



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan 80 150-499k	3.84	440	Nil	Both	✓	✓	No	80%	✓
Click Loans	The Online Offset Home Loan 80 150-499k	3.84	363	198.00/a	Both	✓	✓	Full	80%	✓
Click Loans	The Online Offset Home Loan 80%	3.84	440	Nil	P+I	✓	✓	Full	80%	✓
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	✓	No	80%	✓
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	✓	✓	Full	80%	✓
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	✓	✓	Full	100%	✓
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	✓	✓	No	95%	✓
Homestar Finance	Homestar Standard Variable 80 50-499k	3.98	825	Nil	P+I	✓	✓	Full	80%	✓
Homestar Finance	Owner Occupied Property Loan	3.44	633	Nil	P+I	✓	✓	No	85%	✓
HSBC	Home Value - Owner Occupier	3.73	253	Nil	Both	✓	✓	No	90%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
IMB	Budget - Owner Occupied 80%	3.87	769	Nil	Both	✓	✓	No	95%	✓
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 150-499k	3.67	299	199/a	Both	✓	✓	Full	80%	✓
ING DIRECT	Orange Advantage Variable 150-499k 80%	3.67	299	199.00/a	Both	✓	✓	Full	95%	✓
loans.com.au	Essentials - Owner Occ - PI	3.71	520	Nil	P+I	✓	✓	No	80%	✓
loans.com.au	Offset Variable-Owner Occupier <80%	3.79	520	Nil	Both	✓	✓	Full	80%	✓
Mortgage View	Special Offset to 80%	3.68	150	Nil	P+I	✓	✓	Full	80%	✓
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Premium Variable 150-499k	3.85	Nil	375/a	Both	✓	✓	Full	90%	✓
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	✓	✓	Full	90%	✓
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	✓	✓	Full	90%	✓
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	✓	✓	Full	95%	✓
QBANK	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✓	✓	No	95%	✓
Reduce Home Loans	Rate Buster 100% Offset Variable	3.44	570	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Rate Buster Standard Variable	3.35	570	Nil	Both	✓	✓	No	80%	✓
State Custodians	Breathe Easy Offset 80%	3.72	286	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable Offset 80%	3.59	286	299.00/a	Both	✓	✓	Full	95%	✓
The Rock	Essentials Special 80%	3.89	650	Nil	Both	✓	✓	Full	90%	✓
UBank	Value Offer - 20% Deposit Minimum	3.64	Nil	Nil	P+I	✓	✓	No	80%	✓
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	✓	✓	Full	95%	✓
★★★★★										
Adelaide Bank	Smartfit Variable 90%	3.99	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	SmartSaver 90%	3.94	495	Nil	Both	✓	✓	No	95%	✓
AMP Bank	Basic Variable Loan	3.98	545	Nil	Both	✓	✓	Full	90%	✓
AMP Bank	Essential Home Loan	3.98	295	Nil	P+I	✓	✓	No	90%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★										
Aussie	Optimizer Plus Variable PI 100-499k	3.84	Nil	198.00/a	P+I	✓	✓	Full	95%	✓
Aussie	Optimizer Variable PI 100-499k	3.84	Nil	Nil	P+I	✓	✓	No	95%	✓
Aussie	Select Basic Variable 100-499k	3.95	100	Nil	Both	✓	✓	No	95%	✓
Bank Australia	Premium Package Premium 100-399k	3.94	Nil	350/a	P+I	✓	✓	Full	95%	✓
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	✓	✓	Full	90%	✓
BankSA	Basic Promo Variable IO	4.02	600	Nil	IO	✓	✓	No	95%	✓
Bankwest	Complete Home Loan Mortgage Shredder 80 200-499k	3.92	150	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Premium Select 20-499k 80%	4.02	150	Nil	Both	✓	✓	Full	90%	✓
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	✓	No	95%	✓
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	✓	Full	95%	✓
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	✓	Full	80%	✓
Firstmac	VIP Pack 80 P&I	3.94	520	Nil	P+I	✓	✓	Full	80%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
Freedom Lend	Freedom Variable IO 150-499k	3.93	Nil	10.00/m	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Premium Variable 80% 150k+	3.73	750	299/a	P+I	✓	✓	Full	85%	✓
Heritage Bank	Home Advantage Variable 150-249k	3.88	100	350/a	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	693	198.00/a	P+I	✓	✓	Full	80%	✓
Homeloans	Ultra Plus Variable PI 80 200-499k	3.74	363	120.00/a	P+I	✓	✓	No	80%	✓
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	✓	✓	Full	95%	✓
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Fusion Variable PI 80 200-499k	3.59	363	120.00/a	P+I	✓	✓	No	80%	✓
ING DIRECT	Mortgage Simplifier 150-499k	3.84	519	Nil	Both	✓	✓	No	80%	✓
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	✓	✓	No	80%	✓
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR 150-399k	3.89	400	395/a	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	✓	No	95%	✓
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	✓	No	80%	✓
Qudos Bank	Low Cost Home Loan- OO 150-249k	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
SCU	My Life Variable Rate Package 150-249k	4.07	473	350/a	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	✓	✓	Full	95%	✓
St.George Bank	Basic Promo Variable IO	4.02	600	Nil	IO	✓	✓	No	95%	✓
Summerland CU	Offset Home Loan PI 80	3.94	800	8.00/m	P+I	✓	✓	Full	80%	✓
Suncorp Bank	Home Package Plus Owner Occupied Variable 150-499k	4.05	Nil	375/a	Both	✓	✓	Full	80%	✓
Teachers Mutual Bank	Classic	3.79	675	Nil	P+I	✓	✓	No	85%	✗



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
UniBank	Classic	3.79	750	Nil	P+I	✓	✓	No	85%	✗
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Variable OO 80%	3.79	300	300/a	P+I	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	✓	✓	No	80%	✓
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	✓	✓	No	80%	✓
★★★										
AMP Bank	Affinity Package Classic Variable 100-249k	4.58	295	Nil	Both	✓	✓	Full	90%	✓
AMP Bank	Select Package Classic Variable 100-249k	4.58	295	Nil	Both	✓	✓	Full	90%	✓
ANZ	Breakfree Variable 150-249k	4.75	160	395/a	Both	✓	✓	Full	90%	✓
ANZ	Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	✓	✓	No	90%	✓
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	✓	✓	No	90%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Aussie	Optimizer Plus Variable IO 100-749k	4.07	Nil	198.00/a	IO	✓	✓	Full	80%	✓
Aussie	Optimizer Variable IO 100-749k	4.07	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Select Standard Variable 100-499k	3.95	Nil	15.00/m	Both	✓	✓	No	95%	✓
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	✓	✓	No	80%	✓
B&E Personal Banking	Topline 100-249k	4.64	650	Nil	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	Topline Turbo 100-249k	4.22	650	Nil	P+I	✓	✓	Full	90%	✓
Bank Australia	Premium	4.74	595	Nil	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable IO 150-249k	4.56	700	395/a	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable P&I 150-249k	4.52	Nil	395/a	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Advantage Package Variable P&I 150-249k	4.59	Nil	395/a	P+I	✓	✓	Full	95%	✓
BankSA	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Base Variable	4.09	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	offset	4.64	600	Nil	P+I	✓	✓	Full	95%	✓
BankVic	Premium Home standard variable 50-249k	4.34	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	standard variable	4.59	600	Nil	Both	✓	✓	Full	95%	✓
Bankwest	Regular Saver	4.95	445	Nil	Both	✓	✓	Full	95%	✓
bcu	Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Connect Package Variable Owner Occupied	4.43	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Variable 50-249k	4.78	Nil	10.00/m	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	✓	✓	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Variable 200-299k	4.80	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Variable 50-299k	4.60	Nil	395/a	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Premium Choice 100-249k	4.67	250	399.00/a	Both	✓	✓	Full	95%	✓
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Basic Variable P&I 50-499k 80%	4.42	649	Nil	P+I	✓	✓	No	90%	✓
Citi	Mortgage Plus Offset Variable P&I 80% 150-499k	4.22	Nil	350/a	P+I	✓	✓	Full	80%	✓
Citi	Mortgage Plus Variable IO 80% 150-499k	4.32	Nil	350/a	IO	✓	✓	No	80%	✓
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	✓	✓	Full	90%	✓
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	✓	✓	No	95%	✗



