	3	4	1	2	3	4	
ANZ	7.69%	10.91%	9.73%	14.47%	33.41%	10.80%	12.08%	10.18%	7.41%	
Commonwealth Bank	12.35%	12.53%	13.68%	15.58%	17.94%	18.56%	16.57%	13.40%	14.79%	
bankwest	4.73%	3.97%	2.79%	2.47%	2.48%	4.79%	3.36%	4.48%	4.41%	
nab	14.49%	13.64%	14.91%	13.44%	9.06%	11.17%	13.90%	15.23%	14.21%	
Westpac	15.47%	11.26%	10.28%	14.00%	6.30%	8.69%	6.74%	8.62%	12.42%	
Bank of Melbourne	2.22%	2.95%	2.89%	2.71%	1.29%	2.63%	4.64%	4.98%	6.09%	
bankSA	0.85%	0.75%	0.88%	0.54%	0.19%	0.60%	0.89%	0.74%	0.90%	
st.george	5.80%	5.19%	4.66%	5.09%	2.15%	5.18%	6.89%	6.85%	7.93%	
Major Total	63.60%	61.20%	59.82%	68.29%	72.82%	62.42%	65.07%	64.49%	68.16%	

Table 9

Non Major Lender market share fixed rate mortgages

	2019				2020				2021			
	4	1	2	3	4	1	2	3	4			
AFG Home Loans	7.94%	10.43%	8.57%	6.44%	4.45%	6.37%	4.13%	4.64%	4.99%			
Adelaide Bank	0.05%	0.12%	0.18%	0.18%	0.34%	0.20%	0.19%	0.25%	0.05%			
AMP	2.47%	2.69%	1.50%	1.26%	1.05%	1.74%	1.99%	2.62%	2.37%			
Auswide Bank	0.28%	0.55%	0.18%	0.32%	0.70%	1.45%	0.72%	0.85%	0.60%			
Bank Australia	0.71%	2.46%	2.13%	2.25%	2.06%	2.60%	2.27%	2.24%	1.38%			
Bank of China	0.46%	0.10%	0.00%	0.02%	0.26%	0.30%	0.08%	0.34%	0.48%			
Bank of Sydney	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.23%			
Beyond Bank	0.06%	0.19%	0.46%	0.54%	0.44%	0.56%	0.11%	0.24%	0.21%			
Bluestone	0.21%	0.35%	0.28%	0.23%	0.00%	0.02%	0.03%	0.12%	0.08%			
Bank of QLD	1.94%	2.44%	0.75%	0.73%	0.36%	0.50%	0.95%	0.69%	1.16%			
Citibank	0.17%	0.04%	3.59%	0.53%	0.22%	0.91%	1.27%	1.34%	0.87%			
Firefighters Mutual Bank	0.13%	0.00%	0.07%	0.03%	0.15%	0.13%	0.01%	0.09%	0.02%			
Firstmac	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%			
Great Southern Bank	0.35%	0.96%	0.33%	0.35%	0.27%	0.76%	0.75%	1.26%	1.30%			
Health Professionals Bank	0.00%	0.15%	0.27%	0.17%	0.48%	0.35%	0.22%	0.33%	0.07%			
Heritage Bank	0.60%	0.73%	1.54%	1.03%	0.45%	0.77%	0.54%	0.59%	0.57%			
HomeStart	0.05%	0.01%	0.02%	0.06%	0.03%	0.17%	0.10%	0.06%	0.06%			
Hume Bank	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.02%	0.16%			
ING	2.57%	0.94%	2.56%	4.29%	5.43%	3.42%	3.57%	3.31%	3.57%			
La Trobe	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%			
Liberty	0.48%	0.11%	0.04%	0.02%	0.00%	0.02%	0.01%	0.01%	0.02%			
Macquarie	2.97%	4.15%	7.01%	4.97%	3.73%	7.94%	9.34%	7.52%	5.51%			
ME	3.66%	2.22%	4.01%	2.19%	1.10%	1.45%	1.15%	1.22%	1.21%			
P&N Bank	0.60%	0.71%	0.15%	0.27%	0.17%	0.22%	0.35%	0.44%	0.60%			
Suncorp	6.93%	4.21%	2.35%	2.23%	1.51%	3.11%	3.21%	3.03%	3.38%			
MyState	0.36%	0.15%	0.04%	0.56%	0.34%	0.39%	0.35%	0.59%	0.40%			
Newcastle Permanent	0.22%	0.28%	0.74%	0.80%	0.66%	0.94%	0.55%	0.69%	0.68%			
QBANK	0.00%	0.00%	0.10%	0.06%	0.06%	0.16%	0.24%	0.13%	0.14%			
Resimac	0.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
Teachers Mutual Bank	0.38%	0.30%	0.90%	0.33%	0.73%	0.53%	0.32%	0.40%	0.12%			
UniBank	0.49%	0.56%	0.67%	0.50%	1.13%	1.03%	0.42%	0.88%	0.28%			
Virgin Money	2.26%	3.95%	1.75%	1.33%	1.05%	1.36%	1.63%	1.19%	0.89%			
86 400	0.00%	0.00%	0.00%	0.00%	0.00%	0.19%	0.44%	0.39%	0.39%			
Non-Major Total	36.40%	38.80%	40.18%	31.71%	27.18%	37.58%	34.93%	35.51%	31.84%			

