

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Bank

| Company | Education | | | | | Depos | sit Requirements | Guarantee Options | | |
|---------------------|-------------------------------|---------------------------------|---------------------|---|----------------------|--------------------|------------------------------|------------------------------|-------------------------------|----------------------------------|
| | Borrowing Power Calculator | Info on House Buying Process | Property Reports | Explanation on Home Purchasing Costs | FHB Grant as Deposit | Genuine Savings | Financial Gift as Deposit | Stamp Duty Added to the Loan | Family Guarantee Available | Guarantor can Provide Deposit |
| AMP Bank | ✓ | ✓ | X | ✓ | ~ | V | ✓ | ✓ | × | × |
| ANZ | ~ | ✓ | ~ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ |
| Arab Bank Australia | ~ | X | × | × | × | × | ✓ | ✓ | ✓ | ✓ |
| Bank of Melbourne | ~ | ✓ | ~ | ✓ | ~ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Bank of Sydney | × | × | × | × | × | ~ | ✓ | ✓ | ✓ | ✓ |
| BankSA | ✓ | ✓ | ~ | ✓ | ~ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Bankwest | ✓ | ✓ | ~ | ✓ | × | V | ✓ | ✓ | ✓ | ✓ |
| BOQ | × | X | × | × | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Citi | ✓ | ✓ | ~ | ✓ | ~ | × | ✓ | × | × | × |
| Commonwealth Bank | ~ | ✓ | ~ | ✓ | ~ | V | ✓ | ✓ | ✓ | ✓ |
| Delphi Bank | × | X | × | × | ✓ | × | ✓ | ✓ | ✓ | ✓ |
| HSBC | ~ | X | ~ | ✓ | × | × | ✓ | × | ✓ | ✓ |
| ME Bank | × | X | × | X | ✓ | V | ✓ | × | ✓ | × |
| MyState | ✓ | ✓ | × | ✓ | ✓ | ~ | ✓ | ✓ | ✓ | × |
| NAB | ~ | ✓ | ~ | ✓ | ✓ | ~ | ✓ | ✓ | ✓ | ✓ |
| St.George Bank | ✓ | ✓ | ~ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Suncorp Bank | ✓ | ✓ | × | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | × |
| Westpac | ✓ | ✓ | ~ | V | ~ | ~ | ✓ | × | ✓ | × |



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Customer Owned Insitution

| Company | Education | | | | | Depos | Guarantee Options | | | |
|---------------------------|-------------------------------|---------------------------------|---------------------|---|----------------------|--------------------|------------------------------|---------------------------------|-------------------------------|----------------------------------|
| | Borrowing Power Calculator | Info on House Buying Process | Property Reports | Explanation on Home Purchasing Costs | FHB Grant as Deposit | Genuine Savings | Financial Gift as Deposit | Stamp Duty Added to the Loan | Family Guarantee Available | Guarantor can Provide Deposit |
| Australian Military Bank | V | ✓ | × | ✓ | × | ~ | ~ | ✓ | × | × |
| B&E Personal Banking | ✓ | ✓ | × | ✓ | X | ~ | ~ | ✓ | ~ | ✓ |
| BankVic | V | × | × | ✓ | X | ~ | ~ | ✓ | × | × |
| bcu | ✓ | ✓ | × | ✓ | ~ | X | ~ | × | ~ | ~ |
| Beyond Bank | ~ | ✓ | ~ | ✓ | ~ | ~ | ✓ | ✓ | ✓ | ✓ |
| Catalyst Money | v | × | × | ✓ | X | × | ~ | ✓ | ✓ | × |
| Coastline Credit Union | V | × | × | ✓ | ✓ | ~ | ~ | ✓ | ✓ | × |
| Community First CU | × | × | × | ✓ | × | ~ | ✓ | ✓ | ✓ | ✓ |
| Community Mutual Group | × | ✓ | × | ✓ | ✓ | × | ~ | ✓ | ✓ | ✓ |
| CUA | × | ✓ | × | ✓ | ✓ | ~ | ~ | × | ✓ | ✓ |
| Defence Bank | × | ~ | ~ | X | ✓ | ~ | ~ | ✓ | ✓ | × |
| ECU Australia | ~ | × | × | ✓ | ✓ | ~ | ~ | × | ✓ | ✓ |
| FCCS Credit Union | ✓ | ~ | × | ✓ | ✓ | ~ | ✓ | ✓ | ✓ | ✓ |
| First Option Credit Union | × | × | × | X | × | ✓ | ✓ | ✓ | ✓ | × |
| G&C Mutual Bank | × | × | × | X | ✓ | × | ✓ | ✓ | ✓ | ✓ |
| Gateway Credit Union | × | ~ | × | × | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Heritage Bank | ~ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Holiday Coast CU | ✓ | ✓ | × | ✓ | ✓ | ~ | ✓ | ✓ | ✓ | ~ |