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Standard Variable 150-349k	4.72	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan True Value Var HI 100-249k	4.37	660	395/a	Both	✓	✓	Full	95%	✓
CUA	Basic Variable	4.68	795	Nil	Both	✓	✓	No	95%	✓
CUA	Variable	4.69	795	Nil	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	✓	✓	No	95%	✓
ECU Australia	Premium Plus Standard Variable 150.00001-k	4.52	Nil	30/m	Both	✓	✓	Full	95%	✓
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	✓	✓	No	95%	✓
FCCS Credit Union	Rewards	4.69	750	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
Firstmac	Home Loan 80	4.28	520	Nil	Both	✓	✓	Full	80%	✓
Firstmac	VIP Pack 80 IO	4.14			IO	✓	✓	Full		✓
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Low Rate Essentials	4.20	275	Nil	P+I	✓	✓	No	90%	✓
Gateway Credit Union	Variable 80%	4.84	750	Nil	P+I	✓	✓	Full	95%	✓
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Homeloans	Monipower	4.14	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	693	198.00/a	IO	✓	✓	Full	80%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Homeloans	Ultra Plus Variable IO 80 200-499k	3.94	363	120.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	✓	✓	No	95%	✓
Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Property Package Variable 150-249k	4.40	Nil	375/a	Both	✓	✓	Full	97%	✓
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	✓	Full	97%	✓
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	95%	✓
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	95%	✓
Hunter United	Variable	4.85	350	8.00/m	P+I	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
IMB	Introductory Variable 1 yr	3.99	769	10.00/m	Both	✓	✓	No	95%	✓
IMB	Platinum Package Standard Variable 80% 150-249k	4.49	324	395/a	Both	✓	✓	Full	80%	✓
iMortgage	Fusion Variable IO 80 200-499k	3.79	363	120.00/a	IO	✓	✓	No	80%	✓
Intech Credit Union	Classic Home Loan	4.59	1025	Nil	Both	✓	✓	Full	95%	✓
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	✓	✓	Full	80%	✓
Liberty Financial	Liberty Sharp 70 - 80 LVR	4.14	995	Nil	Both	✓	✗	No	80%	✗
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	✓	✓	Full	80%	✓
Macquarie Credit Union	Home Loan Variable	4.89	464	Nil	Both	✓	✓	Full	95%	✓
Macquarie Credit Union	Power 150.00001-k	4.39	Nil	400.00/a	Both	✓	✓	Full	95%	✓
ME Bank	Basic Home Loan OO Max 80 LVR	3.99	400	Nil	Both	✓	✓	No	80%	✓
ME Bank	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	✓	✓	Full	80%	✓
Mortgage HOUSE	Advantage Home Loan 80	4.22	500	Nil	P+I	✓	✓	Full	80%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Mortgage HOUSE	Advantage Standard Variable	4.47	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Advantage Variable 100-749k	4.47	895	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Advantage Variable One 80	4.02	500	10.00/m	P+I	✓	✓	Full	80%	✓
Mortgage HOUSE	Pure and Simple 80	4.24	Nil	Nil	P+I	✓	✓	No	80%	✗
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	✓	Full	95%	✓
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	✓	No	95%	✓
NAB	Choice Package Tailored Variable - IO 20-249k	4.75	600	395/a	IO	✓	✓	Full	90%	✓
NAB	Choice Package Tailored Variable - P&I 100-249k	4.65	600	395/a	P+I	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 100-249k	4.57	Nil	Nil	IO	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 100-249k	4.47	Nil	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	✓	Partial	95%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	✓	Partial	95%	✓
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	✓	✓	No	95%	✓
P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	✓	✓	No	95%	✓
Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
Police Bank	Premium Variable	4.74	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Classic Home Loan	4.39	900	Nil	Both	✓	✓	No	95%	✓
QBANK	Classic Plus Residential Variable 100-249k	4.39	Nil	25/m	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Choices Mortgage Breaker 150-249k	4.52	Nil	395/a	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
QT Mutual Bank	Teachers' Life Mortgage Breaker 125-249k	4.52	Nil	25/m	Both	✓	✓	Full	95%	✓
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
RAMS	Low Rate	4.30	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Basic 25 yrs	4.42	250	Nil	Both	✓	✓	No	95%	✗
Regional Bank Australia	Basic Special 3 yrs	3.99	250	Nil	Both	✓	✓	No	95%	✗
Regional Bank Australia	Partnership Advantage Variable 150-249k	4.66	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Essentials	4.64	649	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Essentials Plus	4.54	649	330.00/a	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	✓	✓	Full	80%	✓
RESI Mortgage Corp	Smart Pro 80 200-499k	4.25	649	Nil	Both	✓	✓	No	80%	✓
RESI Mortgage Corp	Smart Pro Plus 80 200-499k	4.15	649	120.00/a	Both	✓	✓	No	80%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
SCU	Basic Home Loan	4.49	673	Nil	P+I	✓	✓	No	95%	✓
SCU	ProPack 150-249k	4.65	673	Nil	Both	✓	✓	Full	95%	✓
SCU	Standard Variable	5.00	673	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Standard Variable 50-249k	4.50	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable P&I 150-249k	4.60	Nil	395/a	P+I	✓	✓	Full	95%	✓
St.George Bank	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	✓	✓	Full	95%	✓
Summerland CU	Premium	4.07	380	380.00/a	P+I	✓	✓	No	95%	✓
Summerland CU	Premium PI 80	3.87	380	380.00/a	P+I	✓	✓	No	80%	✓
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Rewards Package Solutions Plus <\$250k 150k+	4.75	750	200/a	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Teachers Mutual Bank	Solutions Plus <\$250k	4.75	750	200.00/a	Both	✓	✓	Full	95%	✓
The Capricornian	Premium Choice Variable 50-249k	4.69	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Basic Variable 150-249k	4.24	1220	Nil	Both	✓	✓	No	95%	✓
The Mac	Home Loan	4.94	1363	Nil	Both	✓	✓	No	95%	✓
The Mac	Offset Home Loan	4.94	1220	Nil	Both	✓	✓	Full	95%	✓
The Mutual	Budget	4.18	150	Nil	P+I	✓	✗	No	90%	✗
The Mutual	Mutual	4.38	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	✓	Full	95%	✓
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	✓	✓	Full	80%	✓
UBank	UHomeLoan - Real Reward Offer IO	4.03	Nil	Nil	IO	✓	✓	No	80%	✓
UBank	UHomeLoan - Standard Variable IO	4.36	Nil	Nil	IO	✓	✓	No	80%	✓
UBank	UHomeLoan - Standard Variable PI	4.07	Nil	Nil	P+I	✓	✓	No	80%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
UniBank	Rewards Package Solutions Plus <\$250k 150k+	4.75	750	200/a	Both	✓	✓	Full	95%	✓
UniBank	Solutions Plus <\$250k	4.75	750	200.00/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	✓	Full	95%	✓
Westpac	Flexi First Option	4.64	150	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Rocket Repay Home Loan 150-249k	4.59	Nil	395/a	Both	✓	✓	Full	95%	✓
Woolworths Employees CU	Owner Occupied Special Offer	4.21	-570	Nil	P+I	✓	✓	Full	95%	✓
Woolworths Employees CU	Standard Variable	4.71	-570	Nil	P+I	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	✓	✓	No	80%	✓
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	✓	✓	No	80%	✓
★★										
Adelaide Bank	Smartdoc Variable	5.15	495	15.00/m	Both	✓	✓	Full	80%	✓
AMP Bank	Professional Package Classic Variable 100-249k	4.93	Nil	349/a	Both	✓	✓	Full	90%	✓
ANZ	Variable	5.25	760	5.00/m	Both	✓	✓	Full	90%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Arab Bank Australia	Essentials Home Loan	5.19	250	Nil	Both	✓	✓	Full	95%	✓
Arab Bank Australia	HeadStart Intro Variable 1 yr	4.49	600	8.00/m	P+I	✓	✓	No	95%	✓
Arab Bank Australia	The Basics	5.09	600	8.00/m	P+I	✓	✓	No	95%	✓
Australian Military Bank	Standard Variable Offset	5.14	964	Nil	Both	✓	✓	Full	95%	✓
Auswide Bank	Freedom Package Standard Variable 150-249k	4.70	Nil	395/a	Both	✓	✓	Full	95%	✗
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Variable IO	5.26	700	10.00/m	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	✓	Full	95%	✓
BankSA	Advantage Package Variable IO 150-249k	4.63	700	395/a	IO	✓	✓	Full	95%	✓
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	✓	✓	Full	80%	✓
bcu	Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Variable	5.10	595	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Economy	3.89	450	10.00/m	Both	✓	✓	No	80%	✓
Catalyst Money	Variable Lite	5.05	Nil	Nil	Both	✓	✓	Full	95%	✓
Citi	Basic Variable IO 50-499k 80%	4.47	649	Nil	IO	✓	✓	No	90%	✓
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	True Value Var HI	5.17	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Complete	5.27	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Essential	5.27	1020	8.00/m	Both	✓	✓	No	90%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Heritage Bank	Variable	5.04	100	5.00/m	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Home Smart	5.23	853	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Variable	5.23	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Variable	5.10	750	Nil	Both	✓	✓	Full	97%	✓
Hunter United	Interest Only	4.90	350	Nil	IO	✓	✓	No	90%	✓
Illawarra CU NSW	Variable Lite	5.05	Nil	Nil	Both	✓	✓	Full	95%	✓
IMB	Standard Variable 80%	5.34	769	Nil	Both	✓	✓	Full	95%	✓
Macquarie Credit Union	Basic Home Loan	4.64	464	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	464	Nil	P+I	✗	✗	Full	95%	✗
MyState	Standard Variable	5.11	350	Nil	Both	✓	✓	Full	95%	✓
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
NAB	Private Tailored Pkg Tailored Variable - P&I 100-249k	4.65	600	750/a	P+I	✓	✓	Full	95%	✓
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	✓	✓	Full	90%	✓
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Variable Rate IO	5.28	850	10.00/m	IO	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	375/a	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	✓	Partial	95%	✓
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 80%	5.14	650	8.00/m	Both	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 95%	5.14	650	8.00/m	Both	✓	✓	Full	95%	✓
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
QBANK	Standard Variable	4.89	900	Nil	Both	✓	✓	No	95%	✓
RAMS	Full Feature	5.20	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Mortgage Offset	5.22	250	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable IO 150-249k	4.64	700	395/a	IO	✓	✓	Full	95%	✓
Summerland CU	ECO Home Loan Standard	5.07	600	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Home Loan Plus	5.07	800	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Offset Home Loan Standard	5.14	800	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	IO	✓	✓	Full	95%	✓
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	✓	✓	Full	95%	✗
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	✓	✓	Full	95%	✗



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
UniBank	Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	95%	✓
UniBank	Interest Only Variable	5.11	750	Nil	IO	✓	✓	Full	95%	✓
Westpac	Rocket Repay Home Loan	5.29	750	8.00/m	Both	✓	✓	Full	95%	✓
★										
AMP Bank	Classic Variable	5.43	895	10.00/m	Both	✓	✓	Full	90%	✓
Auswide Bank	Standard Variable	5.33	600	10.00/m	Both	✓	✓	Full	95%	✗
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	✓	✓	No	95%	✓
B&E Personal Banking	FlexiLine	5.12	650	10.00/m	P+I	✓	✓	Full	80%	✗
Bank of Sydney	Variable	5.64	990	10.00/m	Both	✓	✓	Full	95%	✓
BankSA	Variable IO	5.33	700	10.00/m	IO	✓	✓	Full	95%	✓
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	✓	Full	95%	✓
BOQ	Standard Variable	5.46	450	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Offset Variable IO 50-499k 80%	5.68	649	8.00/m	IO	✓	✓	Full	90%	✓



Home Loans Star Ratings

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.