Abbreviations

AFGHL = AFG Home Loans; ING = ING Direct; BOM = Bank of Melbourne; Macquarie = Macquarie Bank; AMP = AMP Bank; Liberty = Liberty Financial; Pepper = Pepper Homeloans; Adelaide = Adelaide Bank; Heritage = Heritage Bank; HomeStart Finance = Homestart; La Trobe = La Trobe Financial; P&N = Police & Nurses Bank; Bank of QLD = Bank of Queensland

Table 10

Lender product type

Fiscal	Fiscal Quarter	Basic Variable	Equity	Fixed	Intro	Standard Variable
2013	1	10.8%	6.8%	14.6%	2.5%	65.3%
2013	2	10.9%	5.9%	15.6%	1.9%	65.7%
2013	3	9.9%	5.1%	18.3%	3.2%	63.6%
2013	4	9.6%	5.6%	21.8%	3.8%	59.3%
2014	1	10.1%	5.4%	20.4%	4.6%	59.5%
2014	2	9.5%	5.0%	20.4%	4.4%	60.7%
2014	3	9.0%	5.0%	18.0%	5.8%	62.3%
2014	4	8.1%	5.2%	17.5%	5.2%	63.9%
2015	1	7.9%	4.6%	17.6%	5.6%	64.3%
2015	2	6.8%	4.6%	16.8%	4.6%	67.1%
2015	3	7.2%	3.9%	14.4%	7.0%	67.5%
2015	4	6.6%	3.6%	14.5%	6.3%	69.1%
2016	1	10.1%	3.4%	11.4%	5.4%	69.8%
2016	2	9.1%	3.5%	14.3%	4.0%	69.1%
2016	3	9.7%	2.6%	17.7%	2.9%	67.1%
2016	4	8.3%	2.5%	18.7%	3.6%	67.0%
2017	1	8.5%	2.7%	16.2%	6.1%	66.4%
2017	2	10.8%	2.4%	16.7%	5.0%	65.1%
2017	3	9.7%	2.0%	18.3%	4.7%	65.4%
2017	4	8.9%	1.7%	24.0%	2.3%	63.1%
2018	1	8.3%	1.1%	26.4%	2.5%	61.6%
2018	2	9.3%	1.0%	21.8%	3.6%	64.3%
2018	3	10.1%	0.8%	19.6%	5.0%	64.5%
2018	4	10.6%	0.6%	15.6%	5.2%	67.9%
2019	1	11.4%	0.5%	18.9%	5.0%	64.2%
2019	2	10.5%	0.5%	23.1%	2.8%	63.1%
2019	3	9.5%	0.4%	22.4%	2.6%	65.1%
2019	4	9.1%	0.4%	22.2%	2.7%	65.7%
2020	1	10.2%	0.4%	14.6%	2.1%	72.7%
2020	2	12.3%	0.3%	14.1%	1.0%	72.2%
2020	3	14.4%	0.3%	14.5%	0.9%	69.9%
2020	4	9.0%	0.3%	31.3%	0.6%	58.8%
2021	1	9.5%	0.2%	29.2%	1.0%	60.2%
2021	2	8.1%	0.1%	29.3%	2.7%	59.8%
2021	3	6.4%	0.1%	34.1%	1.8%	57.5%
2021	4	5.6%	0.2%	38.0%	1.6%	54.5%

Top lenders by state

Quarter 2 2021

Western Australia

01. CBA	17.81%
02. Bankwest	13.65%
03. Westpac	11.66%
04. ANZ	9.67%
05. Macquarie	7.01%
06. NAB	6.99%
07. AFGHL	6.26%
08. St George Bank	5.33%
09. ING	3.25%
10. Suncorp	2.79%
11. All Others	15.57%