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Customer Owned Insitution

| Company | | | Depos | Guarantee Options | | | | | | |
|------------------------------|-------------------------------|---------------------------------|---------------------|---|----------------------|--------------------|------------------------------|---------------------------------|-------------------------------|----------------------------------|
| | Borrowing Power Calculator | Info on House Buying Process | Property Reports | Explanation on Home Purchasing Costs | FHB Grant as Deposit | Genuine Savings | Financial Gift as Deposit | Stamp Duty Added to the Loan | Family Guarantee Available | Guarantor can Provide Deposit |
| Horizon Credit Union | ✓ | ✓ | × | ✓ | ~ | ~ | ~ | ✓ | ✓ | ✓ |
| Hume Bank | × | ✓ | × | ~ | ✓ | / | ~ | ✓ | ✓ | ✓ |
| Illawarra CU NSW | ~ | × | × | ✓ | × | × | ✓ | ✓ | ✓ | X |
| IMB | × | ~ | × | v | ✓ | ~ | ~ | × | ✓ | ✓ |
| Intech Credit Union | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Macquarie Credit Union | ~ | ✓ | × | v | ✓ | × | ~ | ✓ | ✓ | ✓ |
| Newcastle Permanent | ✓ | ✓ | × | X | × | ✓ | ✓ | ✓ | ✓ | ✓ |
| Northern Beaches CU | × | × | × | ~ | × | ✓ | ✓ | ✓ | ✓ | ✓ |
| P&N Bank | ~ | × | × | X | ✓ | ✓ | ~ | ✓ | ✓ | ✓ |
| People's Choice Credit Union | ✓ | ✓ | ✓ | ~ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Police Bank | × | × | ✓ | × | ✓ | ✓ | ✓ | × | ✓ | ✓ |
| Qld Police Credit Union | ✓ | ✓ | × | ✓ | ✓ | ✓ | ✓ | × | ✓ | ✓ |
| QT Mutual Bank | × | ✓ | × | × | ✓ | ✓ | ✓ | × | ✓ | ✓ |
| Queenslanders CU | ~ | ✓ | ✓ | ~ | ✓ | ✓ | ✓ | ✓ | ✓ | ~ |
| SCU | ✓ | ✓ | × | × | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Select Credit Union | ✓ | ✓ | × | ✓ | ✓ | ~ | ✓ | ✓ | ~ | ✓ |
| Summerland CU | × | × | ~ | ✓ | ~ | ~ | ✓ | ✓ | ~ | × |
| Teachers Mutual Bank | × | ✓ | X | ✓ | ~ | ~ | ✓ | ✓ | ✓ | X |



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Customer Owned Insitution

| Company | | Education | | | | | Deposit Requirements | | | | |
|-------------------------------|-------------------------------|---------------------------------|---------------------|---|----------------------|--------------------|------------------------------|---------------------------------|-------------------------------|----------------------------------|--|
| | Borrowing Power Calculator | Info on House Buying Process | Property Reports | Explanation on Home Purchasing Costs | FHB Grant as Deposit | Genuine Savings | Financial Gift as Deposit | Stamp Duty Added to the Loan | Family Guarantee Available | Guarantor can Provide Deposit | |
| The Capricornian | ✓ | ✓ | × | ✓ | ~ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| The Mac | ✓ | ✓ | × | ✓ | ~ | ✓ | × | ✓ | ✓ | ✓ | |
| The Rock | ✓ | ✓ | × | ✓ | ~ | ✓ | ✓ | ✓ | ✓ | × | |
| Transport Mutual Credit Union | ✓ | ✓ | × | ✓ | • | ✓ | ✓ | ✓ | ✓ | ✓ | |
| UniBank | × | ✓ | × | ✓ | ~ | ✓ | ✓ | ✓ | ✓ | × | |
| Victoria Teachers Mutual Bank | ~ | ✓ | × | ✓ | ~ | ✓ | ✓ | ✓ | ✓ | × | |
| Woolworths Employees CU | ✓ | ✓ | × | ✓ | ~ | ~ | ~ | ✓ | ✓ | ~ | |