Established Variable \$200,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Citi	Offset Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Variable IO 50-499k 80%	5.68	649	8.00/m	IO	✓	✓	No	90%	✓
Citi	Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓	✓	No	90%	✓
St.George Bank	Variable IO	5.34	700	10.00/m	IO	✓	✓	Full	95%	✓
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	✓	Full	95%	✓
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	✓	✓	Full	95%	✓
The Capricornian	Introductory Rate 1 yr	3.89	785	Nil	Both	✓	✓	No	95%	✗
The Rock	Variable	5.61	950	5.00/m	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Basic Variable	3.58	1180	120.00/a	P+I	✓	✓	No	80%	✓
AMO Group	Variable Home Loan	3.58	1180	120.00/a	Both	✓	✓	No	95%	✓
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	✓	✓	Full	90%	✓
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan 80 150-499k	3.84	440	Nil	Both	✓	✓	No	80%	✓
Click Loans	The Online Offset Home Loan 80 150-499k	3.84	363	198.00/a	Both	✓	✓	Full	80%	✓
Click Loans	The Online Offset Home Loan 80%	3.84	440	Nil	P+I	✓	✓	Full	80%	✓
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	✓	No	80%	✓
Freedom Lend	Freedom Variable IO 150-499k	3.93	Nil	10.00/m	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	✓	✓	Full	80%	✓
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	✓	✓	Full	100%	✓
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Gateway Credit Union	Premium Variable 80% 150k+	3.73	750	299/a	P+I	✓	✓	Full	85%	✓
Heritage Bank	Home Advantage Variable 250-699k	3.84	100	350/a	Both	✓	✓	Full	95%	✓
Homestar Finance	Homestar Standard Variable 80 50-499k	3.98	825	Nil	P+I	✓	✓	Full	80%	✓
Homestar Finance	Owner Occupied Property Loan	3.44	633	Nil	P+I	✓	✓	No	85%	✓
HSBC	Home Value - Owner Occupier	3.73	253	Nil	Both	✓	✓	No	90%	✓
IMB	Budget - Owner Occupied 80%	3.87	769	Nil	Both	✓	✓	No	95%	✓
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 150-499k	3.67	299	199/a	Both	✓	✓	Full	80%	✓
ING DIRECT	Orange Advantage Variable 150-499k 80%	3.67	299	199.00/a	Both	✓	✓	Full	95%	✓
loans.com.au	Offset Variable-Owner Occupier <80%	3.79	520	Nil	Both	✓	✓	Full	80%	✓
Mortgage View	Special Offset to 80%	3.68	150	Nil	P+I	✓	✓	Full	80%	✓
Newcastle Permanent	Premium Plus Package Premium Variable 150-499k	3.85	Nil	375/a	Both	✓	✓	Full	90%	✓
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
QBANK	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	✓	✓	No	95%	✓
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✓	✓	No	95%	✓
Queenslanders CU	Special Variable Rate P&I 250-499k	4.03	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Rate Buster 100% Offset Variable	3.44	570	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Rate Buster Standard Variable	3.35	570	Nil	Both	✓	✓	No	80%	✓
State Custodians	Breathe Easy Offset 80%	3.72	286	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable Offset 80%	3.59	286	299.00/a	Both	✓	✓	Full	95%	✓
UBank	Value Offer - 20% Deposit Minimum	3.64	Nil	Nil	P+I	✓	✓	No	80%	✓
★★★★★										
Adelaide Bank	Smartfit Variable 90%	3.99	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	SmartSaver 90%	3.94	495	Nil	Both	✓	✓	No	95%	✓
AMP Bank	Affinity Package Classic Variable 250-499k	4.05	295	Nil	Both	✓	✓	Full	90%	✓
AMP Bank	Basic Variable Loan	3.98	545	Nil	Both	✓	✓	Full	90%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
AMP Bank	Essential Home Loan	3.98	295	Nil	P+I	✓	✓	No	90%	✓
AMP Bank	Select Package Classic Variable 250-499k	4.05	295	Nil	Both	✓	✓	Full	90%	✓
Aussie	Optimizer Plus Variable PI 100-499k	3.84	Nil	198.00/a	P+I	✓	✓	Full	95%	✓
Aussie	Optimizer Variable PI 100-499k	3.84	Nil	Nil	P+I	✓	✓	No	95%	✓
Aussie	Select Basic Variable 100-499k	3.95	100	Nil	Both	✓	✓	No	95%	✓
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Package Premium 100-399k	3.94	Nil	350/a	P+I	✓	✓	Full	95%	✓
BankSA	Basic Promo Variable IO	4.02	600	Nil	IO	✓	✓	No	95%	✓
Bankwest	Complete Home Loan Mortgage Shredder 80 200-499k	3.92	150	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Premium Select 20-499k 80%	4.02	150	Nil	Both	✓	✓	Full	90%	✓
Catalyst Money	Variable	4.05	Nil	Nil	Both	✓	✓	Full	95%	✓
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	✓	Full	80%	✓
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	30/m	Both	✓	✓	Full	95%	✓
Firstmac	VIP Pack 80 P&I	3.94	520	Nil	P+I	✓	✓	Full	80%	✓
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	✓	✓	No	95%	✓
Homeloans	Optima Variable - Owner Occ PI 80 150-499k	3.83	693	198.00/a	P+I	✓	✓	Full	80%	✓
Hunter United	Platinum	3.79	Nil	8.00/m	P+I	✓	✓	Full	90%	✓
Illawarra CU NSW	Variable	4.05	Nil	Nil	Both	✓	✓	Full	95%	✓
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Fusion Variable PI 80 200-499k	3.59	363	120.00/a	P+I	✓	✓	No	80%	✓
loans.com.au	Essentials - Owner Occ - PI	3.71	520	Nil	P+I	✓	✓	No	80%	✓
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR 150-399k	3.89	400	395/a	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	✓	✓	Full	95%	✓
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	✓	No	95%	✓
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	✓	✓	Full	80%	✓
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	✓	✓	Full	90%	✓
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	✓	✓	Full	90%	✓
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	✓	No	80%	✓
QT Mutual Bank	Teachers' Life Mortgage Breaker 250-499k	4.12	Nil	25/m	Both	✓	✓	Full	95%	✓
Quodos Bank	Low Cost Home Loan- OO 250-499k	4.14	Nil	Nil	Both	✓	✓	Full	95%	✓
SCU	My Life Variable Rate Package 250-499k	3.97	473	350/a	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
St.George Bank	Basic Promo Variable IO	4.02	600	Nil	IO	✓	✓	No	95%	✓
Summerland CU	Eco PI 80	3.87	600	Nil	P+I	✓	✓	No	80%	✓
Summerland CU	Offset Home Loan PI 80	3.94	800	8.00/m	P+I	✓	✓	Full	80%	✓
Summerland CU	Premium PI 80	3.87	380	380.00/a	P+I	✓	✓	No	80%	✓
Suncorp Bank	Home Package Plus Owner Occupied Variable 150-499k	4.05	Nil	375/a	Both	✓	✓	Full	80%	✓
Teachers Mutual Bank	Classic	3.79	675	Nil	P+I	✓	✓	No	85%	✗
The Rock	Essentials Special 80%	3.89	650	Nil	Both	✓	✓	Full	90%	✓
UniBank	Classic	3.79	750	Nil	P+I	✓	✓	No	85%	✗
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Variable OO 80%	3.79	300	300/a	P+I	✓	✓	Full	95%	✓
★★★										
AMP Bank	Professional Package Classic Variable 250-499k	4.05	Nil	349/a	Both	✓	✓	Full	90%	✓
ANZ	Breakfree Variable 250-499k	4.45	160	395/a	Both	✓	✓	Full	90%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ANZ	Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	✓	✓	No	90%	✓
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	✓	✓	No	90%	✓
Aussie	Optimizer Plus Variable IO 100-749k	4.07	Nil	198.00/a	IO	✓	✓	Full	80%	✓
Aussie	Optimizer Variable IO 100-749k	4.07	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Select Standard Variable 100-499k	3.95	Nil	15.00/m	Both	✓	✓	No	95%	✓
Australian Military Bank	Value Home Loan 500k+ 80%	4.09	964	Nil	P+I	✓	✓	Full	95%	✓
Auswide Bank	Freedom Package Standard Variable 250-499k	4.50	Nil	395/a	Both	✓	✓	Full	95%	✗
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	✓	✓	No	80%	✓
B&E Personal Banking	Topline 250k+	4.54	650	Nil	P+I	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
B&E Personal Banking	Topline Turbo 250k+	4.12	650	Nil	P+I	✓	✓	Full	90%	✓
Bank Australia	Premium	4.74	595	Nil	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable IO 250-499k	4.41	700	395/a	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable P&I 250-499k	4.37	Nil	395/a	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Advantage Package Variable IO 250-499k	4.41	700	395/a	IO	✓	✓	Full	95%	✓
BankSA	Advantage Package Variable P&I 250-499k	4.37	Nil	395/a	P+I	✓	✓	Full	95%	✓
BankSA	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Base Variable	4.09	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	offset	4.64	600	Nil	P+I	✓	✓	Full	95%	✓
BankVic	Premium Home standard variable 250-749k	4.19	Nil	375/a	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	standard variable	4.59	600	Nil	Both	✓	✓	Full	95%	✓
Bankwest	Regular Saver	4.95	445	Nil	Both	✓	✓	Full	95%	✓
bcu	Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Connect Package Variable Owner Occupied 250-499k	4.23	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Variable 250-499k	4.58	Nil	10.00/m	Both	✓	✓	Full	95%	✓
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	✓	✓	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Variable 300-499k	4.40	Nil	395/a	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Premium Choice 250k+	4.47	250	399.00/a	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Basic Variable P&I 50-499k 80%	4.42	649	Nil	P+I	✓	✓	No	90%	✓
Citi	Mortgage Plus Offset Variable P&I 80% 150-499k	4.22	Nil	350/a	P+I	✓	✓	Full	80%	✓
Citi	Mortgage Plus Variable IO 80% 150-499k	4.32	Nil	350/a	IO	✓	✓	No	80%	✓
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	✓	✓	Full	90%	✓
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Standard Variable 350-749k	4.62	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	✓	No	95%	✓
CUA	Basic Variable	4.68	795	Nil	Both	✓	✓	No	95%	✓
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	✓	✓	No	95%	✓
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	✓	✓	No	95%	✓
FCCS Credit Union	Rewards	4.69	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Home Loan 80	4.28	520	Nil	Both	✓	✓	Full	80%	✓
Firstmac	VIP Pack 80 IO	4.14			IO	✓	✓	Full		✓
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Low Rate Essentials	4.20	275	Nil	P+I	✓	✓	No	90%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Homeloans	Monipower	4.14	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	693	198.00/a	IO	✓	✓	Full	80%	✓
Homeloans	Ultra Plus Variable IO 80 200-499k	3.94	363	120.00/a	IO	✓	✓	No	80%	✓
Homeloans	Ultra Plus Variable PI 80 200-499k	3.74	363	120.00/a	P+I	✓	✓	No	80%	✓
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	✓	✓	No	95%	✓
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	✓	✓	Full	95%	✓
Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Property Package Variable 250-499k	4.30	Nil	375/a	Both	✓	✓	Full	97%	✓
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	95%	✓
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	95%	✓
IMB	Accelerator - Owner Occupied 2 yrs	3.64	769	Nil	Both	✓	✓	Full	80%	✓
IMB	Platinum Package Standard Variable 80% 250-499k	4.34	324	395/a	Both	✓	✓	Full	80%	✓
iMortgage	Fusion Variable IO 80 200-499k	3.79	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Mortgage Simplifier 150-499k	3.84	519	Nil	Both	✓	✓	No	80%	✓
Intech Credit Union	Classic Home Loan	4.59	1025	Nil	Both	✓	✓	Full	95%	✓
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	✓	✓	Full	80%	✓
Liberty Financial	Liberty Sharp 70 - 80 LVR	4.14	995	Nil	Both	✓	✗	No	80%	✗
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	✓	✓	Full	80%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	✓	✓	No	80%	✓
Macquarie Credit Union	Home Loan Variable	4.89	464	Nil	Both	✓	✓	Full	95%	✓
Macquarie Credit Union	Power 250.00001-k	4.29	Nil	400.00/a	Both	✓	✓	Full	95%	✓
ME Bank	Basic Home Loan OO Max 80 LVR	3.99	400	Nil	Both	✓	✓	No	80%	✓
ME Bank	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	✓	✓	Full	80%	✓
Mortgage HOUSE	Advantage Home Loan 80	4.22	500	Nil	P+I	✓	✓	Full	80%	✓
Mortgage HOUSE	Advantage Standard Variable	4.47	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Advantage Variable 100-749k	4.47	895	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Advantage Variable One 80	4.02	500	10.00/m	P+I	✓	✓	Full	80%	✓
Mortgage HOUSE	Pure and Simple 80	4.24	Nil	Nil	P+I	✓	✓	No	80%	✗
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	✓	Full	95%	✓
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	✓	✓	No	95%	✗
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	✓	No	95%	✓
NAB	Choice Package Tailored Variable - IO 250-749k	4.50	600	395/a	IO	✓	✓	Full	90%	✓
NAB	Choice Package Tailored Variable - P&I 250-499k	4.40	600	395/a	P+I	✓	✓	Full	95%	✓
NAB	Private Tailored Pkg Tailored Variable - P&I 250-499k	4.40	600	750/a	P+I	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 250-499k	4.39	Nil	Nil	IO	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 250-499k	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	✓	Partial	95%	✓
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	✓	✓	Full	80%	✓
Northern Inland CU	Home Loan Value Owner Occupied 350-499k	4.68	330	350.00/a	P+I	✓	✓	Full	95%	✓
P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	✓	✓	No	95%	✓
Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Classic Home Loan	4.39	900	Nil	Both	✓	✓	No	95%	✓
QBANK	Classic Plus Residential Variable 250-499k	4.24	Nil	25/m	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Choices Mortgage Breaker 250-499k	4.12	Nil	395/a	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	✓	✓	Full	95%	✓
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	✓	✓	Full	95%	✓
RAMS	Low Rate	4.30	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Basic 25 yrs	4.42	250	Nil	Both	✓	✓	No	95%	✗
Regional Bank Australia	Basic Special 3 yrs	3.99	250	Nil	Both	✓	✓	No	95%	✗
Regional Bank Australia	Partnership Advantage Variable 250-399k	4.36	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Essentials	4.64	649	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Essentials Plus	4.54	649	330.00/a	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	✓	✓	Full	80%	✓
RESI Mortgage Corp	Smart Pro 80 200-499k	4.25	649	Nil	Both	✓	✓	No	80%	✓
RESI Mortgage Corp	Smart Pro Plus 80 200-499k	4.15	649	120.00/a	Both	✓	✓	No	80%	✓
SCU	Basic Home Loan	4.49	673	Nil	P+I	✓	✓	No	95%	✓
SCU	ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Standard Variable 250-499k	4.35	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable IO 250-499k	4.39	700	395/a	IO	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable P&I 250-499k	4.35	Nil	395/a	P+I	✓	✓	Full	95%	✓
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	✓	✓	Full	95%	✓
Summerland CU	Premium	4.07	380	380.00/a	P+I	✓	✓	No	95%	✓
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Rewards Package Solutions Plus Home Loan 250-499k	4.45	750	200/a	Both	✓	✓	Full	95%	✓
Teachers Mutual Bank	Solutions Plus Home Loan 250-499k	4.45	750	200.00/a	Both	✓	✓	Full	95%	✓
The Capricornian	Premium Choice Variable 250-499k	4.59	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Basic Variable 250-499k	4.14	1220	Nil	Both	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
The Mac	Home Loan 250k+	4.69	1363	Nil	Both	✓	✓	No	95%	✓
The Mac	Offset Home Loan	4.94	1220	Nil	Both	✓	✓	Full	95%	✓
The Mutual	Budget	4.18	150	Nil	P+I	✓	✗	No	90%	✗
The Mutual	Mutual	4.38	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	✓	Full	95%	✓
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	✓	✓	Full	80%	✓
UBank	UHomeLoan - Real Reward Offer IO	4.03	Nil	Nil	IO	✓	✓	No	80%	✓
UBank	UHomeLoan - Standard Variable IO	4.36	Nil	Nil	IO	✓	✓	No	80%	✓
UBank	UHomeLoan - Standard Variable PI	4.07	Nil	Nil	P+I	✓	✓	No	80%	✓
UniBank	Rewards Package Solutions Plus Home Loan 250-499k	4.45	750	200/a	Both	✓	✓	Full	95%	✓
UniBank	Solutions Plus Home Loan 250-499k	4.45	750	200.00/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Westpac	Flexi First Option	4.64	150	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Rocket Repay Home Loan 250-749k	4.39	Nil	395/a	Both	✓	✓	Full	95%	✓
Woolworths Employees CU	Owner Occupied Special Offer	4.21	-570	Nil	P+I	✓	✓	Full	95%	✓
Woolworths Employees CU	Standard Variable	4.71	-570	Nil	P+I	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	✓	✓	No	80%	✓
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	✓	✓	No	80%	✓
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	✓	✓	No	80%	✓
★★										
Adelaide Bank	Smartdoc Variable	5.15	495	15.00/m	Both	✓	✓	Full	80%	✓
ANZ	Variable	5.25	760	5.00/m	Both	✓	✓	Full	90%	✓
Arab Bank Australia	Essentials Home Loan	5.19	250	Nil	Both	✓	✓	Full	95%	✓
Arab Bank Australia	HeadStart Intro Variable 1 yr	4.49	600	8.00/m	P+I	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Arab Bank Australia	The Basics	5.09	600	8.00/m	P+I	✓	✓	No	95%	✓
Australian Military Bank	Standard Variable Offset	5.14	964	Nil	Both	✓	✓	Full	95%	✓
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Variable IO	5.26	700	10.00/m	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	✓	Full	95%	✓
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	✓	✓	Full	80%	✓
bcu	Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Variable	5.10	595	Nil	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Economy	3.89	450	10.00/m	Both	✓	✓	No	80%	✓
Citi	Basic Variable IO 50-499k 80%	4.47	649	Nil	IO	✓	✓	No	90%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	True Value Var HI	5.17	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Complete	5.27	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Essential	5.27	1020	8.00/m	Both	✓	✓	No	90%	✓
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Variable 80%	4.84	750	Nil	P+I	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Heritage Bank	Variable	5.04	100	5.00/m	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Home Smart	5.23	853	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Variable	5.23	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Variable	5.10	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	✓	Full	97%	✓
Hunter United	Interest Only	4.90	350	Nil	IO	✓	✓	No	90%	✓
Hunter United	Variable	4.85	350	8.00/m	P+I	✓	✓	Full	95%	✓
IMB	Introductory Variable 1 yr	3.99	769	10.00/m	Both	✓	✓	No	95%	✓
IMB	Standard Variable 80%	5.34	769	Nil	Both	✓	✓	Full	95%	✓
Macquarie Credit Union	Basic Home Loan	4.64	464	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	464	Nil	P+I	✗	✗	Full	95%	✗