South Australia

01. Bank SA	18.27%
02. CBA	17.44%
03. Westpac	14.08%
04. ANZ	11.78%
05. AFGHL	8.64%
06. NAB	5.71%
07. HomeStart	5.51%
08. Macquarie	3.09%
09. ING	2.45%
10. Adelaide Bank	1.47%
11. All Others	11.57%

Victoria

01. CBA	13.88%
02. BOM	13.04%
03. ANZ	12.69%
04. Macquarie	11.07%
05. Westpac	10.56%
06. NAB	9.52%
07. AFGHL	8.64%
08. Bankwest	2.59%
09. ING	2.47%
10. AMP	1.72%
11. All Others	13.83%

New South Wales

01. Macquarie	13.24%
02. CBA	12.28%
03. NAB	11.59%
04. St George Bank	10.42%
05. ANZ	10.13%
06. AFGHL	7.68%
07. Bankwest	6.12%
08. Westpac	4.08%
09. ING	3.82%
10. AMP	2.79%
11. All Others	17.86%

Queensland

01. CBA	22.99%
02. Macquarie	14.52%
03. St George Bank	8.05%
04. ANZ	7.94%
05. AFGHL	7.18%
06. Suncorp	5.29%
07. Westpac	5.25%
08. NAB	4.53%
09. ING	2.84%
10. Bankwest	2.53%
11. All Others	18.87%

Quarter 3 2021

Western Australia

01. CBA	15.61%
02. Bankwest	14.33%
03. Westpac	11.93%
04. ANZ	9.56%
05. NAB	8.10%
06. St George Bank	6.60%
07. AFGHL	6.54%
08. Macquarie	5.35%
09. Suncorp	3.34%
10. P&N Bank	2.48%
11. All Others	16.16%

South Australia

01. CBA	17.62%
02. Bank SA	14.92%
03. AFGHL	13.60%
04. Westpac	11.47%
05. ANZ	9.26%
06. NAB	5.58%
07. ING	4.54%
08. HomeStart	3.58%
09. Macquarie	3.48%
10. Adelaide Bank	2.59%
11. All Others	13.37%

Victoria

01. BOM	12.48%
02. CBA	12.18%
03. Macquarie	10.79%
04. NAB	10.71%
05. ANZ	10.56%
06. AFGHL	9.97%
07. Westpac	9.53%
08. Bankwest	3.48%
09. ING	2.76%
10. AMP	2.08%
11. All Others	15.44%

New South Wales

01. NAB	13.24%
02. CBA	10.30%
03. Macquarie	10.07%
04. St George Bank	9.70%
05. ANZ	9.06%
06. Bankwest	8.64%
07. AFGHL	7.53%
08. Westpac	5.21%
09. ING	3.48%
10. AMP	2.71%
11. All Others	20.06%

Queensland

01. CBA	18.45%
02. Macquarie	12.91%
03. AFGHL	11.08%
04. ANZ	7.79%
05. St George Bank	7.18%
06. NAB	5.85%
07. Suncorp	5.23%
08. Westpac	5.12%
09. ING	3.13%
10. Bankwest	2.69%
11. All Others	20.57%

Quarter 4 2021

Western Australia

01. CBA	15.67%
02. Westpac	13.72%
03. Bankwest	13.18%
04. NAB	8.61%
05. ANZ	7.18%
06. St George Bank	7.11%
07. AFGHL	6.83%
08. Macquarie	5.15%
09. P&N Bank	3.33%
10. Suncorp	3.27%
11. All Others	15.94%

South Australia

01. CBA	17.86%
02. Bank SA	16.62%
03. Westpac	14.70%
04. AFGHL	12.27%
05. ANZ	7.73%
06. NAB	5.27%
07. Macquarie	4.07%
08. AMP	2.93%
09. ING	2.70%
10. HomeStart	2.32%
11. All Others	13.53%

Victoria

01. BOM	14.45%
02. Westpac	12.88%
03. CBA	12.24%
04. NAB	10.77%
05. AFGHL	9.69%
06. Macquarie	9.18%
07. ANZ	8.19%
08. Bankwest	3.26%
09. ING	2.35%
10. AMP	2.00%
11. All Others	15.00%

New South Wales

01. NAB	12.36%
02. CBA	11.96%
03. St George Bank	10.88%
04. Westpac	9.25%
05. AFGHL	8.64%
06. Macquarie	8.52%
07. Bankwest	7.44%
08. ANZ	6.11%
09. ING	3.43%
10. Suncorp	3.17%
11. All Others	18.25%