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
MyState	Standard Variable	5.11	350	Nil	Both	✓	✓	Full	95%	✓
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	✓	No	95%	✓
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	✓	✓	Full	90%	✓
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Variable Rate IO	5.28	850	10.00/m	IO	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	375/a	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	✓	Partial	95%	✓
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 80%	5.14	650	8.00/m	Both	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 95%	5.14	650	8.00/m	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	✓	Full	95%	✓
Police Bank	Premium Variable	4.74	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Standard Variable	4.89	900	Nil	Both	✓	✓	No	95%	✓
RAMS	Full Feature	5.20	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Mortgage Offset	5.22	250	Nil	Both	✓	✓	Full	95%	✓
SCU	Standard Variable	5.00	673	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	ECO Home Loan Standard	5.07	600	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Home Loan Plus	5.07	800	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Offset Home Loan Standard	5.14	800	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	IO	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	✓	✓	Full	95%	✗
UniBank	Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	95%	✓
UniBank	Interest Only Variable	5.11	750	Nil	IO	✓	✓	Full	95%	✓
Westpac	Rocket Repay Home Loan	5.29	750	8.00/m	Both	✓	✓	Full	95%	✓
★										
AMP Bank	Classic Variable	5.43	895	10.00/m	Both	✓	✓	Full	90%	✓
Auswide Bank	Standard Variable	5.33	600	10.00/m	Both	✓	✓	Full	95%	✗
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	✓	✓	No	95%	✓
B&E Personal Banking	FlexiLine	5.12	650	10.00/m	P+I	✓	✓	Full	80%	✗
Bank of Sydney	Variable	5.64	990	10.00/m	Both	✓	✓	Full	95%	✓
BankSA	Variable IO	5.33	700	10.00/m	IO	✓	✓	Full	95%	✓
BOQ	Standard Variable	5.46	450	10.00/m	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$350,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Citi	Offset Variable IO 50-499k 80%	5.68	649	8.00/m	IO	✓	✓	Full	90%	✓
Citi	Offset Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Variable IO 50-499k 80%	5.68	649	8.00/m	IO	✓	✓	No	90%	✓
Citi	Variable P&I 50-499k 80%	5.63	649	8.00/m	P+I	✓	✓	No	90%	✓
St.George Bank	Variable IO	5.34	700	10.00/m	IO	✓	✓	Full	95%	✓
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	✓	Full	95%	✓
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	✓	✓	Full	95%	✓
The Capricornian	Introductory Rate 1 yr	3.89	785	Nil	Both	✓	✓	No	95%	✗
The Rock	Variable	5.61	950	5.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	✓	✓	Full	95%	✗



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Basic Variable	3.58	1180	120.00/a	P+I	✓	✓	No	80%	✓
AMO Group	Variable Home Loan	3.58	1180	120.00/a	Both	✓	✓	No	95%	✓
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	✓	✓	Full	90%	✓
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Offset Home Loan 80%	3.84	440	Nil	P+I	✓	✓	Full	80%	✓
Freedom Lend	Freedom Variable IO 500k+	3.93	Nil	10.00/m	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	✓	✓	Full	80%	✓
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	✓	✓	Full	100%	✓
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Premium Variable 80% 150k+	3.73	750	299/a	P+I	✓	✓	Full	85%	✓
Heritage Bank	Home Advantage Variable 250-699k	3.84	100	350/a	Both	✓	✓	Full	95%	✓
Homestar Finance	Homestar Standard Variable 80 500k+	3.66	825	Nil	P+I	✓	✓	Full	80%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Homestar Finance	Owner Occupied Property Loan	3.44	633	Nil	P+I	✓	✓	No	85%	✓
HSBC	Home Value - Owner Occupier	3.73	253	Nil	Both	✓	✓	No	90%	✓
HSBC	Premier Variable 500-749k	3.73	Nil	35/m	Both	✓	✓	Full	90%	✓
IMB	Budget - Owner Occupied 80%	3.87	769	Nil	Both	✓	✓	No	95%	✓
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.67	299	199/a	Both	✓	✓	Full	80%	✓
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.67	299	199/a	Both	✓	✓	Full	80%	✓
ING DIRECT	Orange Advantage Variable 500-749k 80%	3.67	299	199.00/a	Both	✓	✓	Full	95%	✓
loans.com.au	Offset Variable-Owner Occupier <80%	3.79	520	Nil	Both	✓	✓	Full	80%	✓
Mortgage View	Special Offset to 80%	3.68	150	Nil	P+I	✓	✓	Full	80%	✓
Newcastle Permanent	Premium Plus Package Premium Variable 500-749k	3.85	Nil	375/a	Both	✓	✓	Full	90%	✓
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	✓	✓	Full	95%	✓
QBANK	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✓	✓	No	95%	✓
Qudos Bank	Low Cost Home Loan- OO 500-749k	4.14	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	✓	✓	Full	90%	✓
Reduce Home Loans	Rate Buster 100% Offset Variable	3.44	570	Nil	Both	✓	✓	Full	80%	✓
Reduce Home Loans	Rate Buster Standard Variable	3.35	570	Nil	Both	✓	✓	No	80%	✓
SCU	My Life Variable Rate Package 500k+	3.87	473	350/a	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Platinum Professional Home Loan	3.98	425	200.00/a	Both	✓	✓	Full	95%	✓
State Custodians	Breathe Easy Offset 80%	3.72	286	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable Offset 80%	3.59	286	299.00/a	Both	✓	✓	Full	95%	✓
UBank	Value Offer - 20% Deposit Minimum	3.64	Nil	Nil	P+I	✓	✓	No	80%	✓
★★★★										
Adelaide Bank	Smartfit Variable 90%	3.99	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	SmartSaver 90%	3.94	495	Nil	Both	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
AMP Bank	Basic Variable Loan	3.98	545	Nil	Both	✓	✓	Full	90%	✓
Aussie	Optimizer Plus Variable PI 500-749k	3.84	Nil	198.00/a	P+I	✓	✓	Full	95%	✓
Aussie	Optimizer Variable PI 500-749k	3.84	Nil	Nil	P+I	✓	✓	No	95%	✓
Aussie	Select Basic Variable 500-999k	3.95	100	Nil	Both	✓	✓	No	95%	✓
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	✓	✓	No	80%	✓
Bank Australia	Premium Package Premium 400-699k	3.84	Nil	350/a	P+I	✓	✓	Full	95%	✓
Bankwest	Complete Home Loan Mortgage Shredder 80 500-749k	3.92	150	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Premium Select 500-749k 80%	4.02	150	Nil	Both	✓	✓	Full	90%	✓
Catalyst Money	Variable	4.05	Nil	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan 80 500-749k	3.84	440	Nil	Both	✓	✓	No	80%	✓
Click Loans	The Online Offset Home Loan 80 500-749k	3.84	363	198.00/a	Both	✓	✓	Full	80%	✓
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	✓	No	80%	✓
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	✓	Full	80%	✓
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	30/m	Both	✓	✓	Full	95%	✓
Firstmac	VIP Pack 80 P&I	3.94	520	Nil	P+I	✓	✓	Full	80%	✓
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	✓	✓	No	95%	✓
Homeloans	Optima Variable - Owner Occ PI 80 500-749k	3.83	693	198.00/a	P+I	✓	✓	Full	80%	✓
Homeloans	Ultra Plus Variable PI 80 500k+	3.69	363	120.00/a	P+I	✓	✓	No	80%	✓
HSBC	Premier Home Smart 500-749k	3.73	Nil	35/m	P+I	✓	✓	Full	90%	✓
Hunter United	Platinum	3.79	Nil	8.00/m	P+I	✓	✓	Full	90%	✓
Illawarra CU NSW	Variable	4.05	Nil	Nil	Both	✓	✓	Full	95%	✓
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Fusion Variable PI 80 500k+	3.54	363	120.00/a	P+I	✓	✓	No	80%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000										
Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
loans.com.au	Essentials - Owner Occ - PI	3.71	520	Nil	P+I	✓	✓	No	80%	✓
Macquarie Bank	Offset Variable Owner Occupied PI 150-749k 80%	3.89	Nil	199.00/s	P+I	✓	✓	Full	95%	✓
Macquarie Credit Union	Power 400.00001k+	3.99	Nil	400.00/a	Both	✓	✓	Full	95%	✓
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR 400-699k	3.79	400	395/a	Both	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
My Credit Union	Platinum	3.89	610	375.00/a	Both	✓	✓	Full	95%	✗
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	✓	✓	Full	95%	✓
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	✓	✓	Full	80%	✓
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	✓	✓	Full	90%	✓
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	✓	✓	Full	90%	✓
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	✓	No	80%	✓
QT Mutual Bank	Choices Mortgage Breaker 500k+	4.02	Nil	395/a	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+	4.02	Nil	25/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	✓	✓	Full	95%	✓
Summerland CU	Offset Home Loan PI 80	3.94	800	8.00/m	P+I	✓	✓	Full	80%	✓
Summerland CU	Premium PI 80	3.87	380	380.00/a	P+I	✓	✓	No	80%	✓
Suncorp Bank	Home Package Plus Owner Occupied Variable 500-749k	4.05	Nil	375/a	Both	✓	✓	Full	80%	✓
Teachers Mutual Bank	Classic	3.79	675	Nil	P+I	✓	✓	No	85%	✗
The Mac	Basic Variable 500k+	4.04	1220	Nil	Both	✓	✓	No	95%	✓
The Rock	Essentials Special 80%	3.89	650	Nil	Both	✓	✓	Full	90%	✓
UniBank	Classic	3.79	750	Nil	P+I	✓	✓	No	85%	✗
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Variable OO 80%	3.79	300	300/a	P+I	✓	✓	Full	95%	✓
★★★										
AMP Bank	Affinity Package Classic Variable 500-749k	4.05	295	Nil	Both	✓	✓	Full	90%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
AMP Bank	Essential Home Loan	3.98	295	Nil	P+I	✓	✓	No	90%	✓
AMP Bank	Professional Package Classic Variable 500-749k	4.05	Nil	349/a	Both	✓	✓	Full	90%	✓
AMP Bank	Select Package Classic Variable 500-749k	4.05	295	Nil	Both	✓	✓	Full	90%	✓
ANZ	Breakfree Variable 500k+	4.35	160	395/a	Both	✓	✓	Full	90%	✓
ANZ	Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	✓	✓	No	90%	✓
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	✓	✓	No	90%	✓
Aussie	Optimizer Plus Variable IO 100-749k	4.07	Nil	198.00/a	IO	✓	✓	Full	80%	✓
Aussie	Optimizer Variable IO 100-749k	4.07	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Select Standard Variable 500-999k	3.95	Nil	15.00/m	Both	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Australian Military Bank	Value Home Loan 500k+ 80%	4.09	964	Nil	P+I	✓	✓	Full	95%	✓
Auswide Bank	Freedom Package Standard Variable 500k+	4.45	Nil	395/a	Both	✓	✓	Full	95%	✗
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	✓	✓	No	80%	✓
B&E Personal Banking	Topline 250k+	4.54	650	Nil	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	Topline Turbo 250k+	4.12	650	Nil	P+I	✓	✓	Full	90%	✓
Bank Australia	Premium	4.74	595	Nil	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable IO 500-999k	4.36	700	395/a	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable P&I 500-999k	4.32	Nil	395/a	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Advantage Package Variable IO 500k+	4.36	700	395/a	IO	✓	✓	Full	95%	✓
BankSA	Advantage Package Variable P&I 500k+	4.32	Nil	395/a	P+I	✓	✓	Full	95%	✓
BankSA	Basic Promo Variable IO	4.02	600	Nil	IO	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankSA	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Base Variable	4.09	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	offset	4.64	600	Nil	P+I	✓	✓	Full	95%	✓
BankVic	Premium Home standard variable 250-749k	4.19	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	standard variable	4.59	600	Nil	Both	✓	✓	Full	95%	✓
Bankwest	Regular Saver	4.95	445	Nil	Both	✓	✓	Full	95%	✓
bcu	Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Connect Package Variable Owner Occupied 500k+	4.13	Nil	20/m	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Bendigo Bank	Residential Variable 500k+	4.48	Nil	10.00/m	Both	✓	✓	Full	95%	✓
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	✓	✓	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Total Home Loan Variable 500k+	4.30	Nil	395/a	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Premium Choice 250k+	4.47	250	399.00/a	Both	✓	✓	Full	95%	✓
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Basic Variable P&I 500k+ 80%	4.37	649	Nil	P+I	✓	✓	No	90%	✓
Citi	Mortgage Plus Offset Variable P&I 80% 500k+	4.17	Nil	350/a	P+I	✓	✓	Full	80%	✓
Citi	Mortgage Plus Variable IO 80% 500k+	4.27	Nil	350/a	IO	✓	✓	No	80%	✓
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	✓	✓	Full	90%	✓
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	✓	✓	No	95%	✗



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Standard Variable 350-749k	4.62	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	✓	No	95%	✓
CUA	Basic Variable	4.68	795	Nil	Both	✓	✓	No	95%	✓
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	✓	✓	No	95%	✓
FCCS Credit Union	Rewards	4.69	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Standard Variable 5-599k	4.44	657	375/a	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Firstmac	Home Loan 80	4.28	520	Nil	Both	✓	✓	Full	80%	✓
Firstmac	VIP Pack 80 IO	4.14			IO	✓	✓	Full		✓
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Low Rate Essentials	4.20	275	Nil	P+I	✓	✓	No	90%	✓
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Homeloans	Monipower	4.14	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Owner Occ IO 80 150-749k	4.06	693	198.00/a	IO	✓	✓	Full	80%	✓
Homeloans	Ultra Plus Variable IO 80 500k+	3.89	363	120.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	✓	✓	No	95%	✓
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	✓	✓	Full	95%	✓
Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Property Package Variable 500k+	4.20	Nil	375/a	Both	✓	✓	Full	97%	✓
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	95%	✓
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	95%	✓
IMB	Accelerator - Owner Occupied 2 yrs	3.64	769	Nil	Both	✓	✓	Full	80%	✓
IMB	Platinum Package Standard Variable 80% 500k+	4.34	324	395/a	Both	✓	✓	Full	80%	✓
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Fusion Variable IO 80 500k+	3.74	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Mortgage Simplifier 500k+	3.84	519	Nil	Both	✓	✓	No	80%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Intech Credit Union	Classic Home Loan	4.59	1025	Nil	Both	✓	✓	Full	95%	✓
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	✓	✓	Full	80%	✓
Liberty Financial	Liberty Sharp 70 - 80 LVR	4.14	995	Nil	Both	✓	✗	No	80%	✗
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	✓	✓	Full	80%	✓
Macquarie Bank	Basic Variable Owner Occupied PI 80 150-749k	3.89	Nil	Nil	P+I	✓	✓	No	80%	✓
Macquarie Credit Union	Home Loan Variable	4.89	464	Nil	Both	✓	✓	Full	95%	✓
ME Bank	Basic Home Loan OO Max 80 LVR	3.99	400	Nil	Both	✓	✓	No	80%	✓
ME Bank	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	✓	✓	Full	80%	✓
Mortgage HOUSE	Advantage Home Loan 80	4.22	500	Nil	P+I	✓	✓	Full	80%	✓
Mortgage HOUSE	Advantage Standard Variable	4.47	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Advantage Variable 100-749k	4.47	895	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Advantage Variable One 80	4.02	500	10.00/m	P+I	✓	✓	Full	80%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Mortgage HOUSE	Pure and Simple 80	4.24	Nil	Nil	P+I	✓	✓	No	80%	✗
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	✓	Full	95%	✓
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	✓	✓	No	95%	✗
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	✓	No	95%	✓
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	✓	No	95%	✓
NAB	Choice Package Tailored Variable - IO 250-749k	4.50	600	395/a	IO	✓	✓	Full	90%	✓
NAB	Choice Package Tailored Variable - P&I 500-749k	4.40	600	395/a	P+I	✓	✓	Full	95%	✓
NAB	Private Tailored Pkg Tailored Variable - P&I 500-749k	4.40	600	750/a	P+I	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 500-749k	4.39	Nil	Nil	IO	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 500-749k	4.29	Nil	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	✓	Partial	95%	✓
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	✓	✓	No	95%	✓
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	✓	✓	Full	80%	✓
Northern Inland CU	Home Loan Value Owner Occupied 500-749k	4.53	330	350.00/a	P+I	✓	✓	Full	95%	✓
P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	✓	✓	No	95%	✓
Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Classic Home Loan	4.39	900	Nil	Both	✓	✓	No	95%	✓
QBANK	Classic Plus Residential Variable 500k+	3.99	Nil	25/m	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	✓	✓	Full	95%	✓
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	✓	✓	Full	95%	✓
RAMS	Low Rate	4.30	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Basic 25 yrs	4.42	250	Nil	Both	✓	✓	No	95%	✗
Regional Bank Australia	Basic Special 3 yrs	3.99	250	Nil	Both	✓	✓	No	95%	✗
Regional Bank Australia	Partnership Advantage Variable 400k+	4.26	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Essentials	4.64	649	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Essentials Plus	4.54	649	330.00/a	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	✓	✓	Full	80%	✓
RESI Mortgage Corp	Smart Pro 80 500k+	4.20	649	Nil	Both	✓	✓	No	80%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
RESI Mortgage Corp	Smart Pro Plus 80 500k+	4.10	649	120.00/a	Both	✓	✓	No	80%	✓
SCU	Basic Home Loan	4.49	673	Nil	P+I	✓	✓	No	95%	✓
SCU	ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Standard Variable 500k+	4.25	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable IO 500k+	4.34	700	395/a	IO	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable P&I 500k+	4.30	Nil	395/a	P+I	✓	✓	Full	95%	✓
St.George Bank	Basic Promo Variable IO	4.02	600	Nil	IO	✓	✓	No	95%	✓
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Eco PI 80	3.87	600	Nil	P+I	✓	✓	No	80%	✓
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	✓	✓	Full	95%	✓
Summerland CU	Premium	4.07	380	380.00/a	P+I	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Rewards Package Solutions Plus Home Loan 500-749k	4.42	750	200/a	Both	✓	✓	Full	95%	✓
Teachers Mutual Bank	Solutions Plus Home Loan 500-749k	4.42	750	200.00/a	Both	✓	✓	Full	95%	✓
The Capricornian	Premium Choice Variable 500k+	4.49	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Home Loan 250k+	4.69	1363	Nil	Both	✓	✓	No	95%	✓
The Mac	Offset Home Loan	4.94	1220	Nil	Both	✓	✓	Full	95%	✓
The Mutual	Budget	4.18	150	Nil	P+I	✓	✗	No	90%	✗
The Mutual	Mutual	4.38	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	✓	Full	95%	✓
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	✓	✓	Full	80%	✓
UBank	UHomeLoan - Real Reward Offer IO	4.03	Nil	Nil	IO	✓	✓	No	80%	✓
UBank	UHomeLoan - Standard Variable IO	4.36	Nil	Nil	IO	✓	✓	No	80%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
UBank	UHomeLoan - Standard Variable PI	4.07	Nil	Nil	P+I	✓	✓	No	80%	✓
UniBank	Rewards Package Solutions Plus Home Loan 500-749k	4.42	750	200/a	Both	✓	✓	Full	95%	✓
UniBank	Solutions Plus Home Loan 500-749k	4.42	750	200.00/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	✓	Full	95%	✓
Westpac	Flexi First Option	4.64	150	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Rocket Repay Home Loan 250-749k	4.39	Nil	395/a	Both	✓	✓	Full	95%	✓
Woolworths Employees CU	Owner Occupied Special Offer	4.21	-570	Nil	P+I	✓	✓	Full	95%	✓
Woolworths Employees CU	Standard Variable	4.71	-570	Nil	P+I	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Empower Variable IO 100-749k	4.09	363	Nil	IO	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Empower Variable PI 0-80	3.86	363	Nil	P+I	✓	✓	No	80%	✓
Yellow Brick Road	Empower Variable IO 100-749k	4.09	363	Nil	IO	✓	✓	No	80%	✓
Yellow Brick Road	Empower Variable PI 0-80 100-749k	3.86	363	Nil	P+I	✓	✓	No	80%	✓
★★										



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Adelaide Bank	Smartdoc Variable	5.15	495	15.00/m	Both	✓	✓	Full	80%	✓
ANZ	Variable	5.25	760	5.00/m	Both	✓	✓	Full	90%	✓
Arab Bank Australia	Essentials Home Loan	5.19	250	Nil	Both	✓	✓	Full	95%	✓
Arab Bank Australia	HeadStart Intro Variable 1 yr	4.49	600	8.00/m	P+I	✓	✓	No	95%	✓
Arab Bank Australia	The Basics	5.09	600	8.00/m	P+I	✓	✓	No	95%	✓
Australian Military Bank	Standard Variable Offset	5.14	964	Nil	Both	✓	✓	Full	95%	✓
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Variable IO	5.26	700	10.00/m	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	✓	Full	95%	✓
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	✓	Full	95%	✓
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	✓	✓	Full	80%	✓
bcu	Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Beyond Bank	Variable	5.10	595	Nil	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Economy	3.89	450	10.00/m	Both	✓	✓	No	80%	✓
Citi	Basic Variable IO 500k+ 80%	4.42	649	Nil	IO	✓	✓	No	90%	✓
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	True Value Var HI	5.17	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Complete	5.27	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Essential	5.27	1020	8.00/m	Both	✓	✓	No	90%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	✓	✓	No	95%	✓
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Variable 80%	4.84	750	Nil	P+I	✓	✓	Full	95%	✓
Heritage Bank	Variable	5.04	100	5.00/m	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Home Smart	5.23	853	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Variable	5.23	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Variable	5.10	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	✓	Full	97%	✓
Hunter United	Interest Only	4.90	350	Nil	IO	✓	✓	No	90%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Hunter United	Variable	4.85	350	8.00/m	P+I	✓	✓	Full	95%	✓
IMB	Introductory Variable 1 yr	3.99	769	10.00/m	Both	✓	✓	No	95%	✓
IMB	Standard Variable 80%	5.34	769	Nil	Both	✓	✓	Full	95%	✓
Macquarie Credit Union	Basic Home Loan	4.64	464	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	464	Nil	P+I	✗	✗	Full	95%	✗
MyState	Standard Variable	5.11	350	Nil	Both	✓	✓	Full	95%	✓
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	✓	No	95%	✓
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	✓	✓	Full	90%	✓
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Variable Rate IO	5.28	850	10.00/m	IO	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	375/a	Both	✓	✓	Partial	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	✓	Partial	95%	✓
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 80%	5.14	650	8.00/m	Both	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 95%	5.14	650	8.00/m	Both	✓	✓	Full	95%	✓
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	✓	Full	95%	✓
Police Bank	Premium Variable	4.74	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Standard Variable	4.89	900	Nil	Both	✓	✓	No	95%	✓
RAMS	Full Feature	5.20	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Mortgage Offset	5.22	250	Nil	Both	✓	✓	Full	95%	✓
SCU	Standard Variable	5.00	673	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Summerland CU	ECO Home Loan Standard	5.07	600	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Home Loan Plus	5.07	800	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Offset Home Loan Standard	5.14	800	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	IO	✓	✓	Full	95%	✓
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	✓	✓	Full	95%	✗
UniBank	Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	95%	✓
UniBank	Interest Only Variable	5.11	750	Nil	IO	✓	✓	Full	95%	✓
Westpac	Rocket Repay Home Loan	5.29	750	8.00/m	Both	✓	✓	Full	95%	✓
★										
AMP Bank	Classic Variable	5.43	895	10.00/m	Both	✓	✓	Full	90%	✓
Auswide Bank	Standard Variable	5.33	600	10.00/m	Both	✓	✓	Full	95%	✗