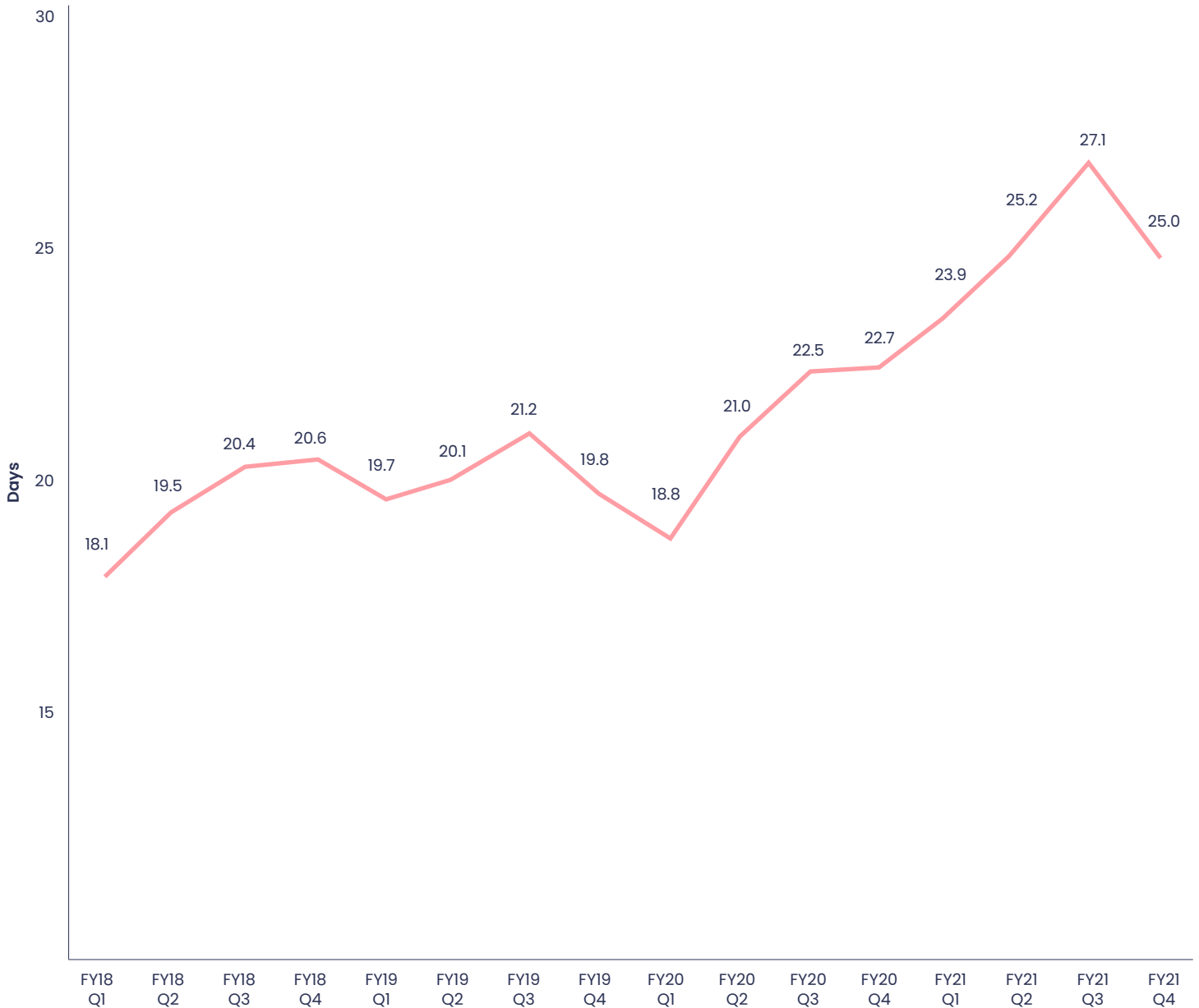
Queensland

01. CBA	20.48%
02. Macquarie	10.84%
03. AFGHL	10.44%
04. St George Bank	8.52%
05. Westpac	7.34%
06. ANZ	5.69%
07. Suncorp	5.61%
08. NAB	5.29%
09. ING	2.75%
10. Bankwest	2.44%
11. All Others	20.59%

Big 4 Banks & their Associated Brands vs Non Major by state



Lender Turnaround Times* by quarter



— Unconditional TAT

* average number of days from submission of the loan application by the broker to the lender providing formal approval

For media enquiries, please contact

Alison Clarke
Head of Corporate Communications

P (08) 9420 7014 | P 0402 781 367
afgonline.com.au