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	✓	✓	No	95%	✓
B&E Personal Banking	FlexiLine	5.12	650	10.00/m	P+I	✓	✓	Full	80%	✗
Bank of Sydney	Variable	5.64	990	10.00/m	Both	✓	✓	Full	95%	✓
BankSA	Variable IO	5.33	700	10.00/m	IO	✓	✓	Full	95%	✓
BOQ	Standard Variable	5.46	450	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Offset Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓	✓	Full	90%	✓
Citi	Offset Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓	✓	No	90%	✓
Citi	Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓	✓	No	90%	✓
St.George Bank	Variable IO	5.34	700	10.00/m	IO	✓	✓	Full	95%	✓
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	✓	Full	95%	✓
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$500,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
The Capricornian	Introductory Rate 1 yr	3.89	785	Nil	Both	✓	✓	No	95%	✗
The Rock	Variable	5.61	950	5.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	✓	✓	Full	95%	✗



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
AMO Group	Basic Variable	3.58	1180	120.00/a	P+I	✓	✓	No	80%	✓
AMO Group	Variable Home Loan	3.58	1180	120.00/a	Both	✓	✓	No	95%	✓
Bank Australia	Premium Package Premium 700k+	3.74	Nil	350/a	P+I	✓	✓	Full	95%	✓
Bank of Sydney	Expect More Variable 100k+	3.79	Nil	395/a	Both	✓	✓	Full	90%	✓
Bank of Sydney	Expect More Variable PAYG 100k+	3.54	Nil	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Offset Home Loan 80%	3.84	440	Nil	P+I	✓	✓	Full	80%	✓
Freedom Lend	Freedom Variable IO 500k+	3.93	Nil	10.00/m	Both	✓	✓	Full	95%	✓
Freedom Lend	Freedom Variable PI	3.53	Nil	Nil	P+I	✓	✓	Full	80%	✓
G&C Mutual Bank	Get Ahead Start Home Ln	3.99	500	Nil	P+I	✓	✓	Full	100%	✓
G&C Mutual Bank	Premium Package Premium 300k+	3.99	Nil	375/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Premium Variable 80% 150k+	3.73	750	299/a	P+I	✓	✓	Full	85%	✓
Heritage Bank	Home Advantage Variable 700k+	3.79	100	350/a	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
Homestar Finance	Homestar Standard Variable 80 500k+	3.66	825	Nil	P+I	✓	✓	Full	80%	✓
HSBC	Home Value - Owner Occupier	3.73	253	Nil	Both	✓	✓	No	90%	✓
HSBC	Premier Home Smart 750-1m	3.73	Nil	35/m	P+I	✓	✓	Full	90%	✓
HSBC	Premier Variable 750-1m	3.73	Nil	35/m	Both	✓	✓	Full	90%	✓
IMB	Budget - Owner Occupied 80%	3.87	769	Nil	Both	✓	✓	No	95%	✓
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.67	299	199/a	Both	✓	✓	Full	80%	✓
ING DIRECT	Orange Advantage Orange Advantage Variable 80% 500k+	3.67	299	199/a	Both	✓	✓	Full	80%	✓
ING DIRECT	Orange Advantage Variable 750k+ 80%	3.67	299	199.00/a	Both	✓	✓	Full	95%	✓
loans.com.au	Offset Variable-Owner Occupier <80%	3.79	520	Nil	Both	✓	✓	Full	80%	✓
ME Bank	Member Package Flexible Home Loan OO Max 80 LVR 700k+	3.69	400	395/a	Both	✓	✓	Full	80%	✓
Newcastle Permanent	Premium Plus Package Premium Variable 750-899k	3.85	Nil	375/a	Both	✓	✓	Full	90%	✓
Pacific Mortgage Group	Variable	3.60	Nil	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★★ "Outstanding Value"										
QBANK	Classic Home Loan P&I Only	3.72	Nil	Nil	P+I	✓	✓	No	95%	✓
QT Mutual Bank	Mortgage Saver	3.88	Nil	Nil	P+I	✓	✓	No	95%	✓
Qudos Bank	Low Cost Home Loan- OO 750-999k	4.09	Nil	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Special Variable Rate P&I 500k+	3.98	595	Nil	P+I	✓	✓	Full	90%	✓
SCU	My Life Variable Rate Package 500k+	3.87	473	350/a	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Platinum Professional Home Loan	3.98	425	200.00/a	Both	✓	✓	Full	95%	✓
State Custodians	Breathe Easy Offset 80%	3.72	286	Nil	Both	✓	✓	Full	95%	✓
State Custodians	Standard Variable Offset 80%	3.59	286	299.00/a	Both	✓	✓	Full	95%	✓
UBank	Value Offer - 20% Deposit Minimum	3.64	Nil	Nil	P+I	✓	✓	No	80%	✓
★★★★										
Adelaide Bank	Smartfit Variable 90%	3.99	495	15.00/m	Both	✓	✓	Full	95%	✓
Adelaide Bank	SmartSaver 90%	3.94	495	Nil	Both	✓	✓	No	95%	✓
AMP Bank	Affinity Package Classic Variable 750k+	3.85	295	Nil	Both	✓	✓	Full	90%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
AMP Bank	Basic Variable Loan	3.98	545	Nil	Both	✓	✓	Full	90%	✓
AMP Bank	Professional Package Classic Variable 750k+	3.85	Nil	349/a	Both	✓	✓	Full	90%	✓
AMP Bank	Select Package Classic Variable 750k+	3.85	295	Nil	Both	✓	✓	Full	90%	✓
Aussie	Optimizer Plus Variable PI 750k+	3.79	Nil	198.00/a	P+I	✓	✓	Full	95%	✓
Aussie	Optimizer Variable PI 750k+	3.79	Nil	Nil	P+I	✓	✓	No	95%	✓
Aussie	Select Basic Variable 500-999k	3.95	100	Nil	Both	✓	✓	No	95%	✓
Bank Australia	Basic Home Loan -OO (LVR <80%)	3.85	Nil	Nil	P+I	✓	✓	No	80%	✓
Bankwest	Complete Home Loan Mortgage Shredder 80 750-999k	3.92	150	395/a	Both	✓	✓	Full	80%	✓
Bankwest	Premium Select 750-999k 80%	4.02	150	Nil	Both	✓	✓	Full	90%	✓
Catalyst Money	Variable	4.05	Nil	Nil	Both	✓	✓	Full	95%	✓
Click Loans	The Online Home Loan 80 750-1m	3.84	440	Nil	Both	✓	✓	No	80%	✓
Click Loans	The Online Offset Home Loan 80 750-1m	3.99	363	198.00/a	Both	✓	✓	Full	80%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
CUA	Fresh Start Access	4.16	195	Nil	Both	✓	✓	Full	95%	✓
CUA	Fresh Start Basic	3.89	795	Nil	Both	✓	✓	No	80%	✓
CUA	Fresh Start Variable	4.11	195	Nil	Both	✓	✓	Full	80%	✓
ECU Australia	Premium Plus Standard Variable 250.00001k+	4.31	Nil	30/m	Both	✓	✓	Full	95%	✓
Firstmac	VIP Pack 80 P&I	3.94	520	Nil	P+I	✓	✓	Full	80%	✓
Heritage Bank	Discount Variable 150k+	3.79	100	Nil	Both	✓	✓	No	95%	✓
Homeloans	Optima Variable - Owner Occ PI 80 750k+	3.78	693	198.00/a	P+I	✓	✓	Full	80%	✓
Homeloans	Ultra Plus Variable PI 80 500k+	3.69	363	120.00/a	P+I	✓	✓	No	80%	✓
Hunter United	Platinum	3.79	Nil	8.00/m	P+I	✓	✓	Full	90%	✓
Illawarra CU NSW	Variable	4.05	Nil	Nil	Both	✓	✓	Full	95%	✓
IMB	Essentials - Owner Occupied 80%	4.09	Nil	Nil	Both	✓	✓	Full	95%	✓
iMortgage	Fusion Variable PI 80 500k+	3.54	363	120.00/a	P+I	✓	✓	No	80%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
loans.com.au	Essentials - Owner Occ - PI	3.71	520	Nil	P+I	✓	✓	No	80%	✓
Macquarie Bank	Offset Variable Owner Occupied PI 750-k 80%	3.84	Nil	199.00/s	P+I	✓	✓	Full	95%	✓
Macquarie Credit Union	Power 400.00001k+	3.99	Nil	400.00/a	Both	✓	✓	Full	95%	✓
Mortgage View	Special Offset to 80%	3.68	150	Nil	P+I	✓	✓	Full	80%	✓
MOVE - People Driven Banking	Economy	3.99	450	5.00/m	Both	✓	✓	Full	80%	✓
My Credit Union	Platinum	3.89	610	375.00/a	Both	✓	✓	Full	95%	✗
MyState	Special Residential Home Loan 80%	3.89	650	Nil	Both	✓	✓	Full	95%	✓
Northern Inland CU	Dream Value Owner Occupied IO 80	3.99	330	350.00/a	IO	✓	✓	Full	80%	✓
Northern Inland CU	Dream Value Owner Occupied PI 80	3.84	330	350.00/a	P+I	✓	✓	Full	80%	✓
P&N Bank	& Home Loan	3.89	Nil	Nil	P+I	✓	✓	Full	90%	✓
P&N Bank	Home Loan & Bag & Home Loan 10k+	3.89	Nil	Nil	P+I	✓	✓	Full	90%	✓
Police Bank	Goldrate Home Loan 30 yrs	4.04	545	Nil	P+I	✓	✓	No	80%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★★										
QT Mutual Bank	Choices Mortgage Breaker 500k+	4.02	Nil	395/a	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Teachers' Life Mortgage Breaker 500k+	4.02	Nil	25/m	Both	✓	✓	Full	95%	✓
Southern Cross Credit Union	Platinum Home Loan	4.18	425	200.00/a	Both	✓	✓	Full	95%	✓
Summerland CU	Offset Home Loan PI 80	3.94	800	8.00/m	P+I	✓	✓	Full	80%	✓
Summerland CU	Premium PI 80	3.87	380	380.00/a	P+I	✓	✓	No	80%	✓
Suncorp Bank	Home Package Plus Owner Occupied Variable 750k+	4.05	Nil	375/a	Both	✓	✓	Full	80%	✓
Teachers Mutual Bank	Classic	3.79	675	Nil	P+I	✓	✓	No	85%	✗
The Rock	Essentials Special 80%	3.89	650	Nil	Both	✓	✓	Full	90%	✓
UniBank	Classic	3.79	750	Nil	P+I	✓	✓	No	85%	✗
Victoria Teachers Mutual Bank	Complete Variable - Owner Occupied 80%	3.89	600	Nil	P+I	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Education Package Home Loan Standard Variable OO 80%	3.79	300	300/a	P+I	✓	✓	Full	95%	✓
★★★										
AMP Bank	Essential Home Loan	3.98	295	Nil	P+I	✓	✓	No	90%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
ANZ	Breakfree Variable 500k+	4.35	160	395/a	Both	✓	✓	Full	90%	✓
ANZ	Simplicity Plus	4.55	160	Nil	Both	✓	✓	No	90%	✓
Aussie	Optimizer Discount Variable IO 1 yr	4.22	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Optimizer Discount Variable IO 2 yrs	4.37	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Optimizer Discount Variable PI 1 yr	3.99	Nil	Nil	P+I	✓	✓	No	90%	✓
Aussie	Optimizer Discount Variable PI 2 yrs	4.22	Nil	Nil	P+I	✓	✓	No	90%	✓
Aussie	Optimizer Plus Variable IO 750k+	4.02	Nil	198.00/a	IO	✓	✓	Full	80%	✓
Aussie	Optimizer Variable IO 750k+	4.02	Nil	Nil	IO	✓	✓	No	80%	✓
Aussie	Select Standard Variable 500-999k	3.95	Nil	15.00/m	Both	✓	✓	No	95%	✓
Australian Military Bank	Value Home Loan 500k+ 80%	4.09	964	Nil	P+I	✓	✓	Full	95%	✓
Auswide Bank	Freedom Package Standard Variable 500k+	4.45	Nil	395/a	Both	✓	✓	Full	95%	✗
B&E Personal Banking	FlexiDiscount LVR Special	3.92	230	10.00/m	P+I	✓	✓	No	80%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
B&E Personal Banking	Topline 250k+	4.54	650	Nil	P+I	✓	✓	Full	95%	✓
B&E Personal Banking	Topline Turbo 250k+	4.12	650	Nil	P+I	✓	✓	Full	90%	✓
Bank Australia	Premium	4.74	595	Nil	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable IO 500-999k	4.36	700	395/a	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Advantage Package Variable P&I 500-999k	4.32	Nil	395/a	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	✓	No	95%	✓
BankSA	Advantage Package Variable IO 500k+	4.36	700	395/a	IO	✓	✓	Full	95%	✓
BankSA	Advantage Package Variable P&I 500k+	4.32	Nil	395/a	P+I	✓	✓	Full	95%	✓
BankSA	Basic Promo Variable IO	4.02	600	Nil	IO	✓	✓	No	95%	✓
BankSA	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	2 Year Introductory Variable 2 yrs	3.99	600	Nil	P+I	✓	✓	No	95%	✓
BankVic	Base Variable	4.09	600	Nil	P+I	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
BankVic	offset	4.64	600	Nil	P+I	✓	✓	Full	95%	✓
BankVic	Premium Home standard variable 750k+	4.09	Nil	375/a	Both	✓	✓	Full	95%	✓
BankVic	standard variable	4.59	600	Nil	Both	✓	✓	Full	95%	✓
Bankwest	Regular Saver	4.95	445	Nil	Both	✓	✓	Full	95%	✓
bcu	Discount Variable Rate	4.55	600	Nil	Both	✓	✓	Full	95%	✓
bcu	Maximum Discount Variable	4.25	600	Nil	Both	✓	✓	Full	95%	✓
bcu	OMG! Variable Rate	3.69	900	198.00/a	Both	✓	✓	No	80%	✓
Bendigo Bank	Basic Variable Owner Occupied	4.28	350	10.00/m	Both	✓	✓	No	95%	✓
Bendigo Bank	Connect Package Variable Owner Occupied 500k+	4.13	Nil	20/m	Both	✓	✓	Full	95%	✓
Bendigo Bank	Residential Variable 500k+	4.48	Nil	10.00/m	Both	✓	✓	Full	95%	✓
Beyond Bank	Basic Variable	4.40	595	11.00/m	P+I	✓	✓	No	95%	✓
Beyond Bank	Pinnacle +Plus Pkg Variable 300k+	4.60	Nil	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Beyond Bank	Total Home Loan Variable 500k+	4.30	Nil	395/a	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Premium Choice 250k+	4.47	250	399.00/a	Both	✓	✓	Full	95%	✓
BOQ	Clear Path Variable Home Loan	4.32	150	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Basic Variable P&I 500k+ 80%	4.37	649	Nil	P+I	✓	✓	No	90%	✓
Citi	Mortgage Plus Offset Variable P&I 80% 500k+	4.17	Nil	350/a	P+I	✓	✓	Full	80%	✓
Citi	Mortgage Plus Variable IO 80% 500k+	4.27	Nil	350/a	IO	✓	✓	No	80%	✓
Coastline Credit Union	Intro Rate Option 6 mths	3.14	805	8.00/m	P+I	✓	✓	No	90%	✓
Coastline Credit Union	Minimiser Home Loan	4.19	740	8.00/m	P+I	✓	✓	Full	90%	✓
Coastline Credit Union	Options Home Loan	4.64	805	8.00/m	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Economiser Intro Variable 3 yrs	3.91	200	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	No Fee Variable Rate	4.52	Nil	Nil	Both	✓	✓	No	95%	✗
Commonwealth Bank	Rate Saver Intro Variable 3 yrs	3.91	200	Nil	Both	✓	✓	No	95%	✗



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Commonwealth Bank	Wealth Package Discount Intro Variable 1 yr 150k+	4.52	595	395/a	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Wealth Package Standard Variable 750k+	4.52	595	395/a	Both	✓	✓	Full	95%	✓
Community First CU	Accelerator Home Loan True Value Var HI 250k+	4.27	660	395/a	Both	✓	✓	Full	95%	✓
Community First CU	True Basic Home Loan 80%	4.10	600	Nil	Both	✓	✓	No	95%	✓
CUA	Basic Variable	4.68	795	Nil	Both	✓	✓	No	95%	✓
CUA	Rate Breaker Rate Breaker 250k+	4.25	Nil	350/a	Both	✓	✓	Full	95%	✓
Defence Bank	Essentials Variable	4.45	970	8.00/m	Both	✓	✓	Full	95%	✓
Easy Street Fin Services	Easystreet Basic Var	4.76	500	Nil	P+I	✓	✓	No	95%	✓
FCCS Credit Union	Member Advantage Loan	4.84	750	Nil	Both	✓	✓	No	95%	✓
FCCS Credit Union	Rewards	4.69	750	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Packaged Home Loan Standard Variable 600k+	4.15	657	375/a	Both	✓	✓	Full	95%	✓
Firstmac	Home Loan 80	4.28	520	Nil	Both	✓	✓	Full	80%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Firstmac	VIP Pack 80 IO	4.14			IO	✓	✓	Full		✓
G&C Mutual Bank	Solutions Package Solutions	5.15	Nil	350/a	Both	✓	✓	Full	95%	✓
Gateway Credit Union	Low Rate Essentials	4.20	275	Nil	P+I	✓	✓	No	90%	✓
Holiday Coast CU	Home Sweet Home Standard	4.64	264	360.00/a	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Keep It Simple Standard	4.64	664	Nil	Both	✓	✓	No	95%	✓
Homeloans	Monipower	4.14	363	Nil	Both	✓	✓	Full	95%	✓
Homeloans	Optima Variable - Owner Occ IO 80 750k+	4.01	693	198.00/a	IO	✓	✓	Full	80%	✓
Homeloans	Ultra Plus Variable IO 80 500k+	3.89	363	120.00/a	IO	✓	✓	No	80%	✓
Horizon Credit Union	Basic Home Loan	4.59	945	5.00/m	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Classic Home Loan	4.99	Nil	Nil	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Mortgage Breaker	4.59	860	150.00/a	Both	✓	✓	Full	95%	✓
Horizon Credit Union	Platinum Loan Package Variable 150k+	4.49	Nil	150/a	P+I	✓	✓	No	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Horizon Credit Union	Value Plus	4.09	960	8.00/m	P+I	✓	✓	Full	95%	✓
Hume Bank	Interest Saver	4.45	750	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Interest Saver (Refinance)	4.45	150	Nil	Both	✓	✓	No	95%	✓
Hume Bank	Property Package Variable 500k+	4.20	Nil	375/a	Both	✓	✓	Full	97%	✓
Hunter United	Basic Variable	4.55	350	8.00/m	P+I	✓	✓	No	95%	✓
Hunter United	Package Home Loan Variable 100k+	4.69	Nil	295/a	P+I	✓	✓	Full	95%	✓
IMB	Accelerator - Owner Occupied 2 yrs	3.64	769	Nil	Both	✓	✓	Full	80%	✓
IMB	Introductory Variable 1 yr	3.99	769	10.00/m	Both	✓	✓	No	95%	✓
IMB	Platinum Package Standard Variable 80% 500k+	4.34	324	395/a	Both	✓	✓	Full	80%	✓
iMortgage	Essential 80%	3.89	363	Nil	Both	✓	✓	No	90%	✓
iMortgage	Fusion Variable IO 80 500k+	3.74	363	120.00/a	IO	✓	✓	No	80%	✓
ING DIRECT	Mortgage Simplifier 500k+	3.84	519	Nil	Both	✓	✓	No	80%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Intech Credit Union	Classic Home Loan	4.59	1025	Nil	Both	✓	✓	Full	95%	✓
Liberty Financial	Liberty Free 70 - 80 LVR	4.39	Nil	Nil	P+I	✓	✓	Full	80%	✓
Liberty Financial	Liberty Star 70 - 80 LVR	4.14	Nil	295.00/a	P+I	✓	✓	Full	80%	✓
Macquarie Bank	Basic Variable Owner Occupied PI 80 750-k	3.84	Nil	Nil	P+I	✓	✓	No	80%	✓
Macquarie Credit Union	Home Loan Variable	4.89	464	Nil	Both	✓	✓	Full	95%	✓
ME Bank	Basic Home Loan OO Max 80 LVR	3.99	400	Nil	Both	✓	✓	No	80%	✓
ME Bank	Flexible Home Loan OO Max 80 LVR	4.93	400	Nil	Both	✓	✓	Full	80%	✓
Mortgage HOUSE	Advantage Home Loan 80	4.22	500	Nil	P+I	✓	✓	Full	80%	✓
Mortgage HOUSE	Advantage Standard Variable	4.47	595	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Advantage Variable 750k+	4.47	895	10.00/m	Both	✓	✓	Full	95%	✓
Mortgage HOUSE	Advantage Variable One 80	4.02	500	10.00/m	P+I	✓	✓	Full	80%	✓
My Credit Union	Advantage Home Loan	4.74	610	Nil	P+I	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
My Credit Union	Home Loan	4.54	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Ideal Home Loan	4.34	610	Nil	Both	✓	✓	No	95%	✓
My Credit Union	Intro Variable 1 yr	3.60	610	Nil	Both	✓	✓	No	95%	✗
NAB	Base Variable Rate - IO	4.63	600	Nil	IO	✓	✓	No	95%	✓
NAB	Base Variable Rate - P&I	4.10	600	Nil	P+I	✓	✓	No	95%	✓
NAB	Choice Package Tailored Variable - IO 750k+	4.45	600	395/a	IO	✓	✓	Full	90%	✓
NAB	Choice Package Tailored Variable - P&I 750k+	4.35	600	395/a	P+I	✓	✓	Full	95%	✓
NAB	Private Tailored Pkg Tailored Variable - P&I 750k+	4.35	600	750/a	P+I	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate IO 750k+	4.36	Nil	Nil	IO	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Package Homeplus Variable Rate PI 750k+	4.26	Nil	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Discounted Real Deal 3 yrs	4.30	Nil	Nil	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Premium Plus Package Real Deal 50k+	4.55	Nil	375/a	Both	✓	✓	Partial	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Newcastle Permanent	Real Deal	4.55	Nil	Nil	Both	✓	✓	Partial	95%	✓
Northern Inland CU	Basic Owner Occupied	4.53	830	10.00/m	P+I	✓	✓	No	95%	✓
Northern Inland CU	Home Loan Value Owner Occupied 750k+	4.38	330	350.00/a	P+I	✓	✓	Full	95%	✓
P&N Bank	Smooth Home Loan 80%	4.64	650	Nil	Both	✓	✓	No	90%	✓
People's Choice Credit Union	Basic Variable 80%	4.43	950	Nil	Both	✓	✓	No	95%	✓
Pepper Money	Essential Full Doc 80%	4.40	1039	10.00/m	P+I	✓	✓	Full	95%	✓
Pepper Money	Essential Full Doc PLUS 80%	4.65	1039	10.00/m	Both	✓	✓	Full	95%	✓
QBANK	Classic Home Loan	4.39	900	Nil	Both	✓	✓	No	95%	✓
QBANK	Classic Plus Residential Variable 500k+	3.99	Nil	25/m	Both	✓	✓	Full	95%	✓
QT Mutual Bank	Mortgage Breaker	4.92	600	Nil	Both	✓	✓	Full	95%	✓
Qudos Bank	Standard Variable Rate	4.48	600	Nil	Both	✓	✓	Full	95%	✓
Queenslanders CU	Original Home Loan	4.68	595	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Queenslanders CU	Queenslanders Ultimate Home Loan	4.45	595	100.00/a	Both	✓	✓	Full	95%	✓
RAMS	Low Rate	4.30	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Basic 25 yrs	4.42	250	Nil	Both	✓	✓	No	95%	✗
Regional Bank Australia	Basic Special 3 yrs	3.99	250	Nil	Both	✓	✓	No	95%	✗
Regional Bank Australia	Partnership Advantage Variable 400k+	4.26	Nil	375.00/a	Both	✓	✓	Full	95%	✓
RESI Mortgage Corp	Essentials	4.64	649	Nil	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Essentials Plus	4.54	649	330.00/a	Both	✓	✓	No	95%	✓
RESI Mortgage Corp	Flexi Options 80	4.11	854	Nil	Both	✓	✓	Full	80%	✓
RESI Mortgage Corp	Smart Pro 80 500k+	4.20	649	Nil	Both	✓	✓	No	80%	✓
RESI Mortgage Corp	Smart Pro Plus 80 500k+	4.10	649	120.00/a	Both	✓	✓	No	80%	✓
SCU	Basic Home Loan	4.49	673	Nil	P+I	✓	✓	No	95%	✓
SCU	ProPack 250k+	4.40	673	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
Select Encompass Credit Union	Variable Home Loan	4.24	Nil	Nil	Both	✓	✓	Full	95%	✓
SERVICE ONE Alliance Bank	Standard Variable 500k+	4.25	250	8.00/m	Both	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable IO 500k+	4.34	700	395/a	IO	✓	✓	Full	95%	✓
St.George Bank	Advantage Package Variable P&I 500k+	4.30	Nil	395/a	P+I	✓	✓	Full	95%	✓
St.George Bank	Basic Promo Variable IO	4.02	600	Nil	IO	✓	✓	No	95%	✓
Summerland CU	Eco Home Loan	4.07	600	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Eco PI 80	3.87	600	Nil	P+I	✓	✓	No	80%	✓
Summerland CU	Offset Home Loan	4.14	800	8.00/m	P+I	✓	✓	Full	95%	✓
Summerland CU	Premium	4.07	380	380.00/a	P+I	✓	✓	No	95%	✓
Suncorp Bank	Owner Occupied Back To Basics	3.82	600	Nil	Both	✓	✓	No	95%	✓
Teachers Mutual Bank	Rewards Package Solutions Plus Home Loan 750k+	4.35	750	200/a	Both	✓	✓	Full	95%	✓
Teachers Mutual Bank	Solutions Plus Home Loan 750k+	4.35	750	200.00/a	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
The Capricornian	Premium Choice Variable 500k+	4.49	785	Nil	Both	✓	✓	Full	95%	✓
The Mac	Basic Variable 500k+	4.04	1220	Nil	Both	✓	✓	No	95%	✓
The Mac	Home Loan 250k+	4.69	1363	Nil	Both	✓	✓	No	95%	✓
The Mac	Offset Home Loan	4.94	1220	Nil	Both	✓	✓	Full	95%	✓
The Mutual	Budget	4.18	150	Nil	P+I	✓	✗	No	90%	✗
The Mutual	Mutual	4.38	300	Nil	Both	✓	✓	Partial	90%	✗
The Mutual	Premium Variable	4.73	Nil	Nil	Both	✓	✓	Full	95%	✓
The Rock	Rockstar Package Rock Star Package Variable 80% 150k+	4.23	Nil	350/a	Both	✓	✓	Full	80%	✓
UBank	UHomeLoan - Real Reward Offer IO	4.03	Nil	Nil	IO	✓	✓	No	80%	✓
UBank	UHomeLoan - Standard Variable IO	4.36	Nil	Nil	IO	✓	✓	No	80%	✓
UBank	UHomeLoan - Standard Variable PI	4.07	Nil	Nil	P+I	✓	✓	No	80%	✓
UniBank	Rewards Package Solutions Plus Home Loan 750k+	4.35	750	200/a	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★★										
UniBank	Solutions Plus Home Loan 750k+	4.35	750	200.00/a	Both	✓	✓	Full	95%	✓
Victoria Teachers Mutual Bank	Standard Variable OO 80%	4.59	600	Nil	P+I	✓	✓	Full	95%	✓
Westpac	Flexi First Option	4.64	150	Nil	Both	✓	✓	No	95%	✓
Westpac	Premier Advantage Rocket Repay Home Loan 750k+	4.29	Nil	395/a	Both	✓	✓	Full	95%	✓
Woolworths Employees CU	Owner Occupied Special Offer	4.21	-570	Nil	P+I	✓	✓	Full	95%	✓
Woolworths Employees CU	Standard Variable	4.71	-570	Nil	P+I	✓	✓	Full	95%	✓
Yellow Brick Road	Empower Package Empower Variable IO 750k+	4.04	363	Nil	IO	✓	✓	No	80%	✓
Yellow Brick Road	Empower Package Empower Variable PI 0-80 750-1m	3.81	363	Nil	P+I	✓	✓	No	80%	✓
Yellow Brick Road	Empower Variable IO 750k+	4.04	363	Nil	IO	✓	✓	No	80%	✓
Yellow Brick Road	Empower Variable PI 0-80 750-1m	3.81	363	Nil	P+I	✓	✓	No	80%	✓
★★										
Adelaide Bank	Smartdoc Variable	5.15	495	15.00/m	Both	✓	✓	Full	80%	✓
ANZ	Variable	5.25	760	5.00/m	Both	✓	✓	Full	90%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Arab Bank Australia	Essentials Home Loan	5.19	250	Nil	Both	✓	✓	Full	95%	✓
Arab Bank Australia	HeadStart Intro Variable 1 yr	4.49	600	8.00/m	P+I	✓	✓	No	95%	✓
Arab Bank Australia	The Basics	5.09	600	8.00/m	P+I	✓	✓	No	95%	✓
Australian Military Bank	Standard Variable Offset	5.14	964	Nil	Both	✓	✓	Full	95%	✓
B&E Personal Banking	Residential FlexiChoice	5.12	650	10.00/m	P+I	✓	✓	Full	95%	✓
Bank of Melbourne	Variable IO	5.26	700	10.00/m	IO	✓	✓	Full	95%	✓
Bank of Melbourne	Variable P&I	5.22	700	10.00/m	P+I	✓	✓	Full	95%	✓
BankSA	Variable P&I	5.29	700	10.00/m	P+I	✓	✓	Full	95%	✓
bcu	Standard Variable	4.95	600	Nil	Both	✓	✓	Full	95%	✓
Beyond Bank	Variable	5.10	595	Nil	Both	✓	✓	Full	95%	✓
Big Sky Building Society	Standard Choice	5.17	600	Nil	Both	✓	✓	Full	95%	✓
BOQ	Economy	3.89	450	10.00/m	Both	✓	✓	No	80%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Citi	Basic Variable IO 500k+ 80%	4.42	649	Nil	IO	✓	✓	No	90%	✓
Coastline Credit Union	No Fee Home Loan Variable	4.94	Nil	Nil	P+I	✓	✓	No	90%	✓
Commonwealth Bank	Discount Intro Variable 1 yr	4.52	800	8.00/m	Both	✓	✓	Full	95%	✓
Commonwealth Bank	Economiser	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Rate Saver	4.76	800	8.00/m	Both	✓	✓	No	95%	✗
Commonwealth Bank	Standard Variable	5.22	800	8.00/m	Both	✓	✓	Full	95%	✓
Community First CU	True Value Var HI	5.17	600	Nil	Both	✓	✓	Full	95%	✓
Delphi Bank	Complete	5.27	770	6.00/m	Both	✓	✓	No	90%	✓
Delphi Bank	Essential	5.27	1020	8.00/m	Both	✓	✓	No	90%	✓
ECU Australia	Standard Variable	5.12	1020	Nil	Both	✓	✓	Full	95%	✓
First Option Credit Union	Standard Variable	4.99	657	Nil	Both	✓	✓	Full	95%	✓
G&C Mutual Bank	Standard Variable	5.15	500	Nil	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Gateway Credit Union	Variable 80%	4.84	750	Nil	P+I	✓	✓	Full	95%	✓
Heritage Bank	Variable	5.04	100	5.00/m	Both	✓	✓	Full	95%	✓
Holiday Coast CU	Live Life Standard	5.24	664	8.00/m	Both	✓	✓	Full	95%	✓
HSBC	Home Smart	5.23	853	Nil	P+I	✓	✓	Full	90%	✓
HSBC	Variable	5.23	853	Nil	Both	✓	✓	Full	90%	✓
Hume Bank	Variable	5.10	750	Nil	Both	✓	✓	Full	97%	✓
Hume Bank	Variable (Refinance)	5.10	150	Nil	Both	✓	✓	Full	97%	✓
Hunter United	Interest Only	4.90	350	Nil	IO	✓	✓	No	90%	✓
Hunter United	Variable	4.85	350	8.00/m	P+I	✓	✓	Full	95%	✓
IMB	Standard Variable 80%	5.34	769	Nil	Both	✓	✓	Full	95%	✓
Macquarie Credit Union	Basic Home Loan	4.64	464	Nil	P+I	✓	✓	No	95%	✗
Macquarie Credit Union	Introductory Rate Home Loan 1 yr	4.39	464	Nil	P+I	✗	✗	Full	95%	✗



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
MyState	Standard Variable	5.11	350	Nil	Both	✓	✓	Full	95%	✓
NAB	Base Variable Indicator Rate	5.04	600	Nil	Both	✓	✓	No	95%	✓
NAB	Tailored Variable - IO	5.35	600	8.00/m	IO	✓	✓	Full	90%	✓
NAB	Tailored Variable - P&I	5.25	600	8.00/m	P+I	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Variable Rate IO	5.28	850	10.00/m	IO	✓	✓	Full	95%	✓
NAB (Exclusive to Brokers)	Homeplus Variable Rate PI	5.28	850	10.00/m	P+I	✓	✓	Full	95%	✓
Newcastle Permanent	Premium Plus Package Real Options	4.95	Nil	375/a	Both	✓	✓	Partial	95%	✓
Newcastle Permanent	Premium Variable	5.17	Nil	Nil	Both	✓	✓	Full	95%	✓
Newcastle Permanent	Real Options	4.95	Nil	Nil	Both	✓	✓	Partial	95%	✓
Northern Inland CU	Smart Variable Owner Occupied	5.33	930	Nil	P+I	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 80%	5.14	650	8.00/m	Both	✓	✓	Full	95%	✓
P&N Bank	Easypay Variable 95%	5.14	650	8.00/m	Both	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
People's Choice Credit Union	Standard Variable	5.21	950	Nil	Both	✓	✓	Full	95%	✓
Police Bank	Premium Variable	4.74	1045	Nil	Both	✓	✓	Full	95%	✓
QBANK	Standard Variable	4.89	900	Nil	Both	✓	✓	No	95%	✓
RAMS	Full Feature	5.20	870	Nil	Both	✓	✓	Full	95%	✓
Regional Bank Australia	Mortgage Offset	5.22	250	Nil	Both	✓	✓	Full	95%	✓
SCU	Standard Variable	5.00	673	Nil	Both	✓	✓	Full	95%	✓
St.George Bank	Basic Promo Variable P&I	3.98	600	Nil	P+I	✓	✓	No	95%	✓
St.George Bank	Variable P&I	5.30	700	10.00/m	P+I	✓	✓	Full	95%	✓
Summerland CU	ECO Home Loan Standard	5.07	600	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Home Loan Plus	5.07	800	Nil	P+I	✓	✓	No	95%	✓
Summerland CU	Offset Home Loan Standard	5.14	800	Nil	P+I	✓	✓	Full	95%	✓
Teachers Mutual Bank	Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additional Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★★										
Teachers Mutual Bank	Interest Only Variable	5.11	750	Nil	IO	✓	✓	Full	95%	✓
The Capricornian	Lifestyle Variable	5.19	785	10.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Basic Variable	4.91	1010	Nil	P+I	✓	✓	Full	95%	✗
UniBank	Flexi Choice	5.11	750	Nil	P+I	✓	✓	Full	95%	✓
UniBank	Interest Only Variable	5.11	750	Nil	IO	✓	✓	Full	95%	✓
Westpac	Rocket Repay Home Loan	5.29	750	8.00/m	Both	✓	✓	Full	95%	✓
★										
AMP Bank	Classic Variable	5.43	895	10.00/m	Both	✓	✓	Full	90%	✓
Auswide Bank	Standard Variable	5.33	600	10.00/m	Both	✓	✓	Full	95%	✗
B&E Personal Banking	FlexiDiscount	5.02	650	10.00/m	P+I	✓	✓	No	95%	✓
B&E Personal Banking	FlexiLine	5.12	650	10.00/m	P+I	✓	✓	Full	80%	✗
Bank of Sydney	Variable	5.64	990	10.00/m	Both	✓	✓	Full	95%	✓
BankSA	Variable IO	5.33	700	10.00/m	IO	✓	✓	Full	95%	✓



Home Loans Star Ratings

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.

Established Variable \$750,000

Company	Product	Rate (%)*	Loan Fees at 250K (\$)		Principal+ Int/Int Only or Both	Additoinal Repayments Allowed	Redraw Facility	100% Offset Available	Max LVR (%)	Split Facility
			Upfront	Ongoing						
★										
Bankwest	Mortgage Shredder 80	5.35	845	Nil	Both	✓	✓	Full	80%	✓
BOQ	Standard Variable	5.46	450	10.00/m	Both	✓	✓	Full	95%	✓
Citi	Offset Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓	✓	Full	90%	✓
Citi	Offset Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓	✓	Full	90%	✓
Citi	Variable IO 500k+ 80%	5.63	649	8.00/m	IO	✓	✓	No	90%	✓
Citi	Variable P&I 500k+ 80%	5.58	649	8.00/m	P+I	✓	✓	No	90%	✓
St.George Bank	Variable IO	5.34	700	10.00/m	IO	✓	✓	Full	95%	✓
Suncorp Bank	Owner Occupied Variable	5.40	600	10.00/m	Both	✓	✓	Full	95%	✓
The Capricornian	Introductory Rate 1 yr	3.89	785	Nil	Both	✓	✓	No	95%	✗
The Rock	Variable	5.61	950	5.00/m	Both	✓	✓	Full	95%	✓
Transport Mutual Credit Union	Variable	5.16	1010	Nil	P+I	✓	✓	Full	95%	✗